

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy Basics:
What to Know About
Checking Accounts

2025



GREY HOUSE PUBLISHING

Financial Literacy Basics: What to Know About Checking Accounts



Financial Literacy Basics:
**What to Know About
Checking Accounts**
2025 Edition



GREY HOUSE PUBLISHING



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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the seventh edition of *Financial Literacy Basics*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. Designed for those who are just starting out, as well as those who may need help handling their finances, the volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, what to watch out for, and the necessary tools to make sure you are fully equipped to manage your finances.

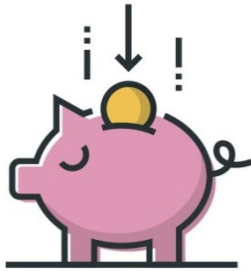
Each of these eight volumes focus on specific ways to take the guesswork out of financial planning—how to stick to a budget, how to manage debt, how to buy a car or rent an apartment, how to calculate the cost of college, and how to start saving for retirement—all information necessary to get started on your financial future. Each volume is devoted to a specific topic. Combined, they provide you with a full range of helpful information on how to best manage your money.

Individual volumes are:

- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance Plans**
- **Renting an Apartment & Understanding Renters Insurance**
- Calculating the **Cost of College & Understanding Student Loans**
- **Buying a Car & Understanding Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information that includes helpful, hands-on worksheets and planners, these volumes are designed to point you toward a solid financial future with clear suggestions, supportive guidance, and easy-to-follow dos and don'ts.

Financial Literacy Basics: What to Know About Checking Accounts



Checking Accounts

If you were like most children, you were probably introduced to the idea of managing money by a very simple concept: the piggy bank. It was a good place to keep the few dollars you received as an allowance or the birthday money your grandmother gave you. If you wanted to save for a new toy, you would just put your money into your piggy bank and take it out when you needed it.

Now that you are older and possibly starting a job or going to college, a piggy bank just won't be enough to help you manage your money. For the first time in your life, you may have your own bills to pay. You may need to deal with new expenses like gas for your car or purchasing groceries. You may want cash to go on a date. You now need a safe, reliable place to keep your money. You need a checking account.

A **checking account** is a type of bank account that allows you to easily access your funds while keeping your

money safe. It is like a storehouse for your money that you can draw from to pay bills and buy items. When you receive an amount of money, such as a weekly paycheck, you deposit it into your checking account. The amount of money in your checking account at any given time is called the **balance**.

You can access the money in your checking account using a debit card to withdraw or transfer funds electronically. You can also write a paper check from your checkbook. These days, some people write very few checks, or none at all, and choose to bank electronically instead. If you go that route, you can pay your bills online and pay in store with a debit card, instead of using a paper check.



A checking account at a bank or credit union is a safe place to store your money.



Your bank or credit union may offer several kinds of checking accounts. The one you choose depends on your financial needs. It is your responsibility to keep track of the money in the account and the amount you spend. If you write out a check worth more than your balance, your bank may send the check back to the person or business you gave it to. This is called “bouncing a check” and usually results in the bank charging you extra fees.



Benefits of Having a Checking Account

A checking account gives you a safe place to keep your money. Most people do not like to carry around large amounts of cash because of the risk that it can be lost or stolen. A checking account gives you a place to store your money and allows you to use it when you need it, like a grown-up version of the piggy bank, but on a larger and more secure scale.

While paper checks are still widely used, your bank will also issue you a debit card that you can use to access your funds. A debit card can also be called a check card. They act just like a paper check, except without the hassle of having to write one out.

If you open a checking account and receive a debit card, you will be able to access your money at automated teller machines (ATMs). These are often conveniently located and easy to use. When you use an ATM associated with your bank or credit union, you’re not usually charged a fee. Be aware, however, that if you use an ATM outside of your banking network, the bank that operates that ATM might charge you a fee and your bank will most likely charge you a fee too.

If you do not have a checking account, some banks may charge you a fee to cash a check or paycheck. Stores and check-cashing businesses also take a specific amount of money from your paycheck when you cash it. These fees may be a percentage of the check amount or a standard rate, such as \$1, \$3, or \$5. Opening a checking account with a bank will allow you to cash checks at that bank without being charged a fee.





How to Choose a Bank

Consider these questions when choosing a bank:

Do you need a bank that's close to work or home?

Since many employers use an electronic direct deposit to transfer your paycheck into your account, the location of your bank may not be that important. Even if you receive your paycheck in paper form, many modern banks give you the option to deposit your money by taking a picture of your check and submitting it online or through your mobile phone. If you do not have access to these services or need to make frequent cash deposits, then you may want to choose a bank conveniently located near your work or home.

How many checks do you write a month?

Some banks charge a fee if you write more than a certain number of checks per month. If you need to write a large number of checks per month, then look for a bank that does not charge a fee. Because banks are competing for your business, many offer checking accounts that do not charge this type of fee. Some banks that do will waive the extra fees if you

have your paycheck direct deposited into your account.

What is the fee for bounced checks?

If you write a check and there is not enough money in your account to cover the amount of the check, it may be returned to the person or place you gave it to. Banks refer to this as nonsufficient funds (NSF), but most people call it "bouncing a check."

This can happen with your debit card too, if you charge something and don't have enough money in your bank account to cover the transaction. If this happens, banks will charge you a fee for each check that bounces, or each debit card charge that is more than the funds you have available. These fees vary by bank, and some may be subject to state laws. Fees often range from between \$25 to \$35. In addition, many businesses will also charge you a fee for each returned check. These charges are regulated by state laws and typically range from \$20 to \$40.

What is the fee for deposited checks that bounce?

If you deposit a check from someone else into your account and that check bounces, your bank may also charge you a fee. This fee is not as high as if you wrote the bad check yourself but can still range from about \$12 to \$19.



What type of overdraft protection does the bank have?

Most banks offer you the option of signing up for **overdraft protection**. This means the bank will cover the cost of any bounced checks or debit card charges that are more than your account balance. In return, the bank will not send the check back to the person you wrote it to or the transaction back to the business where you made the purchase. The catch is, your bank will usually charge you an overdraft fee for transactions that result in nonsufficient funds. While overdraft protection policies vary by bank, federal law says that you must request the service to be eligible for it. Banks will not sign you up for overdraft protection without your consent. Typically, most banks will cover nonsufficient funds by charging a fee to your account. This fee can range from \$15 to \$40, with an average fee of about \$34. Some banks limit the number of fees that can be charged per day, while others have no limits. Some banks do not offer this service at all, and simply reject any transaction that exceeds the balance in a checking account.

Other banks may allow you to link your checking account to a savings account or credit card. If you go over your account balance, your bank will take the overdraft from these linked accounts. They may also charge a fee for this service but at about \$10 to

\$12, it is much less than standard overdraft fees.

Will you have online account access?

Almost all traditional brick-and-mortar banks offer some form of online access to your checking account. Many offer services that let you pay your bills or transfer money online. In most cases, these services are free, but check to see if a bank charges a fee before making a decision. Some banks prefer that you do your business online and may charge a monthly fee if you make a transaction in person. A growing number of online-only banks offer traditional bank services with lower fees. They can do this because they do not have to cover the cost of operating branch offices.



Most people today utilize online banking to pay bills and transfer money between accounts.



SAMPLE OVERDRAFT FEES

Bank	Overdraft Fee per Item*	Maximum Fees per Day	Total Possible Cost in a Day
Alliant Credit Union	No overdraft fees	N/A	N/A
Ally Bank	No overdraft fees	N/A	N/A
American Express National Bank	No overdraft fees	N/A	N/A
Associated Bank	\$32	2	\$64
Axos Bank	No overdraft fees	N/A	N/A
Bank of America	\$10	2	\$20
BMO	\$15	3	\$45
Capital One 360	No overdraft fees	N/A	N/A
Charles Schwab Bank	No overdraft fees	N/A	N/A
Chase	\$34	3	\$102
Chime	No overdraft fees	N/A	N/A
Citizens Bank	\$35	5	\$0-\$175
Comerica	Up to \$34	2	\$0-\$68
Connexus Credit Union	\$4	2	\$0-\$8
Current	No overdraft fees	N/A	N/A
Discover Bank	No overdraft fees	N/A	N/A
Fifth Third Bank	\$37	3	\$0-\$111
HSBC Bank	No overdraft fees	N/A	N/A
Huntington Bank	\$15	3	\$0-\$45
KeyBank	\$20	3	\$0-\$60
M&T Bank	\$15	1	\$0-15
Navy Federal Credit Union	\$20	1	\$0-\$20
One	No overdraft fees	N/A	N/A
PNC Bank	\$36	1	\$0-\$36
Regions Bank	\$36	5	\$0-\$180
Santander Bank	\$15	3	\$0-\$45
Self-Help Credit Union	No overdraft fees	N/A	N/A
SoFi	No overdraft fees	N/A	N/A
TD Bank	\$35	3	\$0-\$105
TIAA Bank	No overdraft fees	N/A	N/A
Truist Bank	No overdraft fees	N/A	N/A
U.S. Bank	\$0-\$36	4	\$0-\$144
Varo Bank	No overdraft fees	N/A	N/A
Wells Fargo	\$35	3	\$0-\$105

*Most of these banks won't charge an overdraft fee if you have set up a linked account to transfer funds in the event of a negative balance.
 Source: <https://www.nerdwallet.com/blog/banking/overdraft-fees-what-banks-charge/>





Types of Checking Accounts

There are many different types of checking accounts and they vary from bank to bank. In most cases, banks offer a variety of checking accounts, each designed to fit the needs of a particular customer.

Before making a decision, ask yourself how you plan to use the account. Do you need it for day-to-day expenses or to pay an occasional bill? You can also ask a bank representative to help you choose the type of account that is right for you.

Basic Checking Account

This type of checking account is useful for people who do not make many transactions. Banks may charge a monthly maintenance fee for basic checking. However, if you keep a minimum balance in the account or have your paycheck direct deposited into the account, they may waive this fee. Many banks charge an extra fee for each paper check you write out and for each ATM withdrawal.

Free Checking Account

As the name suggests, this type of checking account does not charge monthly maintenance fees or fees per transaction. Some banks may charge a fee if your balance falls below a

minimum amount. However, many banks will omit the fee if you use direct deposit. This type of account is useful if you do not have the money to keep a minimum balance and you make many transactions. Both basic and free checking do not pay you interest. Interest is a small fee the bank pays you for keeping your money in their bank. It is usually a percentage of the amount you have in your checking account.

Interest-Bearing Checking Account

These accounts almost always require you to keep a minimum balance to avoid service fees. They also require you to make a minimum deposit to open one. The amount of money you must leave in your account varies by bank, but some require you to have \$1,500 or more. Interest is paid monthly, but the rates are usually low, often just 1% to 2%.

Joint Checking Account

This is an account owned by two or more people who have equal access to it. Most types of checking accounts can also be set up as a joint account. These accounts are most often used by a married couple who share household expenses. They can also be set up between a parent and a teenager or an older parent and an adult child. In that way, the parent or adult child can keep an eye on the account's activity.



Express Checking Account

This is a relatively modern type of account that is made for people who prefer to bank online, by phone, or through ATMs. With this type of account, you are not usually charged a fee for writing checks or a monthly fee, and the minimum balance requirements are typically low or non-existent. If you need to make a transaction through a bank teller, however, you will be charged a fee. These fees can be charged per-visit or by a monthly flat rate. Express accounts are popular among young people, who learned how to bank when online banking was the norm.

Student/Senior Checking Account

Banks may offer special incentives to college students or people over the age of fifty-five. These special offers may include free checks, lower interest rates, or no maintenance or ATM fees. Each bank has its own guidelines for student or senior checking, so make sure you ask which services are available.

Money-Market Checking Account

This is an investment account that requires a high initial deposit and higher minimum balances. To open a money-market account, you typically need to deposit \$1,000 to \$10,000 and keep your balance relatively high to avoid fees. These accounts tend to pay out larger interest rates but are

not useful for people who plan to make many transactions.

Checkless Checking Account

This type of checking account is designed for someone who does not need paper checks. If you use a debit card or online bill pay for all of your transactions, you might want to consider this type of checking account. Be sure to ask your bank representative about monthly maintenance fees.

Rewards Checking Account

A rewards checking account gives you points or cash back when you make purchases with your debit card. If you make a lot of transactions and want to earn points towards travel or get cash back, you could consider this type of account. Be sure to find out about required minimum balances, maintenance fees, and if there's a limit to the amount of cash back or points earned.

Lifeline Checking Account

These are bare-bones accounts designed for people just starting out or those with a low income. The accounts tend to have very low monthly fees, ranging from free to \$6. Minimum balance requirements, if they exist, are low, and users are limited in the number of checks they can write per month. Several states have passed laws that require banks



to offer lifeline accounts. In these states—New Jersey, New York, Rhode Island, Minnesota, Illinois, Massachusetts and Vermont—the fees and policies governing lifeline accounts are set by law and not by banks.

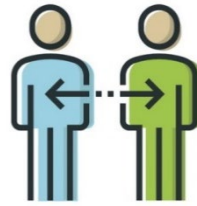


Savings Accounts

A savings account is the simplest banking account, designed to be a safe place for you to keep your extra money. You can deposit funds, keep your money safe, and withdraw money easily. Unlike checking accounts, which are designed for paying bills and keeping a monthly budget, a savings account is a better place to keep extra money or your emergency fund.

Unlike most checking accounts, savings accounts pay interest on the money in your account, so you can earn money by keeping money in a savings account.

If you're interested in earning a higher interest rate, and have funds that you don't need to access for a while, a money market account or a Certificate of Deposit (CD) are good options.



Joint Accounts

A joint savings or checking account is an account that can be accessed equally by two or more people. A joint savings or checking account can be a quick and easy solution when you share finances with another person.

These joint accounts are also useful for parents who want to monitor their teenager's bank account, or for individuals who are helping their aging parents keep track of their finances.

They can be useful for couples too, but be aware of the risks before opening a joint account. Experts say that if you are not married, you may want to avoid opening a joint checking account with your partner. Since both people have equal access to these funds, there's nothing preventing one person from overspending and drawing down the account. In addition, if one person doesn't pay their debts, creditors can pursue money in the joint account.

If you do open a joint account, you can minimize your risk by using that account only for paying shared bills. Each partner keeps their own separate accounts for the rest of their money and personal expenses.





Online Banking

Online banking offers you the ability to manage your money from anywhere. You can check balances, transfer money between accounts, pay bills, set up automatic bill payments, and more. And, if you have an existing bank account, chances are good that your bank offers options for online banking.

In order to start using online banking, you'll need to create an online account. Visit your bank's website or download their app for directions on how to set up an account. Once your account is set up, you can log in with your username and password to start using your online account.

- You can deposit checks with mobile deposit, where you take a picture of your check and post that picture through your bank's mobile app to deposit the money into your account.
- You can also sign up for direct deposit through your employer to have your paycheck deposited right into your bank account, without having to cash a physical check.
- You can pay bills online and you can also set up automatic bill pay through your bank's website or app to avoid late payments and possible late fees.
- You can transfer funds from one account to another quickly and easily.
- Researching previous payments is easy, since you can search your payment history online to find out how much you paid to a specific account and when.
- Online banking is a good way to make your banking paperless. If you opt to not receive a monthly statement in the mail, you'll receive an email alert that your statement is ready to view online. Going paperless is a good way to protect your identity and your financial documents.
- You can easily find out your account balance online, so you know how much money is in your account. But, keep in mind that some payments, like those paid with a paper check or a debit card, can take a few days to be withdrawn from your account. Keeping a running log of the funds you've withdrawn from your account will tell you what your balance is at any given time.
- Experts say that online banking is more secure, since you don't



have to worry about mail theft and forged checks. But, make sure you keep your banking information, like your account numbers and logins, safe and secure. Don't share your username and password and make sure that you don't log in to your bank account online from an unsecure location, like a public Wifi or hotspot. Use strong passwords too.

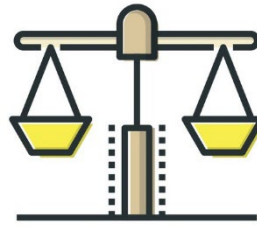


Online-Only Banks

Once you're familiar with online banking, you may want to consider an online-only bank. Because these banks don't have physical branches, they can usually offer higher interest rates, free checking accounts, and lower fees.

Before choosing an online-only bank, however, make sure that this option is right for you. If you need access to a physical branch to cash checks or other physical services, then an online-only bank is probably not going to be a good fit.

But, if you like online banking and don't need to visit a physical branch, then opening a checking account with an online-only bank may be a good option for you.



Banks vs. Credit Unions

Both banks and credit unions are safe places to keep your money, but what's the difference?

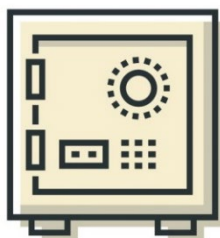
A bank is a for-profit company. It can be privately owned or publicly-traded. Banks offer savings accounts, checking accounts, loans, mortgages, and more. Anyone can choose to work with a bank, their services are not membership-based.

A credit union, on the other hand, is a non-profit institution. Credit unions offer savings accounts, checking accounts, loans, and more. Most credit unions are membership based, so that means that you might need to live in a specific area or work in a specific field to be able to be a member of a credit union. As a non-profit, a credit union is usually able to offer its members higher interest rates and lower fees.

See the next page for a side-by-side comparison of the main differences between banks and credit unions.



Banks	Credit Unions
For-profit company	Not-for-profit institution
Usually has lower interest rates on savings and money-market accounts	Usually has higher interest rates on savings and money-market accounts
Insured by the FDIC (Federal Deposit Insurance Corp.) up to \$250,000 per depositor, per bank	Insured by the NCUA (National Credit Union Administration) up to \$250,000 per share owner, per credit union
National banks have more branches	Has fewer branches, but may belong to a larger network
Most likely has newer technology available, like apps	May not have the latest technology available



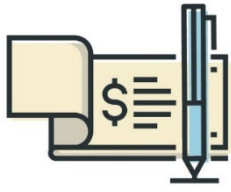
How to Open a Checking Account

After you determine what type of checking account is best for you, you need to open the account. This is relatively easy. If you are going the more traditional route, then remember to bring along two forms of government-issued proof of identification, such as your driver's license, photo ID, military ID, passport, or Social Security card. Some banks also require you to prove your address with a renter's lease or a utility bill with your name on it.

Online accounts require the same identification, but it is usually enough to just enter your information on the online application. To open an account, you also have to bring an initial deposit. This can be done in cash, with a check, or using an electronic funds transfer (EFT).

Most banks require between \$25 and \$100 for a first deposit, although the amount may be higher for interest-bearing or money-market accounts. If you are opening an account online, you will need to deposit those funds through a credit card, a debit card, or an EFT.





Starter Checks

When you open a checking account, your bank might give you a small supply of temporary starter checks. These checks can be used in the interim while you are having your checks printed. You can order printed checks from your bank or from a check-printing company, but they may take a few weeks to arrive.

Starter checks will have your bank account number on them, along with the bank's routing number. Because they're temporary, they won't have your name or your address written on the check.

Some businesses will not accept starter checks as a form of payment, since your checking account is brand new and your contact information is not printed on the check.

If you have to use a starter check, you can write your name and your address in the top left-hand corner of the check.



Debit Cards (Check Cards)

Using a debit card is just like writing a paper check, except the transaction is often immediate; it may take a day or two for a paper check to process. Most banks offer you a debit card when you open a checking account.

Debit cards may look like credit cards, but they are not the same. A debit card pulls the money directly from your checking account and only allows you to access the amount you have in the account. Debit cards won't let you make purchases on credit and do not affect your credit rating. Be aware that some businesses may charge you an extra fee to use a debit card, and some banks may limit the number of times per day you can use one.

Most debit cards also double as ATM cards and can be used to withdraw cash or deposit money from an ATM. Banks will often charge you a fee, however, if you use your card at an ATM not associated with your bank.

Many businesses allow you to "sign" for your debit card purchases using a four-digit personal identification number, or PIN. The bank usually assigns you a PIN number when you receive your card, but you may choose to change it if you wish. If you forget your PIN number, you can



usually call your bank and a new one will be mailed to you within a few days. Choose a PIN number that is easy for you to remember, yet difficult for others to figure out. Experts suggest avoiding numbers such as 1234, 0000, and 1111. These may be easy for you to keep track of, but they are also the most common PIN numbers in use and are the first guessed by criminals who may have stolen your card.

Some debit cards offer contactless payment, also called tap to pay. If your debit card is equipped with a contactless payment chip, you can tap your card against the merchant's reader to make your purchase. You'll most likely still need to enter your PIN to complete the transaction.

Make sure to keep your paper checks and your debit card safe to protect yourself from fraudulent charges and identity theft. Many banks offer protections if your debit card is lost or stolen. Some offer unlimited fraud protection and will cover any unauthorized purchases made with the card as long as you report the incident in a timely manner. If you wait until fraudulent charges appear on your account, some banks may hold you responsible for a certain amount of the charges but will cover anything above that.

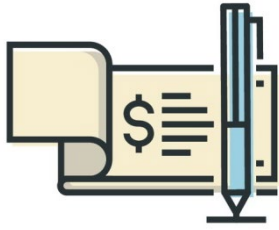
If you lose your debit card, inform your bank immediately. Your bank will

cancel your card and issue you a new one. Some banks charge a fee to replace your card.

SAMPLE ATM FEES

Bank	Out-of-Network ATM Fees
Bank of America	\$2.50
BB&T	\$2.00-\$3.50
Capital One	No fee
Chase	\$3.00-\$5.00
Citibank	\$2.50
PNC Bank	No fee
SunTrust	\$2.50
TD Bank	\$3.00
U.S. Bank	\$2.50
Wells Fargo	\$2.50





Check Register

A **check register** acts as a personal

record of the activity in your checking account. While your bank will keep track of your account, your bank register allows you to keep a running tally of how much you have spent and how much money you have left.



IMPORTANT!

Keeping your bank register up to date is essential to make sure you do not bounce a check or overdraw your account.

Banks typically give you a number of paper bank registers when you open an account or order new checks. You can also get registers by downloading them online or through companies that print personalized checks.

Most check registers consist of columns for you to record the following:


- Check or transaction number
- Date of the transaction
- Description of the transaction (for example, "phone bill" or "grocery store")
- Amount of the transaction
- Any fees that may apply
- The amount of a deposit
- Balance of the account after the transaction

If you don't write many paper checks and do a lot of your banking online, writing down your transactions in a booklet may not make sense for you. If paper and pencil is not your style, you can keep track of your transactions on your smartphone using a simple spreadsheet. Another way is to log into your online banking app every day and review your transactions. Look for any transactions or bank fees that you weren't aware of. Be on the lookout for incorrect or fraudulent transactions too.



A Sample Check Register

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$
							1000.00
DC	8/1	Grocery	112.65				887.35
DC	8/3	Gas	58.91				828.44
120	8/4	Cell Phone	124.99				703.45
AD	8/4	Automatic Deposit				900.00	1603.45
ATM	8/6	Cash Withdrawal	200.00				1403.45
BP	8/8	Internet	40.99				1362.46
121	8/9	New Jeans	49.99				1312.47
DC	8/10	Amazon	29.99				1282.48
DC	8/10	Car Wash	10.00				1272.48
AD	8/11	Automatic Deposit				800.00	2072.48
122	8/15	Apple Store	299.99				1772.49
123	9/1	Dry Cleaner	25.15				1747.34
ATM	9/2	Cash Withdrawal	200.00				1547.34
AP	9/3	Gas	65.99				1481.35
DC	9/3	Grocery	145.63				1335.72
124	9/4	Flowers for Mom	76.00				1259.72
AP	9/7	House Phone	39.99				1219.73
AP	9/12	Electric	62.99				1156.74
AD	9/15	Automatic Deposit				800.00	1956.74



FLB National Bank
123 First Street
Your Town, ST 12345 (800) 555-1212

CHECKING ACCOUNT STATEMENT
Page: 1 of 1

Statement Period: 8/1/2020 to 8/31/2020
Account No.: 00001234567-56

Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2020	Previous Balance				1,000.00
8/1/2020	Debit Card Purchase - Food Mart		112.65		887.35
8/3/2020	Debit Card Purchase - Exxon Mobil		58.91		828.44
8/4/2020	Payroll Deposit			900.00	1,728.44
8/6/2020	ATM Withdrawal		200.00		1,528.44
8/6/2020	ATM Out of Network Fee		1.50		1,526.94
8/7/2020	Check #120 - AT&T		124.99		1,401.95
8/8/2020	Online Bill Pay - Internet Services		40.99		1,360.96
8/10/2020	Debit Card Purchase - Amazon.com		29.99		1,330.97
8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00		1,320.97
8/11/2020	Payroll Deposit			800.00	2,120.97
8/15/2020	Check #121 - Jeans Mart		49.99		2,070.98
8/17/2020	Check #122 - Apple Store		299.99		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	

A Sample Bank Statement





How to Balance a Checking Account

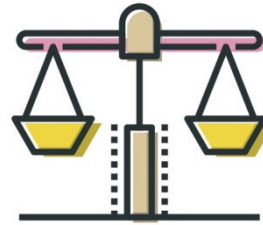
If you use your checking account to make numerous transactions, it can be difficult to keep track of your spending. Making sure your checking account is current and reflects the true status of your available funds is called balancing a checking account. This is also called reconciling a checking account.

Keeping an accurate register of all your transactions is the first step in this process. Whether you write paper checks, use your debit card to make purchases, or set up automatic payments using your debit card, it's important to keep track of all of these transactions.

When you compare your list of transactions against what the bank has on record, not only will you be able to confirm your true account balance, you'll also be able to see if there are any incorrect or fraudulent transactions in your account.

Use your check register to write down all of your transactions. If you use it to keep track of all of the checks you write, debit card purchases, automatic payments, transfers, bank fees, and any other withdrawals from your checking account, it will help you

compare your records to your bank statement to find any mistakes you may have made, note any extra fees, and help you avoid bouncing checks or overdrawing your account.



Steps to Balancing a Checking Account

You should balance your checking account at least once a month.

Gather supplies

The first thing to do is gather any supplies or information you may need. The most important of these are your check register and your bank statements. Many banks send you a statement each month by mail or email, but you can also access it online.

You may also want to include copies of your duplicate checks, if you use them, paystubs, store receipts, or ATM receipts that you have saved. You will also need a pen and a calculator to record your information and help with the math. If you feel more comfortable seeing your calculations, you may want to add and subtract on a piece of paper. You can also print a worksheet that can help with the task. A worksheet can be easily found online, or on page 22.



Compare your register and bank statement

The next step is to compare your check register to your bank statement.

Put a checkmark by all the items on your check register that match your bank statement. Many check registers provide a specific column for you to do this. This allows you to see the transactions that have been processed by your bank and those that are still pending.

Add the number of pending transactions on your check register and subtract that amount from your bank statement. If this number and the balance in your check register match exactly, congratulations! You have balanced your checking account.

Reexamine your information

Balancing a checking account, however, is often easier said than done. Banks and businesses sometimes charge so many fees that it may be hard to keep track of them all.

Online bill paying and electronic fund transfers may result in transactions that you are not aware of. If you take into account pending transactions and notice your check register and bank statements do not match, you should first go back and reexamine your information.

Note the items that do not have checkmarks

Look for items on your check register that do not have checkmarks and make sure you did not miss any when you added them the first time around. Check your bank statement for any ATM or overdraft fees you may have missed. If you find any, add them to your check register.


Add any electronic transfers

Finally, make sure you note any EFTs that may have occurred. These would be recorded on your bank statement, but you may not have added them to your check register. Common EFTs include direct deposits, electronic withdrawals from ATMs, or online bill payments. If you take all these elements into consideration and you still find a discrepancy in your checking account, contact your bank. They should be able to help you solve the problem.



Put a checkmark (see below) by all the items on your check register that match your bank statement.

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$
							1000.00
DC	8/1	Grocery	112.65	✓			887.35
DC	8/3	Gas	58.91	✓			828.44
120	8/4	Cell Phone	124.99	✓			703.45
AD	8/4	Automatic Deposit		✓		900.00	1603.45
ATM	8/6	Cash Withdrawal	200.00	✓			1403.45
BP	8/8	Internet	40.99	✓			1362.46
121	8/9	New Jeans	49.99	✓			1312.47
DC	8/10	Amazon	29.99	✓			1282.48
DC	8/10	Car Wash	10.00	✓			1272.48
AD	8/11	Automatic Deposit		✓		800.00	2072.48
122	8/15	Apple Store	299.99	✓			1772.49
123	9/1	Dry Cleaner	25.15				1747.34
ATM	9/2	Cash Withdrawal	200.00				1547.34
AP	9/3	Gas	65.99				1481.35
DC	9/3	Grocery	145.63				1335.72
124	9/4	Flowers for Mom	76.00				1259.72
AP	9/7	House Phone	39.99				1219.73
AP	9/12	Electric	62.99				1156.74
AD	9/15	Automatic Deposit				800.00	1956.74



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CHECKING ACCOUNT STATEMENT
Page: 1 of 1

Statement Period: 8/1/2020 to 8/31/2020
Account No.: 00001234567-56

Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2020	Previous Balance				1,000.00
8/1/2020	Debit Card Purchase - Food Mart		112.65 ✓		887.35
8/3/2020	Debit Card Purchase - Exxon Mobil		58.91 ✓		828.44
8/4/2020	Payroll Deposit			900.00 ✓	1,728.44
8/6/2020	ATM Withdrawal		200.00 ✓		1,528.44
8/6/2020	ATM Out of Network Fee		1.50 →		1,526.94
8/7/2020	Check #120 - AT&T		124.99 ✓		1,401.95
8/8/2020	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
8/10/2020	Debit Card Purchase - Amazon.com		29.99 ✓		1,330.97
8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2020	Payroll Deposit			800.00 ✓	2,120.97
8/15/2020	Check #121 - Jeans Mart		49.99 ✓		2,070.98
8/17/2020	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99 →		1,763.00
*** Totals ***			937.00	1,700.00	

Check your bank statement for any ATM or overdraft fees you may have missed. If you find any (see arrows above), add them to your check register.




NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$
							1000.00
DC	8/1	Grocery	112.65	✓			887.35
DC	8/3	Gas	58.91	✓			828.44
120	8/4	Cell Phone	124.99	✓			703.45
AD	8/4	Automatic Deposit		✓		900.00	1603.45
ATM	8/6	Cash Withdrawal	200.00	✓			1403.45
BP	8/8	Internet	40.99	✓			1362.46
121	8/9	New Jeans	49.99	✓			1312.47
DC	8/10	Amazon	29.99	✓			1282.48
DC	8/10	Car Wash	10.00	✓			1272.48
AD	8/11	Automatic Deposit		✓		800.00	2072.48
122	8/15	Apple Store	299.99	✓			1772.49
123	9/1	Dry Cleaner	25.15				1747.34
ATM	9/2	Cash Withdrawal	200.00				1547.34
AP	9/3	Gas	65.99				1481.35
DC	9/3	Grocery	145.63				1335.72
124	9/4	Flowers for Mom	76.00				1259.72
AP	9/7	House Phone	39.99				1219.73
AP	9/12	Electric	62.99				1156.74
AD	9/15	Automatic Deposit				800.00	1956.74
ATM	8/6	ATM Fee	1.50	✓			1955.24
AP	8/30	Netflix	7.99	✓			1947.25

Take your balance at the end of the month and subtract the two fees (from previous page) that you just added to your check register.

$$\begin{array}{r}
 1772.49 \\
 - 1.50 \\
 - 7.99 \\
 \hline
 = 1763.00
 \end{array}$$

This amount matches your bank statement at the end of the month, which means that your records match your bank's records exactly.

So far, so good. What about the rest items on check register? Use a **Checkbook Worksheet** to confirm the balance in your checkbook is correct.



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CHECKING ACCOUNT STATEMENT
Page: 1 of 1

Statement Period: **8/1/2020 to 8/31/2020**
Account No.: **00001234567-56**


Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2020	Previous Balance				1,000.00
8/1/2020	Debit Card Purchase - Food Mart		112.65 ✓		887.35
8/3/2020	Debit Card Purchase - Exxon Mobil		58.91 ✓		828.44
8/4/2020	Payroll Deposit			900.00 ✓	1,728.44
8/6/2020	ATM Withdrawal		200.00 ✓		1,528.44
8/6/2020	ATM Out of Network Fee		1.50		1,526.94
8/7/2020	Check #120 - AT&T		124.99 ✓		1,401.95
8/8/2020	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
8/10/2020	Debit Card Purchase - Amazon.com		29.99 ✓		1,330.97
8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2020	Payroll Deposit			800.00 ✓	2,120.97
8/15/2020	Check #121 - Jeans Mart		49.99 ✓		2,070.98
8/17/2020	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	



We'll use this checkbook and statement as an example in the **Checkbook Worksheet** on the next page.

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$ 1000.00
DC	8/1	Grocery	112.65	✓			887.35
DC	8/3	Gas	58.91	✓			828.44
120	8/4	Cell Phone	124.99	✓			703.45
AD	8/4	Automatic Deposit		✓		900.00	1603.45
ATM	8/6	Cash Withdrawal	200.00	✓			1403.45
BP	8/8	Internet	40.99	✓			1362.46
121	8/9	New Jeans	49.99	✓			1312.47
DC	8/10	Amazon	29.99	✓			1282.48
DC	8/10	Car Wash	10.00	✓			1272.48
AD	8/11	Automatic Deposit		✓		800.00	2072.48
122	8/15	Apple Store	299.99	✓			1772.49
123	9/1	Dry Cleaner	25.15	✓			1747.34
<hr/>							
ATM	9/2	Cash Withdrawal	200.00				1547.34
AP	9/3	Gas	65.99				1481.35
DC	9/3	Grocery	145.63				1335.72
124	9/4	Flowers for Mom	76.00				1259.72
AP	9/7	House Phone	39.99				1219.73
AP	9/12	Electric	62.99				1156.74
AD	9/15	Automatic Deposit				800.00	1956.74
ATM	8/6	ATM Fee	1.50	✓			1955.24
AP	8/30	Netflix	7.99	✓			1947.25

4
2
5



FLB National Bank
123 First Street
Your Town, ST 12345 (800) 555-1212

CHECKING ACCOUNT STATEMENT
Page: 1 of 1

Statement Period: 8/1/2020 to 8/31/2020
Account No.: 00001234567-56

Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2020	Previous Balance				1,000.00
8/1/2020	Debit Card Purchase - Food Mart		112.65 ✓		887.35
8/3/2020	Debit Card Purchase - Exxon Mobil		58.91 ✓		828.44
8/4/2020	Payroll Deposit			900.00 ✓	1,728.44
8/6/2020	ATM Withdrawal		200.00 ✓		1,528.44
8/6/2020	ATM Out of Network Fee		1.50		1,526.94
8/7/2020	Check #120 - AT&T		124.99 ✓		1,401.95
8/8/2020	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
8/10/2020	Debit Card Purchase - Amazon.com		29.99 ✓		1,330.97
8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2020	Payroll Deposit			800.00 ✓	2,120.97
8/15/2020	Check #121 - Jeans Mart		49.99 ✓		2,070.98
8/17/2020	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	

1



SAMPLE WORKSHEET

1

Write in the Ending Balance On Your Bank Statement

Balance:
CHECKBOOK BALANCE
\$ 1763.00

2

List & Total All Deposits and Additions Not Shown on Your Statement

9/15 Deposit	\$ 800.00	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
		Total	\$ <u>800.00</u>	

Additions:
TOTAL ADDITIONS
\$ 800.00

3

Add Step 1 (Balance) to Step 2 (Additions)

Total:
ADD STEP 1 + STEP 2
\$ 2563.00

4

List & Total All Checks, ATM Withdrawals, Debit Card Purchases , and Other Withdrawals Not Shown on Your Statement

9/1 Dry Cleaner	\$ 25.15	_____	\$ _____	
9/2 ATM	\$ 200.00	_____	\$ _____	
9/3 Gas	\$ 65.99	_____	\$ _____	
9/3 Grocery	\$ 145.63	_____	\$ _____	
9/4 Flowers	\$ 76.00	_____	\$ _____	
9/7 House Phone	\$ 39.99	_____	\$ _____	
9/12 Electric	\$ 62.99	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
_____	\$ _____	_____	\$ _____	
		Total	\$ <u>615.75</u>	

Withdrawals:
TOTAL WITHDRAWALS
\$ 615.75

5

Take Step 3 (Total), Subtract Step 4 (Withdrawals)

This should match the ending balance written in your checkbook. It does! Our checkbook is balanced! **SUCCESS!**

Checkbook
Balance:
STEP 3 MINUS STEP 4
\$ 1947.25



CHECKBOOK WORKSHEET

1

Write in the Ending Balance On Your Bank Statement

Balance:
CHECKBOOK BALANCE

\$ _____

2

List & Total All Deposits and Additions Not Shown on Your Statement

Additions:
TOTAL ADDITIONS

_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	Total	\$ _____

\$ _____

3

Add Step 1 (Balance) to Step 2 (Additions)

Total:
ADD STEP 1 + STEP 2

\$ _____

4

List & Total All Checks, ATM Withdrawals, Debit Card Purchases , and Other Withdrawals Not Shown on Your Statement

Withdrawals:
TOTAL WITHDRAWALS

_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	Total	\$ _____

\$ _____

5

Take Step 3 (Total), Subtract Step 4 (Withdrawals)

Checkbook Balance:
STEP 3 MINUS STEP 4

This should match the ending balance written in your checkbook.

\$ _____





Account-Balancing Software

If this process seems overwhelming, you may want to look into an app that can help you manage your checking account and keep track of all of your transactions. There are several apps and websites that offer these services.

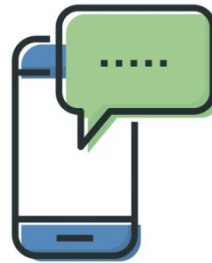
The simplest of these apps are free to use, while those designed to handle more complicated financial management can range in price from \$10 to \$40 or more.

There are many expense-tracker and budgeting apps available that can help you balance your checking account. Some of the more popular are YNAB, PocketGuard, and Goodbudget. A more complete list appears on the next two pages.

For those looking for a more robust system, the most popular money-management software is produced by Quicken, which offers a starter edition that imports your bank information, helps you track spending, and manages your bills. Other companies offering similar software are Moneydance, Intuit QuickBooks, and Checksoft. Be aware that these services may be more advanced than what you might need. For simply managing a checkbook, there are

many free apps that may work better for you.

As is the case with any budgeting or money management software, the most important thing is that it fits your lifestyle and it's easy for you to use. You can try a few different options to see which one best matches your needs.



Budgeting, Savings, Expense-Tracker & Payment Apps

There are many tools available to help you budget and save your money.

Budgeting Apps

These services offer real-time tools so you can see how you are spending your money each month and can alert you if you are overspending.

Some of these apps are free, but some can cost up to \$99 per year. Try a few different apps to see which one best fits your needs and your budgeting goals.

Make sure the app works well for you before committing to a long-term subscription. Sometimes the cost is worth it if the app really fits your lifestyle.



You can also ask your bank if they have these types of tools available as part of their online banking platform.

Some of the most popular budgeting apps are:

- **CountAbout:** countabout.com
- **EveryDollar:** everydollar.com
- **Fudget:** fudget.com
- **GoodBudget:** goodbudget.com
- **Honeydue (budget for couples):** honeydue.com
- **Mobils:** mobillsapp.com
- **Monarch Money:** monarchmoney.com
- **NerdWallet Money Tracker:** nerdwallet.com/p/mobile-app
- **PearBudget:** pearbudget.com
- **PocketGuard:** pocketguard.com
- **Quicken Simplifi:** quicken.com
- **Spendee (budget for couples):** spendee.com
- **Tiller:** tillerhq.com
- **YNAB (You Need a Budget):** youneedabudget.com

Saving Apps

These services offer tools to help you save money. Maybe you're on a tight budget and you want to save wherever you can to create a "rainy day fund." Maybe you want to save for a large purchase like a special trip or a down-payment on a car.

Some of these apps round up your purchases to the next dollar and automatically add the change to your savings account. If you've ever cashed in a change jar, you know how much these few cents can add up.

Be sure to review the terms carefully, since some savings apps charge a monthly fee for their service.

- **Acorns:** acorns.com
- **Chime Bank:** chimebank.com
- **Current:** current.com
- **GoodBudget:** goodbudget.com
- **Oportun Set & Save:** oportun.com
- **Qapital:** qapital.com
- **Qoins:** qoins.io
- **RocketMoney:** rocketmoney.com



Expense-Tracker Apps

If the idea of keeping all of your spending in a spreadsheet seems like a lot of work to you, an expense-tracker app can save you time and help you figure out where your money is spent. They keep track of your monthly expenses and put them into categories, so you can see where you can cut back and how you can put more into savings.

- **EveryDollar:** everydollar.com
- **Expensify:** expensify.com
- **GoodBudget:** goodbudget.com
- **PocketGuard:** pocketguard.com
- **Quicken Simplifi:** quicken.com
- **YNAB (You Need a Budget):** youneedabudget.com

Person to Person Payments

There are several services that offer person-to-person payment options online, where you can send money to people quickly and safely without having to get cash or write a check. Some of the most popular person-to-person payment apps are:

- **ApplePay:** apple.com
- **Cash App:** cash.app

- **Facebook Messenger:** facebook.com
- **GooglePay:** pay.google.com
- **PayPal:** paypal.com
- **SamsungPay:** samsung.com
- **Square Cash:** squareup.com
- **Venmo:** venmo.com
- **Zelle:** zellepay.com



How to Avoid Overdraft Fees

The best way to avoid overdraft fees is to keep your check register up to date at all times.

1. Record all of the checks you write into your check register.
2. Record all of your ATM withdrawals, debit card transactions, automatic bill pays, and any other withdrawals in your check register.
3. Record all of your deposits into your check register. If your employer makes direct deposit available, take advantage of it. Your payroll check will be automatically deposited into



your checking account and you won't have to remember to deposit it at the bank.

4. **Balance your checking account every month, so you're sure about the balance in your account.** You won't have to pay an overdraft fee if you always have enough money in your account to cover your withdrawals.



How to Avoid Other Bank Fees

The more you know about your checking account and the fees your bank charges, the better equipped you will be to avoid those charges.

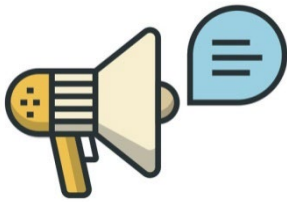
1. **Shop Around.** You have a lot of choices when choosing a checking account. With online banking and direct deposit, you don't necessarily have to choose the bank that's around the corner from your house or apartment. By simply exploring your options, you may be able to find a checking account that charges less fees, or a savings account that has a higher interest rate or better services. Your local credit union may also have checking account services available with lower fees or a

savings account with a higher interest rate than your local bank.

2. **Be Informed.** The more you know about your checking account and the fees your bank charges, the less you will be surprised by fees and charges. Make sure you find out about the minimum balance requirements, if your account allows only a specific number of debit card charges in a month before you have to pay a fee, or if you are charged for using an ATM machine out of your network.
3. **Plan Ahead.** If you know that you will need cash for a night out or for another reason, plan ahead to withdraw cash from an ATM that is in your network. Or, you can also add cash back to a debit card purchase in order to avoid an out-of-network ATM fee.

Paying less in bank fees means more money for you!





Lost or Stolen Debit Cards

If your ATM or debit card is lost or stolen, report it immediately. If you report a lost or stolen card before someone uses it, you are not responsible for the fraudulent charges.

You are responsible for \$50 of the fraudulent charges if you report the card lost or stolen within 2 business days of the loss. You are responsible for \$500 of the fraudulent charges if you report it more than 2 business days after you learn about the loss or theft, but less than 60 calendar days after your statement is sent to you. And, you have little protection at all if you report it more than 60 calendar days after your statement is sent to you.

It's important to keep track of your ATM or debit card at all times. It's equally as important to review each of your bank statements to check for unauthorized charges.

The Federal Trade Commission provides this guidance to help you protect the safety of your credit, ATM and debit cards¹.

For Credit and ATM or Debit Cards

- Don't share your account information. Don't give your account number over the phone unless you made the call — and know why you need to share it. Never leave your account information out in the open.
- Protect your accounts by using multi-factor authentication, when available. Some accounts offer extra security by requiring two or more credentials to log into your account. This is called multi-factor authentication — a security practice that makes it harder for scammers to log in to your accounts if they get your username and password. To log in to your account, you'd need either: something you have — like a passcode you get via text message or an authentication app and something you are — like a scan of your fingerprint, your retina, or your face.
- Keep an eye on your accounts. Regularly check your account activity, especially if you bank online.
- Carefully check your ATM or debit card transactions because they take money from your account right away. Report any withdrawals you don't

¹ <https://consumer.ftc.gov/articles/lost-or-stolen-credit-atm-debit-cards>



recognize to your bank or credit union immediately.

- For your credit cards, open your monthly statements promptly. Compare the current balance and charges on your account with your receipts. Report any charges you don't recognize as soon as you discover them.
- Keep your cards, PINs, receipts, and deposit slips safe — and dispose of them carefully.
- Carry only the cards you'll need. Don't carry the PIN for your ATM or debit card in your wallet, purse, or pocket. Never write your PIN on the card itself, or on any piece of paper that you could lose or someone could see.
- Cut up old cards. Be sure to cut through the account number, the magnetic strip on the back, and the security code — before you throw the pieces away in separate bags. If your card has a chip, it may be difficult to cut. You may want to destroy the chip by smashing it into pieces with a hammer.



Weiss' Ratings' Highly Recommended Banks by State

This list is derived from *Weiss Ratings Guide to Banks*, which rates the financial strength of nearly 6,000 banks nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Banks*.

The following pages list Weiss Ratings' Highly Recommended Banks (based strictly on financial safety) with branches in each state. These banks currently receive a Weiss Safety Rating of A+, A, or A-, indicating their excellent financial position. B+ banks are also included when B+ is the highest rated group of banks in a given state. Institutions are listed by State, based on the location of their branches, by their Safety Rating and then alphabetically within each Safety Rating grouping.

If a bank is not on this list, it should not be automatically assumed that the institution is weak. Indeed, there are many institutions that have not achieved an A- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to not work with a particular institution.

Name	The name under which the institution was chartered.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Headquartered In	The city in which the institution's headquarters or main office is located and the state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.
Has Branches In	The states in which an institution is licensed to conduct business.
Website	The company's web address.
Telephone	The company's phone number.



Year Founded

Year founded.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

The following list of highly recommended Banks by State is based on ratings as of July 30, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Alabama

Bank Name: **First National Bank**
 Headquartered In: Hamilton, AL
 Website: www.fnbhamilton.com

Rating: **A** Yr Founded: 1976
 Has Branches In: AL
 Telephone: (205) 921-7435

Bank Name: **Pinnacle Bank**
 Headquartered In: Jasper, AL
 Website: www.pinnaclebanc.com/

Rating: **A-** Yr Founded: 1935
 Has Branches In: AL
 Telephone: (205) 221-4111

Bank Name: **The Samson Banking Company**
 Headquartered In: Samson, AL
 Website: www.samsonbanking.com

Rating: **A-** Yr Founded: 1930
 Has Branches In: AL
 Telephone: (334) 898-7107

Alaska

* There are no A+, A, or A- Rated Banks with branches in Alaska. The top-rated bank with branches in AK is:

Bank Name: **First National Bank Alaska**
 Headquartered In: Anchorage, AK
 Website: www.fnbalaska.com

Rating: **B+** Yr Founded: 1922
 Has Branches In: AK
 Telephone: (907) 777-4362

Arizona

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Arkansas

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **First National Bank of Izard County**
 Headquartered In: Calico Rock, AR
 Website: www.fnbizardcounty.com

Rating: **A-** Yr Founded: 1914
 Has Branches In: AR
 Telephone: (870) 297-3711

Bank Name: **Peoples Bank**
 Headquartered In: Sheridan, AR
 Website: www.peoplesbankar.com

Rating: **A-** Yr Founded: 2000
 Has Branches In: AR
 Telephone: (870) 942-5707



California

Bank Name: **Bank of Stockton**
 Headquartered In: Stockton, CA
 Website: www.bankofstockton.com

Rating: **A-** Yr Founded: 1867
 Has Branches In: CA
 Telephone: (209) 929-1600

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Central Valley Community Bank**
 Headquartered In: Fresno, CA
 Website: www.cvcb.com

Rating: **A-** Yr Founded: 1980
 Has Branches In: CA
 Telephone: (559) 298-1775

Bank Name: **WestAmerica Bank**
 Headquartered In: San Rafael, CA
 Website: www.westamerica.com

Rating: **A-** Yr Founded: 1884
 Has Branches In: CA
 Telephone: (415) 257-8057

Colorado

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **The State Bank**
 Headquartered In: La Junta, CO
 Website: www.redibank.com

Rating: **A-** Yr Founded: 1893
 Has Branches In: CO
 Telephone: (719) 384-5901

Connecticut

Bank Name: **Stafford Savings Bank**
 Headquartered In: Stafford Springs, CT
 Website: www.staffordsavingsbank.com

Rating: **A+** Yr Founded: 1872
 Has Branches In: CT
 Telephone: (860) 684-4261



Delaware

Bank Name: **Applied Bank**
 Headquartered In: Wilmington, DE
 Website: www.appliedbank.com

Rating: **A** Yr Founded: 1996
 Has Branches In: DE
 Telephone: (888) 839-7952

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **BNY Mellon Trust of Delaware**
 Headquartered In: Wilmington, DE
 Website: www.bnymellon.com

Rating: **A-** Yr Founded: 1983
 Has Branches In: DE
 Telephone: (302) 791-3600

Bank Name: **TD Bank USA, National Association**
 Headquartered In: Wilmington, DE
 Website: www.td.com/us/en/personal-banking

Rating: **A-** Yr Founded: 1994
 Has Branches In: DE
 Telephone: (302) 351-4560

District of Columbia

* There are no A+, A, or A- Rated Banks with branches in the District of Columbia. The top-rated bank with branches in DC is:

Bank Name: **Wilmington Trust, National Association**
 Headquartered In: Wilmington, DE
 Website: www.wilmingtontrust.com

Rating: **B+** Yr Founded: 1995
 Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
 Telephone: (302) 651-1000

Florida

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Citizens First Bank**
 Headquartered In: The Villages, FL
 Website: www.citizensfb.com

Rating: **A-** Yr Founded: 1991
 Has Branches In: FL
 Telephone: (352) 753-9515

Bank Name: **First National Bank Northwest Florida**
 Headquartered In: Panama City, FL
 Website: www.fnbnwfl.com

Rating: **A-** Yr Founded: 1984
 Has Branches In: FL
 Telephone: (850) 769-3207

Bank Name: **Pacific National Bank**
 Headquartered In: Miami, FL
 Website: www.pnb.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: FL
 Telephone: (305) 539-3841



Bank Name: **Surety Bank**
 Headquartered In: DeLand, FL
 Website: www.mysuretybank.com

Rating: **A-** Yr Founded: 1926
 Has Branches In: FL
 Telephone: (386) 734-1647

Georgia

Bank Name: **First Century Bank, National Association**
 Headquartered In: Commerce, GA
 Website: www.myfirstcenturybank.com

Rating: **A** Yr Founded: 2002
 Has Branches In: GA, SC
 Telephone: (770) 297-8060

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **United Bank**
 Headquartered In: Zebulon, GA
 Website: www.accessunited.com

Rating: **A** Yr Founded: 1905
 Has Branches In: GA
 Telephone: (770) 567-7211

Bank Name: **West Central Georgia Bank**
 Headquartered In: Thomaston, GA
 Website: www.wcgb.com

Rating: **A** Yr Founded: 1974
 Has Branches In: GA
 Telephone: (706) 647-8951

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Farmers and Merchants Bank**
 Headquartered In: Sylvania, GA
 Website: www.fmbanksylvania.com

Rating: **A-** Yr Founded: 1946
 Has Branches In: GA
 Telephone: (912) 564-7436

Bank Name: **Farmers State Bank**
 Headquartered In: Lincolnton, GA
 Website: www.farmersstateonline.com

Rating: **A-** Yr Founded: 1911
 Has Branches In: GA
 Telephone: (706) 359-3131

Bank Name: **Magnolia State Bank**
 Headquartered In: Eastman, GA
 Website: www.bankmsb.com

Rating: **A-** Yr Founded: 1909
 Has Branches In: GA
 Telephone: (478) 374-3418

Bank Name: **Northeast Georgia Bank**
 Headquartered In: Lavonia, GA
 Website: www.northeastgabank.com

Rating: **A-** Yr Founded: 1906
 Has Branches In: GA
 Telephone: (706) 356-4444



Hawaii

* There are no A+, A, or A- Rated Banks with branches in Hawaii. The top-rated bank with branches in HI is:

Bank Name: **Hawaii National Bank**
 Headquartered In: Honolulu, HI
 Website: www.hawaiinational.bank

Rating: **B+** Yr Founded: 1960
 Has Branches In: HI
 Telephone: (808) 528-7755

Idaho

* There are no A+, A, or A- Rated Banks with branches in Idaho. The top-rated bank with branches in ID is:

Bank Name: **Idaho Trust Bank**
 Headquartered In: Boise, ID
 Website: www.idahotruster.com

Rating: **B+** Yr Founded: 1994
 Has Branches In: ID
 Telephone: (208) 373-6500

Illinois

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Servbank, sb**
 Headquartered In: Oswego, IL
 Website: www.servbank.com

Rating: **A** Yr Founded: 1994
 Has Branches In: IL
 Telephone: (630) 554-8899

Bank Name: **Bank of Rantoul**
 Headquartered In: Rantoul, IL
 Website: www.bankofrantoul.bank

Rating: **A-** Yr Founded: 1920
 Has Branches In: IL
 Telephone: (217) 892-2143

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **First National Bank of Steeleville**
 Headquartered In: Steeleville, IL
 Website: www.bankatfnb.com

Rating: **A-** Yr Founded: 1902
 Has Branches In: IL
 Telephone: (618) 965-3441

Bank Name: **Rushville State Bank**
 Headquartered In: Rushville, IL
 Website: www.rushvillestatebank.com

Rating: **A-** Yr Founded: 1890
 Has Branches In: IL
 Telephone: (217) 322-3323

Bank Name: **The First National Bank of Sparta**
 Headquartered In: Sparta, IL

Rating: **A-** Yr Founded: 1885
 Has Branches In: IL



Website: www.fnbsparta.com

Telephone: (618) 443-2187

Bank Name: **The First Trust and Savings Bank of Watseka**

Rating: **A-** Yr Founded: 1909

Headquartered In: Watseka, IL

Has Branches In: IL

Website: www.ftsbank.com/

Telephone: (815) 432-2494

Indiana

* There are no A+, A, or A- Rated Banks with branches in Indiana. The top-rated banks with branches in IN are:

Bank Name: **Alliance Bank**

Rating: **B+** Yr Founded: 1930

Headquartered In: Francesville, IN

Has Branches In: IN

Website: www.myalliancebank.com

Telephone: (219) 567-9151

Bank Name: **Bank of Wolcott**

Rating: **B+** Yr Founded: 1944

Headquartered In: Wolcott, IN

Has Branches In: IN

Website: www.bankofwolcott.com

Telephone: (219) 279-2185

Bank Name: **CentreBank**

Rating: **B+** Yr Founded: 1917

Headquartered In: Veedersburg, IN

Has Branches In: IN

Website: www.centrebank.net

Telephone: (765) 294-2228

Bank Name: **Farmers State Bank**

Rating: **B+** Yr Founded: 1915

Headquartered In: Lagrange, IN

Has Branches In: IN, MI

Website: www.farmersstatebank.com

Telephone: (260) 463-7111

Bank Name: **Fowler State Bank**

Rating: **B+** Yr Founded: 1931

Headquartered In: Fowler, IN

Has Branches In: IN

Website: www.fowlerstatebank.com

Telephone: (765) 884-1200

Bank Name: **German American Bank**

Rating: **B+** Yr Founded: 1910

Headquartered In: Jasper, IN

Has Branches In: IN, KY

Website: www.germanamerican.com

Telephone: (812) 482-1314

Bank Name: **Kentland Bank**

Rating: **B+** Yr Founded: 1932

Headquartered In: Kentland, IN

Has Branches In: IN

Website: www.kentlandbank.com

Telephone: (219) 474-5155

Bank Name: **Providence Bank & Trust**

Rating: **B+** Yr Founded: 2004

Headquartered In: South Holland, IL

Has Branches In: IL, IN

Website: www.providence.bank

Telephone: (708) 333-0700

Bank Name: **The State Bank and Trust Company**

Rating: **B+** Yr Founded: 1902

Headquartered In: Defiance, OH

Has Branches In: IN, OH

Website: www.yourstatebank.com

Telephone: (419) 783-8950



Iowa

Bank Name: **BankFirst**
Headquartered In: Norfolk, NE
Website: www.bankfirstonline.com

Rating: **A-** Yr Founded: 1969
Has Branches In: IA, NE
Telephone: (402) 371-8005

Bank Name: **Corydon State Bank**
Headquartered In: Corydon, IA
Website: www.corydonstatebank.com

Rating: **A-** Yr Founded: 1926
Has Branches In: IA
Telephone: (641) 872-2212

Bank Name: **First State Bank**
Headquartered In: Britt, IA
Website: www.fsb-britt.com

Rating: **A-** Yr Founded: 1927
Has Branches In: IA
Telephone: (641) 843-4411

Bank Name: **Wayland State Bank**
Headquartered In: Mount Pleasant, IA
Website: www.waylandstbank.com

Rating: **A-** Yr Founded: 1932
Has Branches In: IA
Telephone: (319) 385-8189

Kansas

Bank Name: **Farmers Bank & Trust**
Headquartered In: Great Bend, KS
Website: www.farmersbankks.com

Rating: **A** Yr Founded: 1907
Has Branches In: KS
Telephone: (620) 792-2411

Bank Name: **Garden Plain State Bank**
Headquartered In: Wichita, KS
Website: www.gpsbank.com

Rating: **A** Yr Founded: 1966
Has Branches In: KS
Telephone: (316) 721-1500

Bank Name: **NBKC Bank**
Headquartered In: Leawood, KS
Website: www.nbk.com

Rating: **A** Yr Founded: 1999
Has Branches In: KS, MO
Telephone: (913) 341-1144

Bank Name: **The Fidelity State Bank and Trust Company**
Headquartered In: Dodge City, KS
Website: www.fidelitybankdc.com

Rating: **A** Yr Founded: 1907
Has Branches In: KS
Telephone: (620) 227-8586

Bank Name: **CBW Bank**
Headquartered In: Weir, KS
Website: www.cbwbank.com

Rating: **A-** Yr Founded: 1892
Has Branches In: KS
Telephone: (620) 396-8221

Bank Name: **Fusion Bank**
Headquartered In: Larned, KS
Website: www.fusion.bank

Rating: **A-** Yr Founded: 1896
Has Branches In: KS
Telephone: (620) 285-6931

Bank Name: **Security Bank of Kansas City**
Headquartered In: Kansas City, KS
Website: www.securitybankkc.com

Rating: **A-** Yr Founded: 1933
Has Branches In: KS, MO
Telephone: (913) 281-3165



Bank Name: **State Bank of Bern**
 Headquartered In: Bern, KS
 Website: www.statebankofbern.com

Rating: **A-** Yr Founded: 1889
 Has Branches In: KS
 Telephone: (785) 336-6121

Bank Name: **The Bank**
 Headquartered In: Oberlin, KS
 Website: www.thebankks.com

Rating: **A-** Yr Founded: 1963
 Has Branches In: KS
 Telephone: (785) 475-3817

Bank Name: **The Kaw Valley State Bank & Trust Co, of Wamego, KS**
 Headquartered In: Wamego, KS
 Website: www.kvsb.com

Rating: **A-** Yr Founded: 1913
 Has Branches In: KS
 Telephone: (785) 456-2021

Kentucky

* There are no A+, A, or A- Rated Banks with branches in Kentucky. The top-rated banks with branches in KY are:

Bank Name: **Armed Forces Bank, National Association**
 Headquartered In: Fort Leavenworth, KS
 Website: www.afbank.com

Rating: **B+** Yr Founded: 1907
 Has Branches In: AZ, CA, CO, IL, KS, KY, MO, NV, TX, VA, WA
 Telephone: (913) 682-9090

Bank Name: **Bank of Clarkson**
 Headquartered In: Clarkson, KY
 Website: www.bankofclarkson.com

Rating: **B+** Yr Founded: 1904
 Has Branches In: KY
 Telephone: (270) 242-2111

Bank Name: **City National Bank of West Virginia**
 Headquartered In: Charleston, WV
 Website: www.bankatcity.com

Rating: **B+** Yr Founded: 1957
 Has Branches In: KY, OH, VA, WV
 Telephone: (304) 769-1100

Bank Name: **German American Bank**
 Headquartered In: Jasper, IN
 Website: www.germanamerican.com

Rating: **B+** Yr Founded: 1910
 Has Branches In: IN, KY
 Telephone: (812) 482-1314

Bank Name: **Jackson County Bank**
 Headquartered In: McKee, KY
 Website: www.jacksoncobank.com

Rating: **B+** Yr Founded: 1904
 Has Branches In: KY
 Telephone: (606) 287-8484

Bank Name: **PBK Bank, Inc**
 Headquartered In: Stanford, KY
 Website: www.pbkbank.com

Rating: **B+** Yr Founded: 1906
 Has Branches In: KY
 Telephone: (606) 365-7098

Bank Name: **Peoples Bank Mt Washington**
 Headquartered In: Mount Washington, KY
 Website: www.peoplesbankmtw.com

Rating: **B+** Yr Founded: 1909
 Has Branches In: KY
 Telephone: (502) 538-7301

Bank Name: **The First National Bank of Grayson**
 Headquartered In: Grayson, KY
 Website: www.fnbgrayson.com

Rating: **B+** Yr Founded: 1902
 Has Branches In: KY
 Telephone: (606) 474-2000



Bank Name: **The Peoples Bank**
 Headquartered In: Taylorsville, KY
 Website: www.tpbtaylorsville.com/

Rating: **B+** Yr Founded: 1903
 Has Branches In: KY
 Telephone: (502) 477-2244

Bank Name: **Whitaker Bank, Inc**
 Headquartered In: Lexington, KY
 Website: www.whitakerbank.com

Rating: **B+** Yr Founded: 1990
 Has Branches In: KY
 Telephone: (859) 543-4040

Louisiana

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **Mississippi River Bank**
 Headquartered In: Belle Chasse, LA
 Website: www.mississippiriverbank.net

Rating: **A** Yr Founded: 1980
 Has Branches In: LA
 Telephone: (504) 392-1111

Maine

Bank Name: **WEX Bank**
 Headquartered In: Sandy, UT
 Website: www.wexinc.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: ME, NE, UT
 Telephone: (801) 568-4345

Maryland

* There are no A+, A, or A- Rated Banks with branches in Maryland. The top-rated banks with branches in MD are:

Bank Name: **ACNB Bank**
 Headquartered In: Gettysburg, PA
 Website: www.acnb.com

Rating: **B+** Yr Founded: 1857
 Has Branches In: MD, PA
 Telephone: (717) 334-3161

Bank Name: **Wilmington Trust, National Association**
 Headquartered In: Wilmington, DE
 Website: www.wilmingtontrust.com

Rating: **B+** Yr Founded: 1995
 Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
 Telephone: (302) 651-1000

Massachusetts

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500



Michigan

Bank Name: **Macatawa Bank**
 Headquartered In: Holland, MI
 Website: www.macatawabank.com

Rating: **A-** Yr Founded: 1997
 Has Branches In: MI
 Telephone: (616) 820-1444

Minnesota

Bank Name: **Ameriprise Bank, FSB**
 Headquartered In: Minneapolis, MN
 Website: www.ameriprise.com

Rating: **A-** Yr Founded: 2006
 Has Branches In: MN
 Telephone: (612) 671-3131

Bank Name: **Vermillion State Bank**
 Headquartered In: Vermillion, MN
 Website: www.vermillionbank.com

Rating: **A-** Yr Founded: 1918
 Has Branches In: MN
 Telephone: (651) 437-4433

Mississippi

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **Bank of Winona**
 Headquartered In: Winona, MS
 Website: www.bankofwinona.com

Rating: **A-** Yr Founded: 1885
 Has Branches In: MS
 Telephone: (662) 283-3231

Bank Name: **Merchants and Planters Bank**
 Headquartered In: Raymond, MS
 Website: www.mpbank.net

Rating: **A-** Yr Founded: 1906
 Has Branches In: MS
 Telephone: (601) 857-8044

Missouri

Bank Name: **NBKC Bank**
 Headquartered In: Leawood, KS
 Website: www.nbk.com

Rating: **A** Yr Founded: 1999
 Has Branches In: KS, MO
 Telephone: (913) 341-1144

Bank Name: **Community Bank of El Dorado Springs**
 Headquartered In: El Dorado Springs, MO
 Website: www.communitybankeldo.com

Rating: **A-** Yr Founded: 1981
 Has Branches In: MO
 Telephone: (417) 876-6811

Bank Name: **Security Bank of Kansas City**
 Headquartered In: Kansas City, KS
 Website: www.securitybankkc.com

Rating: **A-** Yr Founded: 1933
 Has Branches In: KS, MO
 Telephone: (913) 281-3165



Bank Name: **The Nodaway Valley Bank**
 Headquartered In: Maryville, MO
 Website: www.nvb.com

Rating: **A-** Yr Founded: 1868
 Has Branches In: MO
 Telephone: (660) 562-3232

Montana

Bank Name: **Bank of Montana**
 Headquartered In: Missoula, MT
 Website: www.bankofmontana.com

Rating: **A-** Yr Founded: 2007
 Has Branches In: MT
 Telephone: (406) 829-2662

Nebraska

Bank Name: **Bank of Elgin**
 Headquartered In: Elgin, NE
 Website: www.bankofelgin.com

Rating: **A-** Yr Founded: 1935
 Has Branches In: NE
 Telephone: (402) 843-2228

Bank Name: **BankFirst**
 Headquartered In: Norfolk, NE
 Website: www.bankfirstonline.com

Rating: **A-** Yr Founded: 1969
 Has Branches In: IA, NE
 Telephone: (402) 371-8005

Bank Name: **First Northeast Bank of Nebraska**
 Headquartered In: Lyons, NE
 Website: www.fnb-ne.com

Rating: **A-** Yr Founded: 1902
 Has Branches In: NE
 Telephone: (402) 687-2640

Bank Name: **The First National Bank of Gordon**
 Headquartered In: Gordon, NE
 Website: www.fnb-gordon.com

Rating: **A-** Yr Founded: 1889
 Has Branches In: NE
 Telephone: (308) 282-0050

Bank Name: **WEX Bank**
 Headquartered In: Sandy, UT
 Website: www.wexinc.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: ME, NE, UT
 Telephone: (801) 568-4345

Nevada

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **GENUBANK**
 Headquartered In: Las Vegas, NV
 Website: www.genubank.com

Rating: **A-** Yr Founded: 2008
 Has Branches In: NV
 Telephone: (702) 912-0700



New Hampshire

* There are no A+, A, or A- Rated Banks with branches in New Hampshire. The top-rated bank with branches in NH is:

Bank Name: **Bar Harbor Bank and Trust Company**
 Headquartered In: Bar Harbor, ME
 Website: www.barharbor.bank

Rating: **B+** Yr Founded: 1887
 Has Branches In: ME, NH, VT
 Telephone: (207) 288-3314

New Jersey

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Sumitomo Mitsui Trust Bank (U.S.A.) Limited**
 Headquartered In: Hoboken, NJ
 Website: portal.smtbusa.com

Rating: **A** Yr Founded: 1987
 Has Branches In: NJ
 Telephone: (201) 420-9470

New Mexico

Bank Name: **American Heritage Bank**
 Headquartered In: Clovis, NM
 Website: www.ahbnm.com

Rating: **A-** Yr Founded: 2000
 Has Branches In: NM
 Telephone: (575) 762-2800

Bank Name: **Morgan Stanley Bank, N.A.**
 Headquartered In: Salt Lake City, UT

Rating: **A-** Yr Founded: 0
 Has Branches In: NM, NY, UT
 Telephone: (801) 236-3600

New York

Bank Name: **Alpine Capital Bank**
 Headquartered In: New York, NY
 Website: www.alpinecapitalbank.com

Rating: **A** Yr Founded: 2000
 Has Branches In: NY
 Telephone: (212) 328-2555

Bank Name: **Fulton Savings Bank**
 Headquartered In: Fulton, NY
 Website: www.fultonsavings.com

Rating: **A-** Yr Founded: 1871
 Has Branches In: NY
 Telephone: (315) 592-4201

Bank Name: **Jeff Bank**
 Headquartered In: Jeffersonville, NY
 Website: www.jeffbank.com

Rating: **A-** Yr Founded: 1913
 Has Branches In: NY
 Telephone: (845) 482-4000



Bank Name: **Morgan Stanley Bank, N.A.**
 Headquartered In: Salt Lake City, UT

Rating: **A-** Yr Founded: 0
 Has Branches In: NM, NY, UT
 Telephone: (801) 236-3600

North Carolina

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

North Dakota

Bank Name: **American State Bank & Trust Company of Williston**
 Headquartered In: Williston, ND
 Website: www.asbt.com

Rating: **A-** Yr Founded: 1906
 Has Branches In: ND
 Telephone: (701) 774-4100

Ohio

Bank Name: **FDS Bank**
 Headquartered In: Mason, OH

Rating: **A+** Yr Founded: 0
 Has Branches In: OH
 Telephone: (513) 573-2265

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Farmers Savings Bank**
 Headquartered In: Spencer, OH
 Website: www.fsb-spencer.com

Rating: **A-** Yr Founded: 1925
 Has Branches In: OH
 Telephone: (330) 648-2441

Bank Name: **Sutton Bank**
 Headquartered In: Attica, OH
 Website: www.suttonbank.com

Rating: **A-** Yr Founded: 1878
 Has Branches In: OH
 Telephone: (419) 426-3641

Bank Name: **The Ottoville Bank Company**
 Headquartered In: Ottoville, OH
 Website: www.ottovillebank.com

Rating: **A-** Yr Founded: 1904
 Has Branches In: OH
 Telephone: (419) 453-3313

Bank Name: **The St. Henry Bank**
 Headquartered In: Saint Henry, OH
 Website: www.sthenrybank.com

Rating: **A-** Yr Founded: 1905
 Has Branches In: OH
 Telephone: (419) 678-2358



Oklahoma

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **BancFirst**
 Headquartered In: Oklahoma City, OK
 Website: www.bancfirst.bank

Rating: **A-** Yr Founded: 1989
 Has Branches In: OK
 Telephone: (405) 270-1000

Bank Name: **First National Bank & Trust, Elk City, Oklahoma**
 Headquartered In: Elk City, OK
 Website: www.fnbec.bank

Rating: **A-** Yr Founded: 1901
 Has Branches In: OK
 Telephone: (580) 225-2580

Bank Name: **First National Bank in Okeene**
 Headquartered In: Okeene, OK
 Website: www.fnbokeene.com

Rating: **A-** Yr Founded: 1916
 Has Branches In: OK
 Telephone: (580) 822-3300

Bank Name: **International Bank of Commerce**
 Headquartered In: Oklahoma City, OK
 Website: www.ibc.com

Rating: **A-** Yr Founded: 2017
 Has Branches In: OK, TX
 Telephone: (405) 841-2100

Bank Name: **McCurtain County National Bank**
 Headquartered In: Broken Bow, OK
 Website: www.mcnbonline.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: OK
 Telephone: (580) 584-6262

Oregon

* There are no A+, A, or A- Rated Banks with branches in Oregon. The top-rated bank with branches in OR is:

Bank Name: **Bank of the Pacific**
 Headquartered In: Aberdeen, WA
 Website: www.bankofthepacific.com

Rating: **B+** Yr Founded: 1971
 Has Branches In: OR, WA
 Telephone: (360) 537-4052

Pennsylvania

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500



Rhode Island

* There are no A+, A, A-, or B+ Rated Banks with branches in Rhode Island. The top-rated banks with branches in RI are:

Bank Name: Centreville Bank	Rating: B	Yr Founded: 1828
Headquartered In: West Warwick, RI		Has Branches In: CT, RI
Website: www.centrevillebank.com		Telephone: (401) 821-9100

Bank Name: JPMorgan Chase Bank, National Association	Rating: B	Yr Founded: 1824
Headquartered In: Columbus, OH		
Has Branches In: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI		
Website: www.chase.com		Telephone: (614) 217-6284

South Carolina

Bank Name: AMG National Trust Bank	Rating: A	Yr Founded: 1972
Headquartered In: Greenwood Village, CO		Has Branches In: CO, IL, NC, NJ, SC, VA, WY
Website: www.amgnational.com		Telephone: (800) 999-2190

Bank Name: First Century Bank, National Association	Rating: A	Yr Founded: 2002
Headquartered In: Commerce, GA		Has Branches In: GA, SC
Website: www.myfirstcenturybank.com		Telephone: (770) 297-8060

Bank Name: Bank of York	Rating: A-	Yr Founded: 1935
Headquartered In: York, SC		Has Branches In: SC
Website: www.bankofyork.com		Telephone: (803) 684-4249

Bank Name: First National Bank of South Carolina	Rating: A-	Yr Founded: 1905
Headquartered In: Holly Hill, SC		Has Branches In: SC
Website: www.fnbsc.com		Telephone: (803) 496-5011

Bank Name: The Peoples Bank	Rating: A-	Yr Founded: 1951
Headquartered In: Iva, SC		Has Branches In: SC
Website: www.peoplesbanksc.com		Telephone: (864) 348-6181

South Dakota

Bank Name: Richland State Bank	Rating: A-	Yr Founded: 1913
Headquartered In: Bruce, SD		Has Branches In: SD
Website: www.richlandstate.org		Telephone: (605) 627-5671

Bank Name: The Security State Bank	Rating: A-	Yr Founded: 1920
Headquartered In: Emery, SD		Has Branches In: SD
Website: www.thesecuritystatebank.com		Telephone: (605) 449-4261



Tennessee

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **CBBC Bank**
 Headquartered In: Maryville, TN
 Website: www.cbbcbank.com

Rating: **A-** Yr Founded: 1973
 Has Branches In: TN
 Telephone: (865) 977-5900

Texas

Bank Name: **FSNB, National Association**
 Headquartered In: Lawton, OK
 Website: www.fsnb.com

Rating: **A** Yr Founded: 1946
 Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
 Telephone: (580) 357-9880

Bank Name: **International Bank of Commerce**
 Headquartered In: Brownsville, TX
 Website: www.ibt.com

Rating: **A** Yr Founded: 1984
 Has Branches In: TX
 Telephone: (956) 547-1000

Bank Name: **The First National Bank of Stanton**
 Headquartered In: Stanton, TX
 Website: www.fnbstanton.com

Rating: **A** Yr Founded: 1906
 Has Branches In: TX
 Telephone: (432) 756-3361

Bank Name: **Beal Bank**
 Headquartered In: Plano, TX
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 1988
 Has Branches In: CA, OH, PA, TX
 Telephone: (469) 467-5000

Bank Name: **Beal Bank USA**
 Headquartered In: Las Vegas, NV
 Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
 Telephone: (702) 598-3500

Bank Name: **Charter Bank**
 Headquartered In: Corpus Christi, TX
 Website: www.charterbankcc.com

Rating: **A-** Yr Founded: 1962
 Has Branches In: TX
 Telephone: (361) 241-7681

Bank Name: **City National Bank of Taylor**
 Headquartered In: Taylor, TX
 Website: www.cnbt.bank

Rating: **A-** Yr Founded: 1900
 Has Branches In: TX
 Telephone: (512) 671-2265

Bank Name: **Commerce Bank**
 Headquartered In: Laredo, TX
 Website: www.ibt.com

Rating: **A-** Yr Founded: 1982
 Has Branches In: TX
 Telephone: (956) 724-1616

Bank Name: **First State Bank**
 Headquartered In: Stratford, TX
 Website: www.firstclassbanking.com

Rating: **A-** Yr Founded: 1948
 Has Branches In: TX
 Telephone: (806) 396-5521



Bank Name: **First State Bank of Livingston**
Headquartered In: Livingston, TX
Website: www.fsblivingston.bank

Rating: **A-** Yr Founded: 1910
Has Branches In: TX
Telephone: (936) 327-5211

Bank Name: **International Bank of Commerce**
Headquartered In: Zapata, TX
Website: www.ibc.com

Rating: **A-** Yr Founded: 1984
Has Branches In: TX
Telephone: (956) 765-8361

Bank Name: **International Bank of Commerce**
Headquartered In: Oklahoma City, OK
Website: www.ibc.com

Rating: **A-** Yr Founded: 2017
Has Branches In: OK, TX
Telephone: (405) 841-2100

Bank Name: **Lakeside Bank**
Headquartered In: Rockwall, TX
Website: www.lbtexas.com

Rating: **A-** Yr Founded: 1974
Has Branches In: TX
Telephone: (972) 771-8311

Bank Name: **Marion State Bank**
Headquartered In: Marion, TX
Website: www.marionstatebanktx.com/

Rating: **A-** Yr Founded: 1906
Has Branches In: TX
Telephone: (830) 420-2331

Bank Name: **Mason Bank**
Headquartered In: Mason, TX
Website: www.masonbank.com

Rating: **A-** Yr Founded: 1904
Has Branches In: TX
Telephone: (325) 347-5911

Bank Name: **Muenster State Bank**
Headquartered In: Muenster, TX
Website: www.muensterstate.bank

Rating: **A-** Yr Founded: 1923
Has Branches In: TX
Telephone: (940) 759-2257

Bank Name: **Texas Community Bank**
Headquartered In: Laredo, TX
Website: www.tx-communitybank.com

Rating: **A-** Yr Founded: 1983
Has Branches In: TX
Telephone: (956) 722-8333

Bank Name: **Texas Exchange Bank**
Headquartered In: Crowley, TX
Website: www.txexbank.com

Rating: **A-** Yr Founded: 1970
Has Branches In: TX
Telephone: (817) 297-4331

Bank Name: **The State National Bank of Big Spring**
Headquartered In: Big Spring, TX
Website: www.statenational.bank

Rating: **A-** Yr Founded: 1909
Has Branches In: TX
Telephone: (432) 264-2100

Bank Name: **United Texas Bank**
Headquartered In: Dallas, TX
Website: www.utb.com

Rating: **A-** Yr Founded: 1986
Has Branches In: TX
Telephone: (972) 239-7000

Bank Name: **ValueBank Texas**
Headquartered In: Corpus Christi, TX
Website: www.valuebanktexas.com

Rating: **A-** Yr Founded: 1967
Has Branches In: TX
Telephone: (361) 888-4451

Bank Name: **Zavala County Bank**
Headquartered In: Crystal City, TX
Website: www.zcbank.com

Rating: **A-** Yr Founded: 1909
Has Branches In: TX
Telephone: (830) 374-5866



Utah

Bank Name: **Optum Bank, Inc.**
 Headquartered In: Draper, UT
 Website: www.optumbank.com

Rating: **A+** Yr Founded: 2003
 Has Branches In: UT
 Telephone: (866) 234-8913

Bank Name: **First Electronic Bank**
 Headquartered In: Salt Lake City, UT
 Website: www.firstelectronic.bank

Rating: **A** Yr Founded: 2000
 Has Branches In: UT
 Telephone: (801) 572-4004

Bank Name: **Central Bank**
 Headquartered In: Provo, UT
 Website: www.cbutah.com

Rating: **A-** Yr Founded: 1891
 Has Branches In: UT
 Telephone: (801) 375-1000

Bank Name: **Morgan Stanley Bank, N.A.**
 Headquartered In: Salt Lake City, UT

Rating: **A-** Yr Founded: 0
 Has Branches In: NM, NY, UT
 Telephone: (801) 236-3600

Bank Name: **The Pitney Bowes Bank Inc.**
 Headquartered In: Salt Lake City, UT
 Website: www.pitneybowes.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: UT
 Telephone: (801) 832-4440

Bank Name: **WEX Bank**
 Headquartered In: Sandy, UT
 Website: www.wexinc.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: ME, NE, UT
 Telephone: (801) 568-4345

Vermont

* There are no A+, A, or A- Rated Banks with branches in Vermont. The top-rated bank with branches in VT is:

Bank Name: **Bar Harbor Bank and Trust Company**
 Headquartered In: Bar Harbor, ME
 Website: www.barharbor.bank

Rating: **B+** Yr Founded: 1887
 Has Branches In: ME, NH, VT
 Telephone: (207) 288-3314

Virginia

Bank Name: **AMG National Trust Bank**
 Headquartered In: Greenwood Village, CO
 Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
 Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Telephone: (800) 999-2190

Bank Name: **Citizens Bank and Trust Company**
 Headquartered In: Blackstone, VA
 Website: www.cbtva.com

Rating: **A-** Yr Founded: 1873
 Has Branches In: VA
 Telephone: (434) 292-8100



Bank Name: **The Bank of Southside Virginia**
Headquartered In: Carson, VA
Website: www.bsvnet.com

Rating: **A-** Yr Founded: 1911
Has Branches In: VA
Telephone: (434) 246-5211

Washington

Bank Name: **Security State Bank**
Headquartered In: Centralia, WA
Website: www.ssbwa.com

Rating: **A** Yr Founded: 1903
Has Branches In: WA
Telephone: (360) 736-0763

Bank Name: **Beal Bank USA**
Headquartered In: Las Vegas, NV
Website: www.bealbank.com

Rating: **A-** Yr Founded: 2004
Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
Telephone: (702) 598-3500

Bank Name: **Cashmere Valley Bank**
Headquartered In: Cashmere, WA
Website: www.cashmerevalleybank.com

Rating: **A-** Yr Founded: 1932
Has Branches In: WA
Telephone: (509) 665-1070

West Virginia

Bank Name: **Clay County Bank, Inc.**
Headquartered In: Clay, WV
Website: www.claycounty.bank

Rating: **A-** Yr Founded: 1902
Has Branches In: WV
Telephone: (304) 587-4221

Wisconsin

Bank Name: **Banner Banks**
Headquartered In: Birnamwood, WI
Website: www.bannerbanks.com

Rating: **A-** Yr Founded: 1900
Has Branches In: WI
Telephone: (715) 449-2556

Wyoming

Bank Name: **AMG National Trust Bank**
Headquartered In: Greenwood Village, CO
Website: www.amgnational.com

Rating: **A** Yr Founded: 1972
Has Branches In: CO, IL, NC, NJ, SC, VA, WY
Telephone: (800) 999-2190





Weiss Ratings' Weakest Banks by State

This list is derived from *Weiss Ratings Guide to Banks*, which rates the financial strength of nearly 6,000 banks nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Banks*.

The following pages list Weiss Ratings' Weakest Banks (based strictly on financial safety) with branches in each state. These banks currently receive a Weiss Safety Rating of E+, E or E-, indicating their very weak financial position and the possibility of failure. If your checking account is with one of these banks, you might want to consider moving your funds to a more financially secure institution.

Institutions are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

Name	The name under which the institution was chartered.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Headquartered In	The city in which the institution's headquarters or main office is located and the state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.
Has Branches In	The states in which an institution is licensed to conduct business.
Website	The company's web address.
Telephone	The company's phone number.
Year Founded	Year founded.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.



The following list of Weakest Banks by State is based on ratings as of July 30, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Alabama

Bank Name: **Phenix-Girard Bank**
Headquartered In: Phenix City, AL
Website: www.phenix-girard.com

Rating: **E** Yr Founded: 1904
Has Branches In: AL
Telephone: (334) 298-0691

Bank Name: **Commerceone Bank**
Headquartered In: Birmingham, AL
Website: www.commerceonebank.com/

Rating: **E+** Yr Founded: 2018
Has Branches In: AL
Telephone: (205) 719-5750

Arizona

Bank Name: **Gainey Business Bank**
Headquartered In: Scottsdale, AZ
Website: www.gaineybusinessbank.com

Rating: **E-** Yr Founded: 2022
Has Branches In: AZ
Telephone: (480) 571-7690

Bank Name: **Integro Bank**
Headquartered In: Phoenix, AZ
Website: www.integrobank.com

Rating: **E-** Yr Founded: 2022
Has Branches In: AZ
Telephone: (602) 805-5088

Bank Name: **Scottsdale Community Bank**
Headquartered In: Scottsdale, AZ
Website: www.scottsdalecommunitybank.com/

Rating: **E-** Yr Founded: 2022
Has Branches In: AZ
Telephone: (480) 750-1000

Arkansas

Bank Name: **Bank of Little Rock**
Headquartered In: Little Rock, AR
Website: www.bankoflittlerock.com

Rating: **E-** Yr Founded: 1927
Has Branches In: AR
Telephone: (501) 376-0800

California

Bank Name: **Bank Irvine**
Headquartered In: Irvine, CA
Website: www.bankirvine.com

Rating: **E-** Yr Founded: 2022
Has Branches In: CA
Telephone: (949) 892-1000

Bank Name: **Beach Cities Commercial Bank**
Headquartered In: Irvine, CA
Website: www.beachcitiescb.com

Rating: **E-** Yr Founded: 2023
Has Branches In: CA
Telephone: (949) 704-1010

Bank Name: **Genesis Bank**
Headquartered In: Newport Beach, CA
Website: www.mygenesisbank.com

Rating: **E-** Yr Founded: 0
Has Branches In: CA
Telephone: (949) 273-1226



Bank Name: **Legacy Bank**
 Headquartered In: Murrieta, CA
 Website: www.legacybankca.com

Rating: **E-** Yr Founded: 2022
 Has Branches In: CA
 Telephone: (951) 579-3177

Bank Name: **First Pacific Bank**
 Headquartered In: Whittier, CA
 Website: www.firstpacbank.com

Rating: **E+** Yr Founded: 2006
 Has Branches In: CA
 Telephone: (562) 947-1920

District of Columbia

Bank Name: **Founders Bank**
 Headquartered In: Washington, DC
 Website: foundersbank.bank

Rating: **E-** Yr Founded: 2020
 Has Branches In: DC
 Telephone: (202) 792-1600

Bank Name: **Trustar Bank**
 Headquartered In: Great Falls, VA
 Website: www.trustarbank.com

Rating: **E-** Yr Founded: 2019
 Has Branches In: DC, MD, VA
 Telephone: (703) 547-4700

Florida

Bank Name: **Climate First Bank**
 Headquartered In: Saint Petersburg, FL
 Website: www.climatefirstbank.com

Rating: **E-** Yr Founded: 0
 Has Branches In: FL
 Telephone: (727) 335-0500

Bank Name: **Cypress Bank & Trust**
 Headquartered In: Melbourne, FL
 Website: www.cypressbanktrust.com

Rating: **E-** Yr Founded: 2021
 Has Branches In: FL
 Telephone: (321) 306-4100

Bank Name: **Evermore Bank**
 Headquartered In: Fort Lauderdale, FL
 Website: www.evermorebankfl.com

Rating: **E-** Yr Founded: 2022
 Has Branches In: FL
 Telephone: (954) 678-0100

Bank Name: **Gulf Atlantic Bank**
 Headquartered In: Key West, FL
 Website: www.gulfatlanticbank.com

Rating: **E-** Yr Founded: 2020
 Has Branches In: FL
 Telephone: (305) 394-5100

Bank Name: **Gulf Coast Business Bank**
 Headquartered In: Fort Myers, FL
 Website: www.gcbbswfl.com

Rating: **E-** Yr Founded: 2022
 Has Branches In: FL
 Telephone: (239) 345-2265

Bank Name: **Locality Bank**
 Headquartered In: Fort Lauderdale, FL
 Website: localitybank.com

Rating: **E-** Yr Founded: 2021
 Has Branches In: FL
 Telephone: (954) 799-0900

Bank Name: **Waterfall Bank**
 Headquartered In: Clearwater, FL
 Website: www.waterfallbank.com

Rating: **E-** Yr Founded: 2021
 Has Branches In: FL
 Telephone: (727) 472-3599



Georgia

Bank Name: **Classic City Bank**
 Headquartered In: Athens, GA
 Website: www.classiccitybank.com

Rating: **E-** Yr Founded: 2020
 Has Branches In: GA
 Telephone: (706) 222-2265

Bank Name: **Craft Bank**
 Headquartered In: Atlanta, GA
 Website: www.craft.bank

Rating: **E-** Yr Founded: 2020
 Has Branches In: GA
 Telephone: (678) 736-5060

Bank Name: **First State Bank of Randolph County**
 Headquartered In: Cuthbert, GA
 Website:

Rating: **E-** Yr Founded: 1900
 Has Branches In: GA
 Telephone: (229) 732-3791

Bank Name: **Moultrie Bank & Trust**
 Headquartered In: Moultrie, GA
 Website: www.mbtga.com

Rating: **E-** Yr Founded: 2022
 Has Branches In: GA
 Telephone: (229) 785-1300

Bank Name: **Tandem Bank**
 Headquartered In: Tucker, GA
 Website: www.tandem.bank

Rating: **E-** Yr Founded: 2019
 Has Branches In: GA
 Telephone: (770) 281-9880

Bank Name: **Loyal Trust Bank**
 Headquartered In: Johns Creek, GA
 Website: www.loyaltrustbank.com

Rating: **E** Yr Founded: 2019
 Has Branches In: GA
 Telephone: (678) 783-8018

Illinois

Bank Name: **FWBank**
 Headquartered In: Chicago, IL
 Website: www.firstwomens.bank

Rating: **E-** Yr Founded: 2021
 Has Branches In: IL
 Telephone: (312) 690-4522

Bank Name: **The Lemont National Bank**
 Headquartered In: Lemont, IL
 Website: www.lemontnationalbank.com

Rating: **E-** Yr Founded: 1901
 Has Branches In: IL
 Telephone: (630) 257-3000

Bank Name: **First National Bank and Trust Company**
 Headquartered In: Clinton, IL
 Website: www.firstnbt.com

Rating: **E** Yr Founded: 1872
 Has Branches In: IL, WI
 Telephone: (217) 935-2148

Indiana

Bank Name: **Kentland Federal Savings and Loan Association**
 Headquartered In: Kentland, IN
 Website:

Rating: **E+** Yr Founded: 1920
 Has Branches In: IN
 Telephone: (219) 474-5888



Iowa

Bank Name: **Elgin State Bank**
Headquartered In: Elgin, IA
Website: www.elginstatebankia.com

Rating: **E+** Yr Founded: 1930
Has Branches In: IA
Telephone: (563) 426-5515

Kansas

Bank Name: **The Walton State Bank**
Headquartered In: Walton, KS
Website: waltonstatebank.com/

Rating: **E+** Yr Founded: 1907
Has Branches In: KS
Telephone: (620) 837-3143

Kentucky

Bank Name: **Independence Bank of Kentucky**
Headquartered In: Owensboro, KY
Website: www.1776bank.com

Rating: **E+** Yr Founded: 1909
Has Branches In: KY
Telephone: (270) 686-1776

Maryland

Bank Name: **Trustar Bank**
Headquartered In: Great Falls, VA
Website: www.trustarbank.com

Rating: **E-** Yr Founded: 2019
Has Branches In: DC, MD, VA
Telephone: (703) 547-4700

Massachusetts

Bank Name: **New Valley Bank & Trust**
Headquartered In: Springfield, MA
Website: www.banknewvalley.com

Rating: **E-** Yr Founded: 2019
Has Branches In: MA
Telephone:

Michigan

Bank Name: **Community Unity Bank**
Headquartered In: Birmingham, MI
Website: www.communityunity.bank

Rating: **E-** Yr Founded: 0
Has Branches In: MI
Telephone: (248) 574-9100

Bank Name: **Mi Bank**
Headquartered In: Bloomfield Hills, MI
Website: www.mi.bank

Rating: **E-** Yr Founded: 2019
Has Branches In: MI
Telephone: (855) 642-2651



Bank Name: **Northern Interstate Bank, National Association**
Headquartered In: Norway, MI
Website: www.banknib.com

Rating: **E+** Yr Founded: 1901
Has Branches In: MI
Telephone: (906) 563-9233

Minnesota

Bank Name: **EntreBank**
Headquartered In: Bloomington, MN
Website: entrebank.com/

Rating: **E-** Yr Founded: 2022
Has Branches In: MN
Telephone:

Missouri

Bank Name: **Community Bank of Raymore**
Headquartered In: Raymore, MO
Website: www.cbronline.net

Rating: **E-** Yr Founded: 1979
Has Branches In: MO
Telephone: (816) 322-2100

Nebraska

Bank Name: **Sidney Federal Savings and Loan Association**
Headquartered In: Sidney, NE
Website: www.sidneyfederal.com

Rating: **E-** Yr Founded: 1899
Has Branches In: NE
Telephone: (308) 254-2401

Nevada

Bank Name: **Lexicon Bank**
Headquartered In: Las Vegas, NV
Website: www.lexiconbank.com

Rating: **E-** Yr Founded: 2019
Has Branches In: NV
Telephone: (702) 780-7700

New Hampshire

Bank Name: **The Millyard Bank**
Headquartered In: Nashua, NH
Website: www.millyardbank.com

Rating: **E-** Yr Founded: 2019
Has Branches In: NH
Telephone: (603) 882-6500

Bank Name: **Walden Mutual Bank**
Headquartered In: Concord, NH
Website: www.waldenmutual.com

Rating: **E-** Yr Founded: 2022
Has Branches In: NH
Telephone:



New York

Bank Name: **Grasshopper Bank, N.A.**
 Headquartered In: New York, NY
 Website: www.grasshopper.bank

Rating: **E-** Yr Founded: 2019
 Has Branches In: NY
 Telephone: (917) 830-2100

Bank Name: **Piermont Bank**
 Headquartered In: New York, NY
 Website: www.piermontbank.com

Rating: **E-** Yr Founded: 0
 Has Branches In: NY
 Telephone: (212) 266-9200

North Carolina

Bank Name: **American Bank of the Carolinas**
 Headquartered In: Monroe, NC
 Website: www.abc-nc.com

Rating: **E-** Yr Founded: 2019
 Has Branches In: NC
 Telephone: (704) 220-6922

Bank Name: **Triad Business Bank**
 Headquartered In: Greensboro, NC
 Website: www.triadbusinessbank.com

Rating: **E-** Yr Founded: 2020
 Has Branches In: NC
 Telephone: (336) 542-1470

Ohio

Bank Name: **Adelphi Bank**
 Headquartered In: Columbus, OH
 Website: adelphibank.com

Rating: **E-** Yr Founded: 2023
 Has Branches In: OH
 Telephone: (614) 362-5494

Bank Name: **First Bank of Central Ohio**
 Headquartered In: Worthington, OH
 Website: www.fbcentralohio.com

Rating: **E-** Yr Founded: 2021
 Has Branches In: OH
 Telephone: (614) 992-6700

Bank Name: **Ohio State Bank**
 Headquartered In: Bexley, OH
 Website: www.bankatohiostate.com/

Rating: **E-** Yr Founded: 2019
 Has Branches In: OH
 Telephone: (614) 697-1000

Bank Name: **Riverside Bank of Dublin**
 Headquartered In: Dublin, OH
 Website: www.riverside.bank

Rating: **E-** Yr Founded: 2021
 Has Branches In: OH
 Telephone: (614) 482-1300

Bank Name: **The First National Bank of Waverly**
 Headquartered In: Waverly, OH
 Website: www.thefirstnational.com/

Rating: **E** Yr Founded: 1901
 Has Branches In: OH
 Telephone: (740) 947-2136

Bank Name: **Commodore Bank**
 Headquartered In: Somerset, OH
 Website: www.commodorebank.com

Rating: **E+** Yr Founded: 1928
 Has Branches In: OH
 Telephone: (740) 743-1349



Oklahoma

Bank Name: **Gateway First Bank**
Headquartered In: Jenks, OK
Website: www.gatewayfirst.com

Rating: **E-** Yr Founded: 2007
Has Branches In: OK
Telephone: (918) 324-0021

Bank Name: **The First National Bank of Stigler**
Headquartered In: Stigler, OK
Website: www.fnbstigler.com

Rating: **E-** Yr Founded: 1904
Has Branches In: OK
Telephone: (918) 967-4665

Bank Name: **Watermark Bank**
Headquartered In: Oklahoma City, OK
Website: www.watermark.bank

Rating: **E** Yr Founded: 2019
Has Branches In: OK
Telephone: (405) 810-6210

Bank Name: **Community State Bank**
Headquartered In: Hennessey, OK
Website: www.mycsb.com

Rating: **E+** Yr Founded: 1988
Has Branches In: OK
Telephone: (405) 853-6880

Pennsylvania

Bank Name: **Mauch Chunk Trust Company**
Headquartered In: Jim Thorpe, PA
Website: www.mct.bank

Rating: **E-** Yr Founded: 1902
Has Branches In: PA
Telephone: (570) 325-2265

Bank Name: **Compass Savings Bank**
Headquartered In: Wilmerding, PA
Website: www.compassbank.us

Rating: **E** Yr Founded: 1934
Has Branches In: PA
Telephone: (412) 824-1070

Bank Name: **West View Savings Bank**
Headquartered In: Pittsburgh, PA
Website: www.wvsbank.com

Rating: **E+** Yr Founded: 1908
Has Branches In: PA
Telephone: (412) 364-1911

Puerto Rico

Bank Name: **Nave Bank**
Headquartered In: San Juan, PR
Website: www.navebank.com/en

Rating: **E-** Yr Founded: 2023
Has Branches In: PR
Telephone: (787) 802-8282

South Carolina

Bank Name: **Enterprise Bank of South Carolina**
Headquartered In: Ehrhardt, SC
Website: ebsc.bank

Rating: **E+** Yr Founded: 1920
Has Branches In: SC
Telephone: (803) 267-3191



Tennessee

Bank Name: **RockPointBank, National Association**
 Headquartered In: Chattanooga, TN
 Website: www.rockpoint.bank

Rating: **E-** Yr Founded: 2021
 Has Branches In: TN
 Telephone: (423) 558-3400

Bank Name: **Studio Bank**
 Headquartered In: Nashville, TN
 Website: www.studiobank.com

Rating: **E** Yr Founded: 2018
 Has Branches In: TN
 Telephone:

Texas

Bank Name: **Agility Bank, National Association**
 Headquartered In: Houston, TX
 Website: www.agilitybanking.com

Rating: **E-** Yr Founded: 0
 Has Branches In: TX
 Telephone: (713) 324-8810

Bank Name: **Bank of Brenham, National Association**
 Headquartered In: Brenham, TX
 Website: www.bankbob.com/

Rating: **E-** Yr Founded: 2001
 Has Branches In: TX
 Telephone: (979) 836-3332

Bank Name: **Citizens State Bank**
 Headquartered In: Buffalo, TX
 Website: www.citizensstatebanktx.com

Rating: **E-** Yr Founded: 1925
 Has Branches In: TX
 Telephone: (903) 322-4256

Bank Name: **Fayetteville Bank**
 Headquartered In: Fayetteville, TX
 Website: www.fayettevillebank.com

Rating: **E-** Yr Founded: 1917
 Has Branches In: TX
 Telephone: (979) 378-4261

Bank Name: **First National Bank of Lake Jackson**
 Headquartered In: Lake Jackson, TX
 Website: www.fnblj.com

Rating: **E-** Yr Founded: 1963
 Has Branches In: TX
 Telephone: (979) 297-4012

Bank Name: **Gulf Capital Bank**
 Headquartered In: Houston, TX
 Website: www.gulfcapitalbank.com

Rating: **E-** Yr Founded: 0
 Has Branches In: TX
 Telephone: (713) 999-8800

Bank Name: **Industry State Bank**
 Headquartered In: Industry, TX
 Website: www.isbtx.com

Rating: **E-** Yr Founded: 1911
 Has Branches In: TX
 Telephone: (979) 357-4437

Bank Name: **Texas Traditions Bank**
 Headquartered In: Katy, TX
 Website: www.txtraditionsbank.com

Rating: **E-** Yr Founded: 2022
 Has Branches In: TX
 Telephone: (281) 505-9500

Bank Name: **The First National Bank of Bellville**
 Headquartered In: Bellville, TX
 Website: www.fnbbellville.com

Rating: **E-** Yr Founded: 1890
 Has Branches In: TX
 Telephone: (979) 865-3181



Bank Name: **The First National Bank of Shiner**
 Headquartered In: Shiner, TX
 Website: www.fnbshiner.com

Rating: **E-** Yr Founded: 1891
 Has Branches In: TX
 Telephone: (361) 594-3317

Bank Name: **Spectra Bank**
 Headquartered In: Fort Worth, TX
 Website: www.spectra.bank

Rating: **E** Yr Founded: 1986
 Has Branches In: TX
 Telephone: (817) 284-9598

Utah

Bank Name: **Liberty Bank, Inc.**
 Headquartered In: Salt Lake City, UT
 Website: www.libertybankofutah.com

Rating: **E-** Yr Founded: 1956
 Has Branches In: UT
 Telephone: (801) 355-7411

Bank Name: **Nelnet Bank**
 Headquartered In: Draper, UT
 Website: www.nelnetbank.com

Rating: **E-** Yr Founded: 2020
 Has Branches In: UT
 Telephone: (800) 511-6452

Bank Name: **Square Financial Services, Inc.**
 Headquartered In: Salt Lake City, UT
 Website:

Rating: **E-** Yr Founded: 2021
 Has Branches In: UT
 Telephone:

Bank Name: **Varo Bank, National Association**
 Headquartered In: Draper, UT
 Website: www.varomoney.com

Rating: **E-** Yr Founded: 0
 Has Branches In: UT
 Telephone: (415) 513-5240

Vermont

Bank Name: **Bank of Burlington**
 Headquartered In: South Burlington, VT
 Website: www.bankofburlington.com

Rating: **E-** Yr Founded: 2022
 Has Branches In: VT
 Telephone: (802) 992-1213

Virginia

Bank Name: **Integrity Bank for Business**
 Headquartered In: Virginia Beach, VA
 Website: www.integritybankva.com

Rating: **E-** Yr Founded: 2021
 Has Branches In: VA
 Telephone:

Bank Name: **Trustar Bank**
 Headquartered In: Great Falls, VA
 Website: www.trustarbank.com

Rating: **E-** Yr Founded: 2019
 Has Branches In: DC, MD, VA
 Telephone: (703) 547-4700



Wisconsin

Bank Name: **Columbia Savings and Loan Association**
Headquartered In: Milwaukee, WI
Website: www.columbiasavingsandloans.com

Rating: **E** Yr Founded: 1924
Has Branches In: WI
Telephone: (414) 374-0486

Bank Name: **First National Bank and Trust Company**
Headquartered In: Clinton, IL
Website: www.firstnbt.com

Rating: **E** Yr Founded: 1872
Has Branches In: IL, WI
Telephone: (217) 935-2148



Weiss Ratings' Highly Recommended Credit Unions by State

This list is derived from *Weiss Ratings Guide to Credit Unions*, which rates the financial strength of nearly 6,000 credit unions nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Credit Unions*.

The following pages list Weiss Ratings' Highly Recommended Credit Unions (based strictly on financial safety), arranged by headquarters state. These credit unions currently receive a Weiss Safety Rating of A+ or A, indicating their excellent financial position. A- rated credit unions are also included when A- is the highest rated group of credit unions in a given state. Institutions are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

If a credit union is not on this list, it should not be automatically assumed that the institution is weak. Indeed, there are many institutions that have not achieved an A- or better rating but are in relatively good condition with adequate resources to cover their risk. Not being included in this list should not be construed as a recommendation to not work with a particular institution.

Name	The name under which the institution was chartered.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
Headquartered In:	The city and state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.
Website	The company's web address.
Telephone	The company's phone number.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.



The following list of highly recommended Credit Unions by State is based on ratings as of July 30, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Alabama

Name: **Family Security Credit Union**
Headquartered In: Decatur, AL

Rating: **A+** Phone: (256) 340-2000
Website: www.myfscu.com

Alaska

* There are no A+ or A Rated Credit Unions in Alaska. The top-rated credit union in AK is:

Name: **Spirit of Alaska Federal Credit Union**
Headquartered In: Fairbanks, AK

Rating: **A-** Phone: (907) 459-5900
Website: www.spiritofak.com

Arizona

* There are no A+, A, or A- Rated Credit Unions in Arizona. The top-rated credit unions in AZ are:

Name: **Arizona Financial Credit Union**
Headquartered In: Phoenix, AZ

Rating: **B+** Phone: (602) 683-1000
Website: www.arizonafinancial.org

Name: **Cochise Credit Union**
Headquartered In: Willcox, AZ

Rating: **B+** Phone: (520) 384-2822
Website: www.cochisecu.com

Name: **First American Credit Union**
Headquartered In: Casa Grande, AZ

Rating: **B+** Phone: (520) 836-8838
Website: www.firstamerican.org/

Name: **Southeastern Arizona Federal Credit Union**
Headquartered In: Douglas, AZ

Rating: **B+** Phone: (520) 364-8401
Website: www.seafcu.com

Name: **Tucson Federal Credit Union**
Headquartered In: Tucson, AZ

Rating: **B+** Phone: (520) 795-8520
Website: www.tucsonfcu.com

Arkansas

Name: **Diamond Lakes Federal Credit Union**
Headquartered In: Malvern, AR

Rating: **A** Phone: (501) 332-6530
Website: www.diamondlakesfcu.org

California

Name: **Long Beach Firemen's Credit Union**
Headquartered In: Long Beach, CA

Rating: **A+** Phone: (562) 597-0351
Website: www.lbfcu.org



Name: **Santa Barbara Teachers Federal Credit Union**
Headquartered In: Santa Barbara, CA

Rating: **A** Phone: (805) 682-2467
Website: www.sbtfcu.org

Colorado

Name: **Sterling Federal Credit Union**
Headquartered In: Sterling, CO

Rating: **A+** Phone: (970) 522-0111
Website: www.sterlingcreditunion.org

Connecticut

* There are no A+ or A Rated Credit Unions in Connecticut. The top-rated credit unions in CT are:

Name: **Bridgeport Police Federal Credit Union**
Headquartered In: Bridgeport, CT

Rating: **A-** Phone: (203) 374-6500
Website: mybpfcu.org

Name: **FD Community Federal Credit Union**
Headquartered In: Waterbury, CT

Rating: **A-** Phone: (203) 753-9201
Website: www.fdcommunityfcu.org

Name: **Hartford Federal Credit Union**
Headquartered In: Hartford, CT

Rating: **A-** Phone: (860) 527-6663
Website: www.hartfordfcu.com

Name: **Lawrence Memorial Hospital Employee Federal Credit Union**

Headquartered In: New London, CT

Rating: **A-** Phone: (860) 444-5104
Website: www.lmhospfcu.com

Delaware

* There are no A+ or A Rated Credit Unions in Delaware. The top-rated credit union in DE is:

Name: **Community Powered Federal Credit Union**
Headquartered In: Bear, DE

Rating: **A-** Phone: (302) 368-2396
Website: www.cpwrfcu.org

District of Columbia

* There are no A+, A, A-, or B+ Rated Credit Unions in the District of Columbia. The top-rated credit unions in DC are:

Name: **Bank Fund Staff Federal Credit Union**
Headquartered In: Washington, DC

Rating: **B** Phone: (202) 212-6400
Website: www.bfsfcu.org

Name: **Mt. Airy Baptist Church Federal Credit Union**
Headquartered In: Washington, DC

Rating: **B** Phone: (202) 789-2271
Website:



Name: **Treasury Department Federal Credit Union**
Headquartered In: Washington, DC

Rating: **B** Phone: (202) 289-1950
Website: www.tdfcu.org

Florida

Name: **Members First Credit Union of Florida**
Headquartered In: Pensacola, FL

Rating: **A** Phone: (850) 434-2211
Website: www.membersfirstfl.org

Georgia

Name: **AFLAC Federal Credit Union**
Headquartered In: Columbus, GA

Rating: **A** Phone: (706) 596-3239
Website: www.aflacfcu.net

Name: **CGR Credit Union**
Headquartered In: Macon, GA

Rating: **A** Phone: (478) 745-0494
Website: www.cgrcu.org

Hawaii

* There are no A+ or A Rated Credit Unions in Hawaii. The top-rated credit unions in HI are:

Name: **Hawaii County Employees Federal Credit Union**
Headquartered In: Hilo, HI

Rating: **A-** Phone: (808) 935-2969
Website: www.hawaiicountyfcu.com

Name: **McBryde Federal Credit Union**
Headquartered In: Eleele, HI

Rating: **A-** Phone: (808) 335-3365
Website: www.mcbrydefcu.org

Idaho

* There are no A+, A, or A- Rated Credit Unions in Idaho. The top-rated credit unions in ID are:

Name: **Cottonwood Community Federal Credit Union**
Headquartered In: Cottonwood, ID

Rating: **B+** Phone: (208) 962-3451
Website: ccfcu.co

Name: **Members Preferred Credit Union**
Headquartered In: Idaho Falls, ID

Rating: **B+** Phone: (208) 523-0090
Website: www.memberspreferred.org

Illinois

* There are no A+ or A Rated Credit Unions in Illinois. The top-rated credit unions in IL are:

Name: **A A E C Credit Union**
Headquartered In: Arlington Heights, IL

Rating: **A-** Phone: (847) 392-1922
Website: www.aaeccu.com



Name: **Abbott Laboratories Employees Credit Union**
Headquartered In: Gurnee, IL

Rating: **A-** Phone: (847) 688-8000
Website: www.alecu.org

Name: **Central Credit Union of Illinois**
Headquartered In: Bellwood, IL

Rating: **A-** Phone: (708) 649-6400
Website: www.centralcu.org

Name: **Chicago Firefighter Credit Union**
Headquartered In: Chicago, IL

Rating: **A-** Phone: (773) 581-5253
Website: www.chicagofirefighterscu.com

Name: **CommonWealth Credit Union**
Headquartered In: Bourbonnais, IL

Rating: **A-** Phone: (815) 937-7447
Website: www.cwcu.com

Name: **Community Trust Credit Union**
Headquartered In: Gurnee, IL

Rating: **A-** Phone: (847) 662-2050
Website: www.ctcu.org

Name: **Heartland Credit Union**
Headquartered In: Springfield, IL

Rating: **A-** Phone: (217) 726-8877
Website: www.hcu.org

Indiana

Name: **First Trust Credit Union**
Headquartered In: Michigan City, IN

Rating: **A** Phone: (219) 879-6161
Website: www.firsttrustcu.com

Name: **U S #1364 Federal Credit Union**
Headquartered In: Merrillville, IN

Rating: **A** Phone: (219) 769-1700
Website: www.usfederalcu.org

Iowa

Name: **Employees Credit Union**
Headquartered In: Estherville, IA

Rating: **A+** Phone: (712) 362-5897
Website: www.employeescu.com

Kansas

* There are no A+ or A Rated Credit Unions in Kansas. The top-rated credit union in KS is:

Name: **Freedom 1st Federal Credit Union**
Headquartered In: McConnell AFB, KS

Rating: **A-** Phone: (316) 685-0205
Website: www.freedom1stfcu.org

Kentucky

Name: **C-Plant Federal Credit Union**
Headquartered In: Paducah, KY

Rating: **A** Phone: (270) 554-0287
Website: www.cplant.com



Name: **The Health & Education Federal Credit Union**
Headquartered In: Lexington, KY

Rating: **A** Phone: (859) 231-8262
Website: www.thefcu.com

Louisiana

Name: **Department of Corrections Credit Union**
Headquartered In: Baton Rouge, LA

Rating: **A+** Phone: (225) 342-6618
Website: www.doccu.org

Name: **Heart of Louisiana Federal Credit Union**
Headquartered In: Pineville, LA

Rating: **A** Phone: (318) 619-1900
Website: www.heartcu.org

Maine

Name: **Central Maine Federal Credit Union**
Headquartered In: Lewiston, ME

Rating: **A** Phone: (207) 783-1475
Website: www.centralmainecu.com

Name: **Coast Line Credit Union**
Headquartered In: South Portland, ME

Rating: **A** Phone: (207) 799-7245
Website: www.coastlinecu.com

Name: **Franklin -Somerset Federal Credit Union**
Headquartered In: Madison, ME

Rating: **A** Phone: (207) 612-5400
Website: www.f-sfcu.com

Name: **Gardiner Federal Credit Union**
Headquartered In: Gardiner, ME

Rating: **A** Phone: (207) 582-2676
Website: www.gardinerfcu.org

Name: **Otis Federal Credit Union**
Headquartered In: Jay, ME

Rating: **A** Phone: (207) 897-0900
Website: www.otisfcu.coop

Maryland

Name: **Washington County Teachers Federal Credit Union**
Headquartered In: Hagerstown, MD

Rating: **A** Phone: (301) 790-3131
Website: www.wctfcu.net

Massachusetts

* There are no A+ or A Rated Credit Unions in Massachusetts. The top-rated credit unions in MA are:

Name: **Commonwealth Utilities Federal Credit Union**
Headquartered In: Marion, MA

Rating: **A-** Phone: (508) 748-3452
Website: www.cufcu.org

Name: **Greater Springfield Credit Union**
Headquartered In: Springfield, MA

Rating: **A-** Phone: (413) 782-3161
Website: www.grscu.org



Name: **Luso-American Credit Union**
Headquartered In: Peabody, MA

Rating: **A-** Phone: (978) 531-5767
Website: www.luso-american.com

Michigan

Name: **Alpena-Alcona Area Credit Union**
Headquartered In: Alpena, MI

Rating: **A+** Phone: (989) 356-3577
Website: www.aacu.com

Name: **Iron Mountain-Kingsford Community Federal Credit Union**

Rating: **A+**

Headquartered In: Kingsford, MI

Phone: (906) 774-6020

Website: www.pcbranch.com

Name: **American 1 Credit Union**
Headquartered In: Jackson, MI

Rating: **A** Phone: (888) 213-2848
Website: www.american1cu.org

Name: **Consumers Professional Credit Union**
Headquartered In: Lansing, MI

Rating: **A** Phone: (517) 372-2400
Website: www.cpcu.co

Name: **West Michigan Credit Union**
Headquartered In: Grand Rapids, MI

Rating: **A** Phone: (800) 442-4576
Website: www.westmichiganu.com

Minnesota

Name: **Greater Community Credit Union**
Headquartered In: Dawson, MN

Rating: **A+** Phone: (320) 769-2908
Website: www.greaterccu.com

Name: **Hibbing Cooperative Credit Union**
Headquartered In: Hibbing, MN

Rating: **A** Phone: (218) 263-8815
Website: www.hccu.net

Mississippi

Name: **Members Exchange Credit Union**
Headquartered In: Ridgeland, MS

Rating: **A** Phone: (601) 922-3350
Website: www.mecuanewhere.com

Missouri

* There are no A+ or A Rated Credit Unions in Missouri. The top-rated credit unions in MO are:

Name: **Century Credit Union**
Headquartered In: Saint Louis, MO

Rating: **A-** Phone: (314) 544-1818
Website: www.centurycu.org

Name: **Goetz Credit Union**
Headquartered In: Saint Joseph, MO

Rating: **A-** Phone: (816) 232-8754
Website: www.goetzcu.com



Name: **St. Louis Community Credit Union**
Headquartered In: Saint Louis, MO

Rating: **A-** Phone: (314) 534-7610
Website: www.stlouiscommunity.com

Montana

* There are no A+ or A Rated Credit Unions in Montana. The top-rated credit unions in MT are:

Name: **1st Liberty Federal Credit Union**
Headquartered In: Great Falls, MT

Rating: **A-** Phone: (406) 761-8300
Website: www.1stliberty.org

Name: **Lincoln County Credit Union**
Headquartered In: Libby, MT

Rating: **A-** Phone: (406) 293-7771
Website: www.lincolncountycu.com

Name: **Rimrock Credit Union**
Headquartered In: Billings, MT

Rating: **A-** Phone: (406) 248-3685
Website: www.rimrockcu.org

Nebraska

* There are no A+ or A Rated Credit Unions in Nebraska. The top-rated credit unions in NE are:

Name: **LincOne Federal Credit Union**
Headquartered In: Lincoln, NE

Rating: **A-** Phone: (402) 441-3555
Website: www.linconefcu.org

Name: **Metro CU Federal Credit Union**
Headquartered In: Omaha, NE

Rating: **A-** Phone: (402) 551-3052
Website: www.metrofcu.org

Nevada

Name: **One Nevada Credit Union**
Headquartered In: Las Vegas, NV

Rating: **A** Phone: (702) 457-1000
Website: www.onenevada.org

New Hampshire

* There are no A+ or A Rated Credit Unions in New Hampshire. The top-rated credit union in NH is:

Name: **New Hampshire Postal Credit Union**
Headquartered In: Manchester, NH

Rating: **A-** Phone: (603) 625-9032
Website: www.nhpcu.com



New Jersey

* There are no A+ or A Rated Credit Unions in New Jersey. The top-rated credit union in NJ is:

Name: **Liberty Savings Federal Credit Union**
Headquartered In: Jersey City, NJ

Rating: **A-** Phone: (201) 659-3900
Website: www.lsfcu.org

New Mexico

* There are no A+ or A Rated Credit Unions in New Mexico. The top-rated credit unions in NM are:

Name: **Cannon Federal Credit Union**
Headquartered In: Clovis, NM

Rating: **A-** Phone: (575) 791-3353
Website: www.cannonfcu.org

Name: **Chaves County School Employees Credit Union**
Headquartered In: Roswell, NM

Rating: **A-** Phone: (575) 623-5444
Website: www.ccsecunm.org

Name: **White Sands Federal Credit Union**
Headquartered In: Las Cruces, NM

Rating: **A-** Phone: (575) 647-4500
Website: www.wsfcu.org

New York

Name: **Greater Woodlawn Federal Credit Union**
Headquartered In: Blasdell, NY

Rating: **A+** Phone: (716) 826-6427
Website: www.grwfcu.com

Name: **Moog Employees Federal Credit Union**
Headquartered In: East Aurora, NY

Rating: **A+** Phone: (716) 655-2360
Website: www.moogemployeesfcu.com

Name: **Financial Trust Federal Credit Union**
Headquartered In: Cheektowaga, NY

Rating: **A** Phone: (716) 831-3007
Website: www.financialtrustfederalcreditunion.com/

Name: **Syracuse Fire Department Employees Federal Credit Union**

Rating: **A**

Headquartered In: Syracuse, NY

Phone: (315) 471-4621
Website: www.syrfirecu.com

North Carolina

* There are no A+ or A Rated Credit Unions in North Carolina. The top-rated credit unions in NC are:

Name: **Members Credit Union**
Headquartered In: Winston-Salem, NC

Rating: **A-** Phone: (336) 748-4800
Website: www.memcu.com

Name: **Mountain Credit Union**
Headquartered In: Waynesville, NC

Rating: **A-** Phone: (828) 456-8627
Website: www.mountaincu.org



Name: **Vision Financial Federal Credit Union**
Headquartered In: Durham, NC

Rating: **A-** Phone: (919) 477-0696
Website: www.vffcu.org

North Dakota

* There are no A+ or A Rated Credit Unions in North Dakota. The top-rated credit unions in ND are:

Name: **LaMoure Credit Union**
Headquartered In: Lamoure, ND

Rating: **A-** Phone: (701) 883-5241
Website: www.lamourecu.com

Name: **Western Cooperative Credit Union**
Headquartered In: Williston, ND

Rating: **A-** Phone: (701) 572-4000
Website: www.wccu.org

Ohio

Name: **Stark Federal Credit Union**
Headquartered In: Canton, OH

Rating: **A** Phone: (330) 493-8325
Website: www.starkcu.org

Oklahoma

* There are no A+ or A Rated Credit Unions in Oklahoma. The top-rated credit unions in OK are:

Name: **Comanche County Federal Credit Union**
Headquartered In: Lawton, OK

Rating: **A-** Phone: (580) 353-3755
Website: comanchecountyfcu.com

Name: **Oklahoma Central Credit Union**
Headquartered In: Tulsa, OK

Rating: **A-** Phone: (918) 664-6000
Website: www.oklahomacentral.creditunion

Name: **Tinker Federal Credit Union**
Headquartered In: Oklahoma City, OK

Rating: **A-** Phone: (405) 732-0324
Website: www.tinkerfcu.org

Oregon

Name: **Cascade Community Federal Credit Union**
Headquartered In: Roseburg, OR

Rating: **A+** Phone: (541) 672-9000
Website: www.cascadecu.org/

Pennsylvania

Name: **Mon Valley Community Federal Credit Union**
Headquartered In: Allenport, PA

Rating: **A+** Phone: (724) 326-5632
Website: www.mvcfcu.com/



Name: **Police and Fire Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **A+** Phone: (215) 931-0300
Website: www.pffcu.org

Name: **Allentown Federal Credit Union**
Headquartered In: Allentown, PA

Rating: **A** Phone: (610) 791-2376
Website: www.allentownfcu.com

Name: **Beaver Valley Federal Credit Union**
Headquartered In: Beaver Falls, PA

Rating: **A** Phone: (724) 847-3600
Website: www.beavervalleyfcu.org

Name: **Freedom Credit Union**
Headquartered In: Warminster, PA

Rating: **A** Phone: (215) 612-5900
Website: www.freedomcu.org

Name: **Greater Pittsburgh Police Federal Credit Union**
Headquartered In: Pittsburgh, PA

Rating: **A** Phone: (412) 922-4800
Website: www.pittsburghpolicefcu.com

Name: **Lesco Employees Federal Credit Union**
Headquartered In: Latrobe, PA

Rating: **A** Phone: (724) 539-9744
Website: www.lescofcu.com/

Name: **Mountain Laurel Federal Credit Union**
Headquartered In: Saint Marys, PA

Rating: **A** Phone: (814) 834-9518
Website: www.mlfcu.net

Name: **P&G Mehoopany Employees Federal Credit Union**
Headquartered In: Tunkhannock, PA

Rating: **A** Phone: (570) 836-3227
Website: pgmfcu.org

Name: **UFCW Community Federal Credit Union**
Headquartered In: Wyoming, PA

Rating: **A** Phone: (570) 693-0500
Website: www.ufcwpa.org

Name: **Upper Darby Belltelco Federal Credit Union**
Headquartered In: Upper Darby, PA

Rating: **A** Phone: (610) 734-1883
Website: www.udbell.org

Rhode Island

* There are no A+, A or A- Rated Credit Unions in Rhode Island. The top-rated credit union in RI is:

Name: **Wave Federal Credit Union**
Headquartered In: Warwick, RI

Rating: **B+** Phone: (401) 781-1020
Website: www.wavefcu.org

South Carolina

Name: **AllSouth Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A+** Phone: (803) 736-3110
Website: www.allsouth.org/

Name: **Georgetown Kraft Credit Union**
Headquartered In: Georgetown, SC

Rating: **A+** Phone: (843) 546-8494
Website: www.gkcu.org

Name: **SRP Federal Credit Union**
Headquartered In: North Augusta, SC

Rating: **A+** Phone: (803) 278-4851
Website: www.srpfcu.org



Name: **South Carolina National Guard Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 799-1090
Website: www.scnationalguardfcu.org

South Dakota

* There are no A+ or A Rated Credit Unions in South Dakota. The top-rated credit unions in SD are:

Name: **Area Federal Credit Union**
Headquartered In: Aberdeen, SD

Rating: **A-** Phone: (605) 225-2488
Website: www.areafcu.org

Name: **Norstar Federal Credit Union**
Headquartered In: Britton, SD

Rating: **A-** Phone: (605) 448-2292
Website: www.norstarfcu.com

Name: **Oahe Federal Credit Union**
Headquartered In: Pierre, SD

Rating: **A-** Phone: (605) 224-6264
Website: www.oahefcu.coop

Tennessee

Name: **First South Financial Credit Union**
Headquartered In: Bartlett, TN

Rating: **A+** Phone: (901) 380-7400
Website: www.firstsouth.com

Name: **Tennessee Valley Federal Credit Union**
Headquartered In: Chattanooga, TN

Rating: **A+** Phone: (423) 634-3600
Website: www.tvfcu.com

Name: **Federal Aviation Administration Federal Credit Union**
Headquartered In: Memphis, TN

Rating: **A** Phone: (901) 366-0066
Website: www.faafcu.org

Name: **Northeast Community Credit Union**
Headquartered In: Elizabethton, TN

Rating: **A** Phone: (423) 547-1200
Website: www.bemycu.org

Texas

Name: **Abilene Teachers Federal Credit Union**
Headquartered In: Abilene, TX

Rating: **A+** Phone: (325) 677-2274
Website: www.abileneteachersfcu.org

Name: **Harris County Federal Credit Union**
Headquartered In: Houston, TX

Rating: **A+** Phone: (713) 755-5160
Website: www.hcfcu.com

Name: **Members First Credit Union**
Headquartered In: Corpus Christi, TX

Rating: **A+** Phone: (361) 991-6178
Website: www.m1st.org

Name: **Schlumberger Employees Credit Union**
Headquartered In: Sugar Land, TX

Rating: **A+** Phone: (281) 285-4551
Website: www.secu.slb.com



Name: **Baycel Federal Credit Union**
Headquartered In: Bay City, TX

Rating: **A** Phone: (979) 244-3995
Website: www.baycel.org

Name: **Cal-Com Federal Credit Union**
Headquartered In: Port Lavaca, TX

Rating: **A** Phone: (361) 552-7476
Website: www.calcomfcu.org

Name: **Naft Federal Credit Union**
Headquartered In: Pharr, TX

Rating: **A** Phone: (956) 787-2774
Website: www.naftfcu.coop

Utah

* There are no A+ or A Rated Credit Unions in Utah. The top-rated credit unions in UT are:

Name: **Horizon Utah Federal Credit Union**
Headquartered In: Farmington, UT

Rating: **A-** Phone: (801) 451-5064
Website: www.myhorizoncu.com

Vermont

* There are no A+ or A Rated Credit Unions in Vermont. The top-rated credit unions in VT are:

Name: **802 Credit Union**
Headquartered In: Barre, VT

Rating: **A-** Phone: (802) 479-9411
Website: www.802cu.com

Name: **Credit Union of Vermont**
Headquartered In: Rutland, VT

Rating: **A-** Phone: (802) 773-0027
Website: www.cuvermont.coop

Virginia

Name: **Jackson River Community Credit Union**
Headquartered In: Covington, VA

Rating: **A** Phone: (540) 862-3763
Website: www.jrccu.org

Name: **Virginia Educators' Credit Union**
Headquartered In: Newport News, VA

Rating: **A** Phone: (757) 930-2425
Website: www.vecu.org

Washington

Name: **Great Northwest Federal Credit Union**
Headquartered In: Aberdeen, WA

Rating: **A+** Phone: (360) 533-9990
Website: www.greatnwfcu.com

Name: **Strait View Credit Union**
Headquartered In: Port Angeles, WA

Rating: **A** Phone: (360) 452-3883
Website: www.svcu.com



West Virginia

Name: **First Choice America Community Federal Credit Union** Rating: **A+** Phone: (304) 748-8600
Headquartered In: Weirton, WV Website: www.firstchoiceamericacu.org/

Wisconsin

* There are no A+ or A Rated Credit Unions in Wisconsin. The top-rated credit unions in WI are:

Name: **Blackhawk Community Credit Union** Rating: **A-** Phone: (608) 755-6065
Headquartered In: Janesville, WI Website: www.bhccu.org/

Name: **Community First Credit Union** Rating: **A-** Phone: (920) 830-7200
Headquartered In: Neenah, WI Website: www.communityfirstcu.org

Name: **Indianhead Credit Union** Rating: **A-** Phone: (715) 635-8273
Headquartered In: Spooner, WI Website: www.indianheadcu.org

Name: **Oakdale Credit Union** Rating: **A-** Phone: (608) 372-3939
Headquartered In: Oakdale, WI Website: www.oakdalecu.coop

Name: **Premier Financial Credit Union** Rating: **A-** Phone: (920) 898-4232
Headquartered In: New Holstein, WI Website: www.yourpfcu.com

Name: **Sheboygan Area Credit Union** Rating: **A-** Phone: (920) 459-5151
Headquartered In: Sheboygan, WI Website: www.shebareauc.com/

Name: **Tomah Area Credit Union** Rating: **A-** Phone: (608) 372-4736
Headquartered In: Tomah, WI Website: tacuonline.com

Name: **Valley Communities Credit Union** Rating: **A-** Phone: (715) 693-5770
Headquartered In: Mosinee, WI Website: www.valleycommunities.org/

Wyoming

* There are no A+ or A Rated Credit Unions in Wyoming. The top-rated credit union in WY is:

Name: **Cheyenne Laramie County Employees Federal Credit Union** Rating: **A-** Phone: (307) 638-6476
Headquartered In: Cheyenne, WY Website: www.clcefcu.org





Weiss Ratings' Weakest Credit Unions by State

This list is derived from *Weiss Ratings Guide to Credit Unions*, which rates the financial strength of nearly 6,000 credit unions nationwide. Visit www.greyhouse.com for more information about *Weiss Ratings Guide to Credit Unions*.

The following pages list Weiss Ratings' Weakest Credit Unions (based strictly on financial safety) with headquarters in each state. These credit unions currently receive a Weiss Safety Rating of E+, E or E-, indicating their very weak financial position and the possibility of failure. If your checking account is with one of these credit unions, you might want to consider moving your funds to a more financially secure institution.

Institutions are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

Weiss Safety Rating Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.

Headquartered In: The city and state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.

Website The company's web address.

Telephone The company's phone number.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

The following list of Weakest Credit Unions by State is based on ratings as of July 30, 2024. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.





Alabama

Name: **Red Oak Credit Union**
Headquartered In: Tuscaloosa, AL

Rating: **E-** Phone: (205) 759-7317
Website: www.redoakcu.com

Name: **Solutions First Federal Credit Union**
Headquartered In: Enterprise, AL

Rating: **E-** Phone: (334) 347-9000
Website: www.solutionsfirstcu.com

Name: **Tuscaloosa County Credit Union**
Headquartered In: Tuscaloosa, AL

Rating: **E-** Phone: (205) 344-5100
Website: www.tuscaloosacountycu.com

Name: **Tuskegee Federal Credit Union**
Headquartered In: Tuskegee, AL

Rating: **E-** Phone: (334) 727-3180
Website: www.w-w-i-s.com/hb/51/default.aspx?entity=QKF01

Name: **Sixth Avenue Baptist Federal Credit Union**
Headquartered In: Birmingham, AL

Rating: **E+** Phone: (205) 322-6654
Website: www.sixthavebaptistfcu.org

Alaska

Name: **Alaska District Engineers Federal Credit Union**
Headquartered In: JBER, AK

Rating: **E+** Phone: (907) 753-5118
Website: www.adefcu.org

Arizona

Name: **Arizona Copper Federal Credit Union**
Headquartered In: Kearny, AZ

Rating: **E-** Phone: (520) 363-5681
Website: www.rayfcu.org

Name: **Tucson Old Pueblo Credit Union**
Headquartered In: Tucson, AZ

Rating: **E-** Phone: (520) 881-6262
Website: www.topcu.org

Arkansas

Name: **People Trust Community Federal Credit Union**
Headquartered In: North Little Rock, AR

Rating: **E+** Phone: (501) 710-6455
Website: www.ptcfederal.org

California

Name: **1st Valley Credit Union**
Headquartered In: San Bernardino, CA

Rating: **E-** Phone: (909) 889-0838
Website: www.1stvalleycu.com

Name: **Aerospace Federal Credit Union**
Headquartered In: El Segundo, CA

Rating: **E-** Phone: (310) 336-5030
Website: www.aerofcu.org



Name: **The First Financial Federal Credit Union**
Headquartered In: Montclair, CA

Rating: **E-** Phone: (800) 537-8491
Website: www.ffcu.org

Name: **Torrance Community Federal Credit Union**
Headquartered In: Torrance, CA

Rating: **E-** Phone: (310) 618-9111
Website: www.torranceccu.org

Name: **Watsonville Hospital Federal Credit Union**
Headquartered In: Watsonville, CA

Rating: **E-** Phone: (831) 724-8098
Website: www.wahfcu.com

Name: **Espeeco Federal Credit Union**
Headquartered In: Bakersfield, CA

Rating: **E** Phone: (661) 846-3800
Website: www.espeeco.org/

Name: **Central State Credit Union**
Headquartered In: Stockton, CA

Rating: **E+** Phone: (209) 444-5300
Website: www.centralstatecu.org

Name: **Parishioners Federal Credit Union**
Headquartered In: Torrance, CA

Rating: **E+** Phone: (310) 320-4588
Website: www.parishionersfcu.org

Colorado

Name: **CO-NE Federal Credit Union**
Headquartered In: Julesburg, CO

Rating: **E+** Phone: (970) 474-2617
Website: www.co-nefcu.net

Name: **Haxtun Community Federal Credit Union**
Headquartered In: Haxtun, CO

Rating: **E+** Phone: (970) 774-7396
Website: www.haxtuncu.com

Name: **One Thirteen Credit Union**
Headquartered In: Colorado Springs, CO

Rating: **E+** Phone: (719) 632-7118
Website: www.113creditunion.com/

Name: **Options Credit Union**
Headquartered In: Littleton, CO

Rating: **E+** Phone: (303) 860-1117
Website: www.optionscreditunion.com

Connecticut

Name: **St. Vincent's Medical Center Federal Credit Union**
Headquartered In: Bridgeport, CT

Rating: **E-** Phone: (475) 210-5588
Website: www.svmfcu.org

Name: **Cencap Federal Credit Union**
Headquartered In: Hartford, CT

Rating: **E** Phone: (860) 722-8110
Website: www.cencap.com

Name: **Arnold Bakers Employees Federal Credit Union**
Headquartered In: Greenwich, CT

Rating: **E+** Phone: (203) 531-2306



Delaware

Name: **edU Federal Credit Union**
Headquartered In: New Castle, DE

Rating: **E-** Phone: (302) 613-5330
Website: www.edufcu.org

Name: **Louviere Federal Credit Union**
Headquartered In: Newark, DE

Rating: **E+** Phone: (302) 733-0426
Website: www.louviere.com

District of Columbia

Name: **District of Columbia Teachers Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E-** Phone: (202) 547-4800
Website: www.dctfcu.org

Name: **EP Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E-** Phone: (202) 318-1991
Website: www.epfcu.org

Name: **HUD Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E-** Phone: (202) 863-2800
Website: hudfcu.org/

Name: **Howard University Employees Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E+** Phone: (202) 806-6128
Website: www.huefcu.org

Florida

Name: **Alliance Credit Union of Florida**
Headquartered In: Gainesville, FL

Rating: **E-** Phone: (352) 372-8225
Website: www.alliancecufl.org

Name: **Florida Central Credit Union**
Headquartered In: Tampa, FL

Rating: **E-** Phone: (813) 879-3333
Website: www.floridacentralcu.com

Name: **Unity of Eatonville Federal Credit Union**
Headquartered In: Eatonville, FL

Rating: **E** Phone: (407) 637-5657
Website: www.unityofeatonvillefcu.com

Name: **Tampa Postal Federal Credit Union**
Headquartered In: Lutz, FL

Rating: **E+** Phone: (813) 264-4969
Website: www.tpcu.org

Georgia

Name: **CDC Federal Credit Union**
Headquartered In: Atlanta, GA

Rating: **E-** Phone: (404) 325-3270
Website: www.cdcfcu.com

Name: **Georgia Guard Credit Union**
Headquartered In: Macon, GA

Rating: **E+** Phone: (478) 741-4428
Website: www.ggcgu.org



Name: **Omega Psi Phi Fraternity Federal Credit Union**
Headquartered In: Toccoa, GA

Rating: **E+** Phone: (762) 348-6808
Website: www.opffcu.com

Hawaii

Name: **Hotel and Travel Industry Federal Credit Union**
Headquartered In: Honolulu, HI

Rating: **E-** Phone: (808) 942-5115
Website: www.htifcu.com

Illinois

Name: **For Members Only Federal Credit Union**
Headquartered In: Chicago, IL

Rating: **E-** Phone: (773) 684-1282
Website: akafmfocu.org

Name: **United Credit Union**
Headquartered In: Chicago, IL

Rating: **E-** Phone: (773) 376-6000
Website: www.unitedcreditunion.com

Name: **Altonized Community Federal Credit Union**
Headquartered In: Alton, IL

Rating: **E+** Phone: (618) 466-3884
Website: www.altonizedfcu.org

Name: **ANCO Community Credit Union**
Headquartered In: La Salle, IL

Rating: **E+** Phone: (815) 223-8410
Website: www.americannickeloidemployeescreditunion.com

Name: **Homewood Federal Credit Union**
Headquartered In: Homewood, IL

Rating: **E+** Phone: (708) 957-0444

Iowa

Name: **Teamsters Local 238 Credit Union**
Headquartered In: Cedar Rapids, IA

Rating: **E+** Phone: (319) 363-8247
Website: www.teamsterslocal238cu.org

Kansas

Name: **Wakarusa Valley Credit Union**
Headquartered In: Lawrence, KS

Rating: **E+** Phone: (785) 865-1201
Website:

Kentucky

Name: **Young Community Federal Credit Union**
Headquartered In: Louisville, KY

Rating: **E-** Phone:
Website: www.youngcommunitycreditunion.org

Name: **Eastern Kentucky Federal Credit Union**
Headquartered In: Prestonsburg, KY

Rating: **E+** Phone: (606) 263-4956
Website: www.easternkyfcu.com



Name: **Kraftcor Federal Credit Union**
Headquartered In: Hawesville, KY

Rating: **E+** Phone: (270) 859-6005
Website: www.kraftcorfcu.org

Louisiana

Name: **Total Choice Federal Credit Union**
Headquartered In: Hahnville, LA

Rating: **E-** Phone: (985) 783-2130
Website: www.totalchoicefcu.com

Name: **Cogic Credit Union**
Headquartered In: Lafayette, LA

Rating: **E+** Phone: (337) 504-3502
Website: www.cogiccreditunion.org

Name: **Pan Amoco Federal Credit Union**
Headquartered In: Metairie, LA

Rating: **E+** Phone: (504) 832-5900
Website: www.panamocofcu.com

Name: **PHI Federal Credit Union**
Headquartered In: Lafayette, LA

Rating: **E+** Phone: (337) 233-2274
Website: www.phifcu.com

Name: **Sewerage & Water Board Employees Federal Credit Union**

Headquartered In: New Orleans, LA

Rating: **E+** Phone: (504) 585-2014
Website: www.swbfcu.com

Name: **SHPE Federal Credit Union**
Headquartered In: Greensburg, LA

Rating: **E+** Phone: (225) 222-6869
Website: www.sshpecu.org

Name: **SPELC Federal Credit Union**
Headquartered In: Lake Charles, LA

Rating: **E+** Phone: (337) 436-2257
Website: www.spelcfcu.com

Name: **TEA Federal Credit Union**
Headquartered In: Houma, LA

Rating: **E+** Phone: (985) 876-6269
Website: www.teafcuc.org

Name: **Total Community Action Federal Credit Union**
Headquartered In: New Orleans, LA

Rating: **E+** Phone: (504) 872-0351
Website: www.tca-nola.org

Maine

Name: **Changing Seasons Federal Credit Union**
Headquartered In: Hampden, ME

Rating: **E+** Phone: (207) 945-6264
Website: www.changingseasonsfcu.com

Maryland

Name: **Bull Dog Federal Credit Union**
Headquartered In: Hagerstown, MD

Rating: **E** Phone: (301) 797-6318
Website: www.bdfcu.com

Name: **Members First Of Maryland Federal Credit Union**
Headquartered In: Baltimore, MD

Rating: **E** Phone: (410) 633-8850
Website: www.mfirstcu.org



Name: **Baltimore Washington Federal Credit Union**
Headquartered In: Glen Burnie, MD

Rating: **E+** Phone: (410) 787-4680
Website: www.baltimorewashingtonfcu.org

Name: **IBEW 26 Federal Credit Union**
Headquartered In: Lanham, MD

Rating: **E+** Phone: (301) 306-0610
Website: www.ibew26fcu.com

Massachusetts

Name: **Cambridge Teachers Federal Credit Union**
Headquartered In: Cambridge, MA

Rating: **E-** Phone: (617) 492-3212
Website: www.cambridgeteachersfcu.org

Name: **Common Trust Federal Credit Union**
Headquartered In: Woburn, MA

Rating: **E+** Phone: (781) 933-2600
Website: www.commontrustfcu.org

Michigan

Name: **Baraga County Federal Credit Union**
Headquartered In: L'Anse, MI

Rating: **E-** Phone: (906) 524-6151
Website: baragafcu.com

Name: **Downriver Community Federal Credit Union**
Headquartered In: Southgate, MI

Rating: **E-** Phone: (313) 386-2200
Website: www.downrivercu.com

Name: **Eastpointe Community Credit Union**
Headquartered In: Eastpointe, MI

Rating: **E-** Phone: (586) 775-3160
Website: www.eastpointeccu.com

Minnesota

Name: **Metropolitan Services Credit Union**
Headquartered In: Saint Paul, MN

Rating: **E-** Phone: (651) 602-8105
Website: mymscu.org

Mississippi

Name: **Hope Federal Credit Union**
Headquartered In: Jackson, MS

Rating: **E-** Phone: (601) 949-2806
Website: www.hopecu.org

Name: **Forrest County Teachers Federal Credit Union**
Headquartered In: Hattiesburg, MS

Rating: **E+** Phone: (601) 282-8751
Website:

Name: **MUW Employees Federal Credit Union**
Headquartered In: Columbus, MS

Rating: **E+** Phone: (662) 327-2500
Website: www.muwfederalcreditunion.com

Name: **Water's Edge Federal Credit Union**
Headquartered In: Biloxi, MS

Rating: **E+** Phone: (228) 896-0038
Website: www.watersedgefcu.com



Missouri

Name: **Central Communications Credit Union**
Headquartered In: Independence, MO

Rating: **E-** Phone: (816) 842-0727
Website: www.centralccu.com

Name: **St. Louis Newspaper Carriers Credit Union**
Headquartered In: Fenton, MO

Rating: **E-** Phone: (636) 343-5042
Website:

Name: **Academic Employees Credit Union**
Headquartered In: Columbia, MO

Rating: **E** Phone: (573) 445-1845
Website: www.academicecu.com

Name: **Bayer Credit Union**
Headquartered In: Kansas City, MO

Rating: **E+** Phone: (816) 242-2133
Website: www.bayercu.coop

Name: **Bothwell Hospital Employees Credit Union**
Headquartered In: Sedalia, MO

Rating: **E+** Phone: (660) 827-9518
Website: www.bhecu.com

Name: **Kansas City Credit Union**
Headquartered In: Kansas City, MO

Rating: **E+** Phone: (816) 861-5700
Website: www.kansascitycreditunion.com

Name: **Missouri Baptist Credit Union**
Headquartered In: Jefferson City, MO

Rating: **E+** Phone: (573) 635-4428
Website: www.mobaptistcu.org/

Montana

Name: **Bitterroot Community Federal Credit Union**
Headquartered In: Darby, MT

Rating: **E+** Phone: (406) 821-3171
Website: www.bitterrootcommunityfcu.com

Name: **High Peaks Federal Credit Union**
Headquartered In: Dillon, MT

Rating: **E+** Phone: (406) 683-4373
Website: www.highpeaksfcu.com

Nebraska

Name: **Electrical Workers #22 Federal Credit Union**
Headquartered In: Omaha, NE

Rating: **E-** Phone: (402) 331-3121
Website: www.ew22fcu.org/

Name: **Local 265 IBEW Federal Credit Union**
Headquartered In: Lincoln, NE

Rating: **E+** Phone: (402) 423-4494
Website:

www.ibew265.org/?zone=/unionactive/view_page.cfm&page=CREDIT20UNION



New Jersey

Name: **First Point Federal Credit Union**
Headquartered In: Hamilton, NJ

Rating: **E-** Phone: (609) 838-2847
Website: www.firstpointfcu.com

Name: **Hamilton Horizons Federal Credit Union**
Headquartered In: Hamilton, NJ

Rating: **E-** Phone: (609) 631-4300
Website: www.hamiltonhorizons.org

Name: **Raritan Bay Federal Credit Union**
Headquartered In: Sayreville, NJ

Rating: **E** Phone: (732) 727-3500
Website: www.rbfcu.coop

Name: **Heard A.M.E. Federal Credit Union**
Headquartered In: Roselle, NJ

Rating: **E+** Phone: (908) 241-5588
Website: www.heardame.org/our-history

Name: **N. J. Latvian Federal Credit Union**
Headquartered In: Freehold, NJ

Rating: **E+** Phone: (732) 336-0033
Website: www.njlatviancreditunion.com

Name: **New Jersey Community Federal Credit Union**
Headquartered In: Moorestown, NJ

Rating: **E+** Phone: (856) 235-2077
Website: www.newjerseycommunityfcu.com

Name: **Newark Firemen Federal Credit Union**
Headquartered In: Newark, NJ

Rating: **E+** Phone: (973) 589-7199
Website: www.newarkfiremenfcu.org

Name: **United Cities Credit Union**
Headquartered In: Newark, NJ

Rating: **E+** Phone: (973) 375-9182
Website: uc-cu.org

New Mexico

Name: **Southwest Federal Credit Union**
Headquartered In: Albuquerque, NM

Rating: **E-** Phone: (505) 243-6751
Website: www.sfcunm.org

New York

Name: **Generations United Federal Credit Union**
Headquartered In: New York, NY

Rating: **E-** Phone: (212) 729-2670
Website: gufcu.org

Name: **Inner Lakes Federal Credit Union**
Headquartered In: Westfield, NY

Rating: **E-** Phone: (716) 326-3858
Website: www.innerlakesfcu.org

Name: **Lexington Avenue Federal Credit Union**
Headquartered In: Rochester, NY

Rating: **E-** Phone: (585) 254-4543
Website: www.lexfcu.org

Name: **Nassau Financial Federal Credit Union**
Headquartered In: East Meadow, NY

Rating: **E-** Phone: (516) 742-4900
Website: www.nassaufinancial.org



Name: New York Episcopal Federal Credit Union Headquartered In: Bronx, NY	Rating: E- Phone: (212) 960-7100 Website: nyefcu.org
Name: Syracuse Cooperative Federal Credit Union Headquartered In: Syracuse, NY	Rating: E- Phone: (315) 471-1116 Website: www.cooperativefederal.org
Name: Coopers Cave Federal Credit Union Headquartered In: Glens Falls, NY	Rating: E Phone: (518) 793-9502 Website: www.cooperscavefcu.com
Name: Metro Realtors Federal Credit Union Headquartered In: West Babylon, NY	Rating: E Phone: (833) 676-3876 Website: www.mrfcu.com
Name: Brockport Federal Credit Union Headquartered In: Brockport, NY	Rating: E+ Phone: (585) 637-9179 Website: www.brockportfcu.org
Name: Bykota Federal Credit Union Headquartered In: Brooklyn, NY	Rating: E+ Phone: (718) 783-3630 Website:
Name: IRS Buffalo Federal Credit Union Headquartered In: Buffalo, NY	Rating: E+ Phone: (716) 854-3714 Website: www.irsbflofcu.org
Name: Lockport Schools & Community Federal Credit Union Headquartered In: Lockport, NY	Rating: E+ Phone: (716) 433-7740 Website: lscfcu.org
Name: Medical Employees of Staten Island Federal Credit Union Headquartered In: Staten Island, NY	Rating: E+ Phone: (718) 876-2721 Website:
Name: Schenectady County Employees Federal Credit Union Headquartered In: Schenectady, NY	Rating: E+ Phone: (518) 374-3830 Website: www.schcofcu.org

North Carolina

Name: Piedmont Credit Union Headquartered In: Statesville, NC	Rating: E+ Phone: (704) 873-6400 Website: www.piedmontcreditunionnc.com
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Ohio

Name: Butler Heritage Federal Credit Union Headquartered In: Middletown, OH	Rating: E- Phone: (513) 423-2921 Website: www.butlerheritagefcu.org
Name: Lake County Educational Federal Credit Union Headquartered In: Painesville, OH	Rating: E- Phone: (440) 352-4732 Website: www.lakecountyedufcu.org
Name: Sylvania Area Federal Credit Union Headquartered In: Sylvania, OH	Rating: E- Phone: (419) 882-3525 Website: www.sylvaniaareafc.com



Name: **Way Credit Union** Rating: **E-** Phone: (419) 753-1312
Headquartered In: New Knoxville, OH Website:

Name: **DN Community Federal Credit Union** Rating: **E+** Phone: (330) 526-2075
Headquartered In: Canton, OH Website: www.dncfcu.com

Name: **Saint Colman & Affiliates Federal Credit Union** Rating: **E+** Phone: (216) 281-4570
Headquartered In: Cleveland, OH Website: www.stcolmanaffiliatesfcu.com

Name: **Sorg Bay West Federal Credit Union** Rating: **E+** Phone: (513) 422-8697
Headquartered In: Middletown, OH Website: www.sorgbaywest.com/

Name: **Teamsters Local 92 Federal Credit Union** Rating: **E+** Phone: (330) 453-8409
Headquartered In: Canton, OH Website: www.teamsterslocal92fcu.com

Name: **WES Credit Union, Inc.** Rating: **E+** Phone: (440) 942-6981
Headquartered In: Willoughby, OH Website: www.wescreditunion.com/

Oklahoma

Name: **Green Country Federal Credit Union** Rating: **E** Phone: (918) 245-1301
Headquartered In: Sand Springs, OK Website: www.greencountryfcu.com

Name: **Morning Star Federal Credit Union** Rating: **E+** Phone: (918) 582-9422
Headquartered In: Tulsa, OK Website:

Pennsylvania

Name: **Pinpoint Federal Credit Union** Rating: **E-** Phone: (570) 742-3903
Headquartered In: Milton, PA Website: pinpointfcu.org

Name: **Pittsburgh City Hall Employees Federal Credit Union** Rating: **E-** Phone: (412) 255-2609
Headquartered In: Pittsburgh, PA Website: pche-fcu.org

Name: **3Hill Credit Union** Rating: **E+** Phone: (610) 275-8440
Headquartered In: Blue Bell, PA Website: www.3hillcu.com

Name: **Commonroots Federal Credit Union** Rating: **E+** Phone: (724) 252-3200
Headquartered In: Cranberry Township, PA Website: www.commonrootsfcu.com

Name: **East End Food Cooperative Federal Credit Union** Rating: **E+** Phone: (412) 243-7574
Headquartered In: Pittsburgh, PA Website: www.eefcfcu.org

Name: **Iron Workers Federal Credit Union** Rating: **E+** Phone: (412) 471-1133
Headquartered In: Pittsburgh, PA Website: www.iwfcu.com



Name: **Luzerne County Federal Credit Union**
Headquartered In: Wilkes-Barre, PA

Rating: **E+** Phone: (570) 825-1790
Website: www.luzernecountyfcu.virtualcu.net

Name: **Newell Federal Credit Union**
Headquartered In: Newell, PA

Rating: **E+** Phone: (724) 938-2460
Website: www.newellfcu.org

Name: **Paper Converters Local 286/1034 Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **E+** Phone: (215) 829-9212
Website:

Name: **Tri-Valley Services Federal Credit Union**
Headquartered In: Pittsburgh, PA

Rating: **E+** Phone: (412) 344-3406
Website: www.trivalleyservice.com

South Carolina

Name: **Brookland Federal Credit Union**
Headquartered In: West Columbia, SC

Rating: **E+** Phone: (803) 794-9201
Website: www.brooklandfcu.org/

Tennessee

Name: **Gateway Credit Union**
Headquartered In: Clarksville, TN

Rating: **E+** Phone: (931) 551-8271
Website: www.gatewaycreditunion.com

Name: **Pathway Credit Union**
Headquartered In: Cleveland, TN

Rating: **E+** Phone: (423) 479-2168
Website: www.pathwaycredit.com/

Texas

Name: **Capital Federal Credit Union**
Headquartered In: Lubbock, TX

Rating: **E-** Phone:
Website:

Name: **Communities of Abilene Federal Credit Union**
Headquartered In: Abilene, TX

Rating: **E-** Phone: (325) 691-2300
Website: www.coafcu.org

Name: **Family 1st Of Texas Federal Credit Union**
Headquartered In: Fort Worth, TX

Rating: **E-** Phone: (817) 847-8992
Website: www.family1stfcu.org

Name: **LiFE Federal Credit Union**
Headquartered In: Denton, TX

Rating: **E-** Phone: (940) 565-5423
Website: www.lifefcu.com

Name: **Brentwood Baptist Church Federal Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 852-1459
Website: www.bbfcu.org

Name: **Houston Highway Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 864-4438
Website: www.houstonhighwaycu.com



Name: **IBEW 116 Federal Credit Union**
Headquartered In: Fort Worth, TX

Rating: **E+** Phone: (817) 335-3658
Website: www.ibew116fcu.org

Name: **Local 20 IBEW Federal Credit Union**
Headquartered In: Grand Prairie, TX

Rating: **E+** Phone: (214) 363-9223
Website: www.local20ibewfcu.com

Name: **Oak Cliff Christian Federal Credit Union**
Headquartered In: Dallas, TX

Rating: **E+** Phone: (214) 672-9180
Website: www.occfcu.org

Name: **Team Financial Federal Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 316-9999
Website: www.teamffcu.org

Utah

Name: **Beckstrand and Associates Employees Credit Union**
Headquartered In: Salt Lake City, UT

Rating: **E-** Phone: (801) 944-7722
Website:

Virginia

Name: **Mosaic Federal Credit Union**
Headquartered In: Harrisonburg, VA

Rating: **E-** Phone: (540) 564-6080
Website: www.mosaicfcu.org

Name: **Newport News Municipal Employees Credit Union**
Headquartered In: Newport News, VA

Rating: **E** Phone: (757) 249-1003
Website: www.nnmecu.org

Name: **Connects Federal Credit Union**
Headquartered In: Richmond, VA

Rating: **E+** Phone: (804) 756-5000
Website: www.connectsfcu.org

Name: **Port of Hampton Roads I L A Federal Credit Union**
Headquartered In: Norfolk, VA

Rating: **E+** Phone: (757) 423-2185
Website: www.ilafcu.org

Name: **Richmond Heritage Federal Credit Union**
Headquartered In: Richmond, VA

Rating: **E+** Phone: (804) 233-8872
Website: www.richheritage.org

Name: **Topside Federal Credit Union**
Headquartered In: Dahlgren, VA

Rating: **E+** Phone: (540) 663-2181
Website: www.topsidefcu.org

Washington

Name: **Longshore Federal Credit Union**
Headquartered In: Hoquiam, WA

Rating: **E+** Phone: (360) 532-9224
Website: www.longshorefcu.com



West Virginia

Name: **Willow Island Federal Credit Union**
Headquartered In: Saint Marys, WV

Rating: **E+** Phone: (304) 665-1127
Website: www.wifcu.com

Wyoming

Name: **Wyo Central Federal Credit Union**
Headquartered In: Casper, WY

Rating: **E** Phone: (307) 234-5401
Website: www.wyocentral.org

Name: **Powell Schools Federal Credit Union**
Headquartered In: Powell, WY

Rating: **E+** Phone: (307) 764-6133
Website: www.psfcupowell.com





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2024 Rankings of the Best Checking Accounts

(Listed in Alphabetical Order)

- | | |
|-----------------------------------|--|
| Ally Bank | • BEST CHECKING ACCOUNTS , Bankrate |
| American Express Rewards Checking | • BEST CHECKING ACCOUNTS , NerdWallet |
| Axos Bank | • BEST CHECKING ACCOUNTS , NerdWallet |
| Bank5 Connect | • BEST CHECKING ACCOUNTS , Bankrate |
| Capital One 360 | • BEST CHECKING ACCOUNTS , Bankrate |
| Chase Bank | • BEST CHECKING ACCOUNTS , Bankrate |
| Connexus Credit Union | • BEST CHECKING ACCOUNTS , NerdWallet |
| Discover Bank | • BEST CHECKING ACCOUNTS , NerdWallet |
| EverBank | • BEST CHECKING ACCOUNTS , Bankrate |
| Heritage Bank | • BEST CHECKING ACCOUNTS , Bankrate |
| Laurel Road | • BEST CHECKING ACCOUNTS , NerdWallet |
| LendingClub | • BEST CHECKING ACCOUNTS , NerdWallet
• BEST CHECKING ACCOUNTS , Bankrate |
| Morgan Stanley Private Bank | • BEST CHECKING ACCOUNTS , Bankrate |
| Navy Federal Credit Union | • BEST CHECKING ACCOUNTS , Bankrate |
| nbkc Bank | • BEST CHECKING ACCOUNTS , NerdWallet
• BEST CHECKING ACCOUNTS , Bankrate |
| Schwab Bank | • BEST CHECKING ACCOUNTS , NerdWallet |
| SoFi | • BEST CHECKING ACCOUNTS , NerdWallet |



Upgrade

- **BEST CHECKING ACCOUNTS**, NerdWallet

Zynlo Bank

- **BEST CHECKING ACCOUNTS**, NerdWallet

Sources:

<https://www.nerdwallet.com/banking/best-checking-accounts>

<https://www.bankrate.com/banking/checking/best-checking-accounts/>



Helpful Resources

Federal Deposit Insurance Corporation (FDIC)

Telephone: 877-ASK-FDIC

www.fdic.gov

Overdraft Payment Information:

www.fdic.gov/news/news/financial/2010/fil10081.html

Total Bank Fees Charged by Banks

<http://graphics.wsj.com/bank-fees/>





Glossary

This glossary contains the most important terms used in this publication.

Account Balance	This is the amount of money in your checking account at any given time.
Balancing a Checking Account	Ensuring that a check register matches a bank statement.
Bank Statement	A record of your account activity kept by your bank.
Check Register	Your personal record of the activity in your checking account.
Debit Card	A card issued by your bank that you can use the same way as a check.
Direct Deposit	Money deposited into your checking account by electronic fund transfer. This method is often used by companies as a way to pay their employees.
Electronic Fund Transfer	A direct transfer of money from one source to another by electronic means.
Interest	A small fee paid to you by the bank for allowing them to use your money.
Overdraft	A negative balance in your checking account. This occurs if you write a check for, or withdraw, more funds than you have available.
Overdraft Protection	With this service, a bank will pay the amount of a check even if there is not enough money in the account.
Reconciling a Checking Account	Another term for balancing a checking account; ensuring that a check register matches a bank statement.



SOURCES

<https://www.thebalance.com/checking-accounts-2385969>

<http://www.investopedia.com/terms/c/checkingaccount.asp>

<https://www.wellsfargo.com/financial-education/basic-finances/manage-money/options/bank-account-types/>

<https://www.nerdwallet.com/blog/banking/what-is-a-checking-account/>

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<http://money.usnews.com/money/blogs/my-money/2015/02/20/how-to-cash-a-check-without-a-bank-account>

<https://wallethub.com/edu/bounced-check/13879/>

http://blogs.findlaw.com/law_and_life/2013/06/legal-how-to-dealing-with-bounced-checks.html

<http://www.bankrate.com/finance/checking/overdraft-protection-plans-1.aspx>

<https://www.nerdwallet.com/rates/checking-account>

<https://www.providentcu.org/index.asp?i=checkingResources&search=monthlyStatement>

<https://wallethub.com/edu/how-to-balance-a-checkbook/13769/>

http://download.cnet.com/Just-Checking/3000-2057_4-10028774.html

<https://www.thebalance.com/use-check-registers-315289>

<https://wallethub.com/edu/how-to-open-a-checking-account/10299/>



Weiss Ratings: What Our Ratings Mean

A Excellent. The institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, high asset quality, steady earnings, and high liquidity. While the financial position of any company is subject to change, we believe that this institution has the resources necessary to deal with severe economic conditions.

B Good. The institution offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. Nevertheless, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the company is still maintaining adequate financial strength.

C Fair. This is a cautionary or yellow flag. In the event of a recession or major financial crisis, we feel this company may encounter difficulties in maintaining its financial stability.

D Weak. The institution currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact depositors or creditors. In the event of a severe recession or major financial crisis, these weaknesses could be magnified.

E Very Weak. The institution currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that depositors or creditors could incur significant risks.

F Failed. The institution has been placed under the custodianship of regulatory authorities. This implies that it will be either liquidated or taken over by another financial institution.

- + The plus sign is an indication that the institution is in the upper third of the letter grade.
- The minus sign is an indication that the institution is in the lower third of the letter grade.
- U Unrated. The institution is unrated due to the absence of sufficient data for our ratings.



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<https://greyhouse.weissratings.com>

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- Weiss Ratings Guide to Credit Unions
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