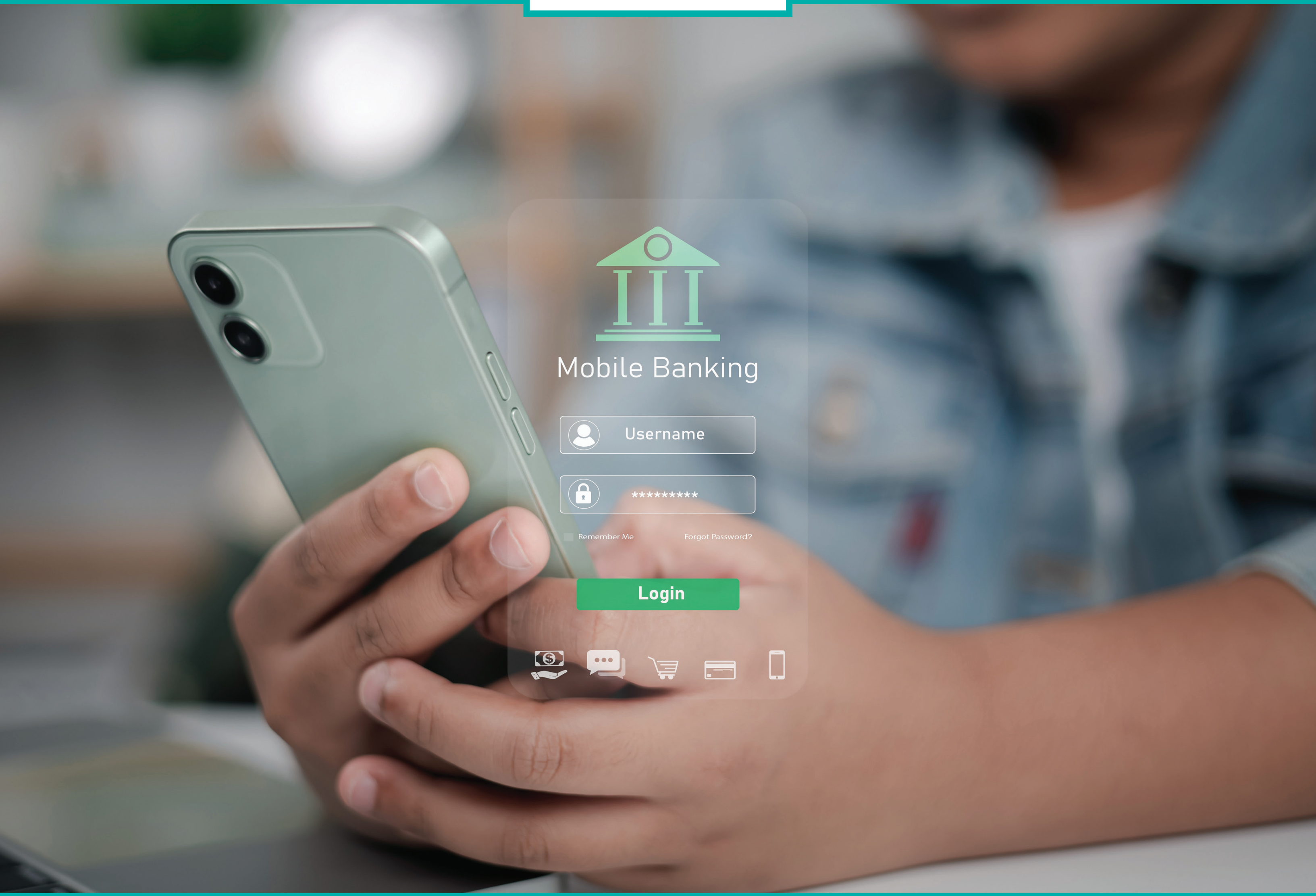
Financial Ratings Series

Weiss Ratings & Grey House Publishing

Financial Literacy Basics:

What to Know About Checking Accounts

2026



GREY HOUSE PUBLISHING

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Welcome!

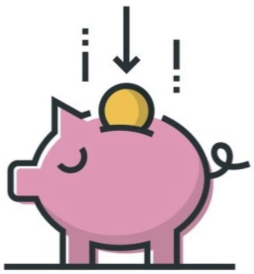
Grey House Publishing and Weiss Ratings are proud to announce the eighth edition of ***Financial Literacy Basics***. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. Designed for those who are just starting out, as well as those who may need 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.

Once you're older, a piggy bank just won't be enough to help you manage your money. You may have bills to pay or need to deal with expenses like gas for your car or purchasing groceries. 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.

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

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

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.

Does the account have a monthly fee?

You may be able to avoid monthly fees if you don't fall below a minimum balance account. If your bank charges a monthly fee, find out if there are ways to avoid or reduce that fee.

What about ATM fees?

Will you have to pay a fee if you withdraw money from your bank's ATM? What about if you use another bank's ATM? If you withdraw cash on a regular basis, these fees can add up. Look for a bank that waives or refunds these fees.

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 your linked account. They may also charge a fee for this service, but that fee averages about $10 to $12, which is still much less than standard overdraft fees.

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.

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 find out if the 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.

Can my account send email or text alerts?

Some banks offer email or text alerts that will notify you if your account goes below a certain amount or if there's a large transaction.

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
Amer. Express Natl 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
Connexus Credit Union	$4	2	$0-$8
Current	No overdraft fees	N/A	N/A
Discover Bank	No overdraft fees	N/A	N/A
Everbank	No overdraft fees	N/A	N/A
Fifth Third Bank	$37	3	$0-$111
Golden 1 Credit Union	$20	2	$0-$40
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

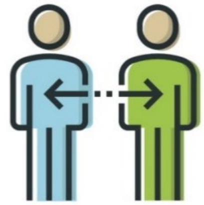
These are bare-bones accounts designed for people just starting out or those with a low income. The accounts tend to have very low monthly fees, ranging from free to $6. Minimum balance requirements, if they exist, are low, and users are limited in the number of checks they can write per month. Several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

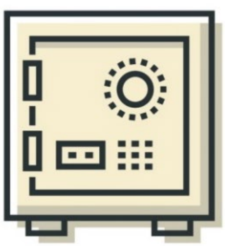
Both banks and credit unions are safe places to keep your money, but what's the difference?

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

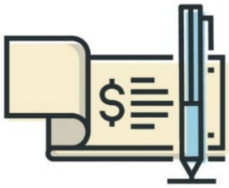


How to Open a Checking Account

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 will give 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 from or deposit money into 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.

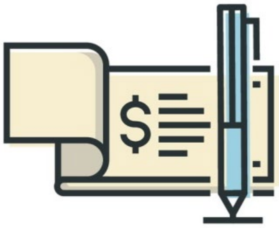
Some debit cards offer contactless payment, also called tap to pay. If your debit card is equipped with a contactless payment chip, you can tap your card against the merchant's reader to make your purchase. You'll most likely still need to enter your PIN to complete the transaction.

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	$2.50-$3.50
Capital One	No fee
Chase	$3.00-$5.00
Citibank	$2.50
PNC Bank	No fee
TD Bank	$3.00
U.S. Bank	$2.50
Wells Fargo	$3.00-$5.00



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	Account No.
8/1/2020 to 8/31/2020	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

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	

Check your bank statement for any ATM or other 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.

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

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.

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
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8/8/2020	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
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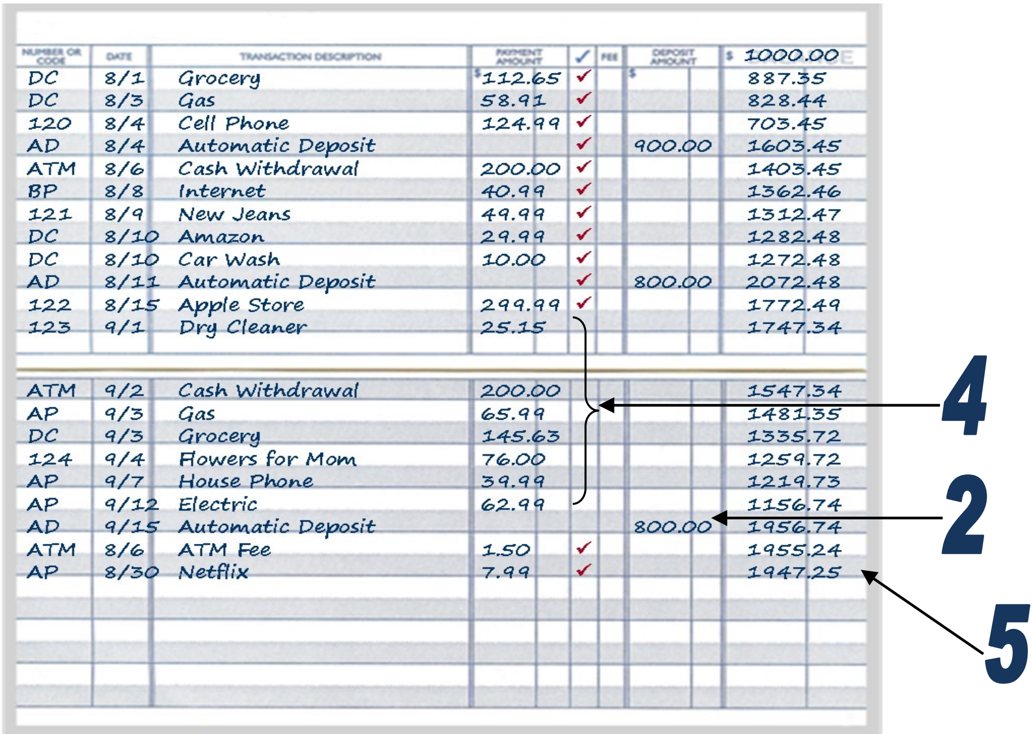
8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2020	Payroll Deposit			800.00 ✓	2,120.97
8/15/2020	Check #121 - Jeans Mart		49.99 ✓		2,070.98
8/17/2020	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99		1,763.00
	*** Totals ***		937.00	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
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DC	8/10	Car Wash	10.00	✓			1272.48
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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
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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

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

CHECKING ACCOUNT STATEMENT
Page: 1 of 1

Statement Period	Account No.
8/1/2020 to 8/31/2020	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
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8/8/2020	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
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8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2020	Payroll Deposit			800.00 ✓	2,120.97
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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	$ 800.00

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	$ 615.75

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

____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	Total	$______

Additions:
TOTAL ADDITIONS
$ ____________

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

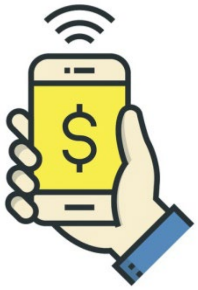
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	____________	$______
____________	$______	Total	$______

Withdrawals:
TOTAL WITHDRAWALS
$ ____________

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

This should match the ending balance written in your checkbook.

Checkbook Balance:
STEP 3 MINUS STEP 4
$ ____________



Account-Balancing Software

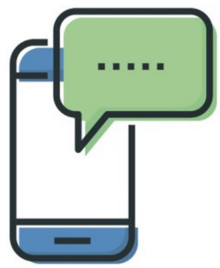
If this process seems overwhelming, you may want to look into an app that can help you manage your checking account and keep track of all of your transactions. There are several apps and websites that offer these services.

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 and Intuit QuickBooks. 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.

<u>Budgeting Apps</u>

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
- **Monarch Money**: monarchmoney.com
- **NerdWallet Money Tracker:** nerdwallet.com/p/mobile-app
- **PearBudget**: pearbudget.com
- **PocketGuard**: pocketguard.com
- **Quicken Simplifi**: simplifi.quicken.com
- **Spendee (budget for couples)**: spendee.com
- **Tiller**: tiller.com
- **YNAB (You Need a Budget)**: ynab.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**: chime.com
- **Current**: current.com
- **GoodBudget**: goodbudget.com
- **Oportun Set & Save**: oportun.com/savings
- **Qapital**: qapital.com
- **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
- **GoodBudget**: goodbudget.com
- **PocketGuard**: pocketguard.com
- **Quicken Simplifi**: simplifi.quicken.com
- **YNAB (You Need a Budget)**: ynab.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
- **Meta Pay:** meta.com
- **GooglePay**: pay.google.com
- **PayPal**: paypal.com
- **SamsungPay:** samsung.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 cards[1].

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

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 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 September 18, 2025. Visit https://greyhouse.weissratings.com to check the latest rating of these companies.

Alabama

Bank Name: **First National Bank** Rating: **A** Yr Founded: 1976
Headquartered In: Hamilton, AL Has Branches In: AL
Website: www.fnbhamilton.com Telephone: (205) 921-7435

Bank Name: **The Samson Banking Company** Rating: **A-** Yr Founded: 1930
Headquartered In: Samson, AL Has Branches In: AL
Website: www.samsonbanking.com 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** Rating: **B+** Yr Founded: 1922
Headquartered In: Anchorage, AK Has Branches In: AK
Website: www.fnbalaska.com Telephone: (907) 777-4362

Arizona

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

Bank Name: **1st Bank Yuma** Rating: **B+** Yr Founded: 2001
Headquartered In: Yuma, AZ Has Branches In: AZ
Website: www.1stbankyuma.com Telephone: (928) 783-3334

Bank Name: **Armed Forces Bank, National Association** Rating: **B+** Yr Founded: 1907
Headquartered In: Fort Leavenworth, KS Has Branches In: AZ, CO, IL, KS, KY, MO, NV, TX, VA, WA
Website: www.afbank.com Telephone: (913) 364-3497

Bank Name: **Beal Bank USA** Rating: **B+** Yr Founded: 2004
Headquartered In: Las Vegas, NV Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
Website: www.bealbank.com Telephone: (702) 598-3500

Bank Name: **Western Bank** Rating: **B+** Yr Founded: 1907
Headquartered In: Lordsburg, NM Has Branches In: AZ, NM
Website: www.bootheelbank.com Telephone: (575) 542-3521

Arkansas

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

Bank Name: **First National Bank of Izard County** Rating: **A-** Yr Founded: 1914
Headquartered In: Calico Rock, AR Has Branches In: AR
Website: www.fnbizardcounty.com Telephone: (870) 297-3711

Bank Name: **Peoples Bank** Rating: **A-** Yr Founded: 2000
Headquartered In: Sheridan, AR Has Branches In: AR
Website: www.peoplesbankar.com Telephone: (870) 942-5707

California

Bank Name: **Bank of Stockton** Rating: **A-** Yr Founded: 1867
Headquartered In: Stockton, CA Has Branches In: CA
Website: www.bankofstockton.com Telephone: (209) 929-1600

Bank Name: **WestAmerica Bank** Rating: **A-** Yr Founded: 1884
Headquartered In: San Rafael, CA Has Branches In: CA
Website: www.westamerica.com Telephone: (415) 257-8057

Colorado

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

Connecticut

Bank Name: **Stafford Savings Bank** Rating: **A+** Yr Founded: 1872
Headquartered In: Stafford Springs, CT Has Branches In: CT
Website: www.staffordsavingsbank.com Telephone: (860) 684-4261

Bank Name: **Bessemer Trust Company, National Association** Rating: **A-** Yr Founded: 1907
Headquartered In: New York, NY Has Branches In: CT, NY, TX, WA
Website: www.bessemertrust.com Telephone: (212) 708-9100

Delaware

Bank Name: **Applied Bank** Rating: **A** Yr Founded: 1996
Headquartered In: Wilmington, DE Has Branches In: DE
Website: www.appliedbank.com Telephone: (888) 839-7952

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

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

Florida

Bank Name: **Banco Do Brasil Americas** Rating: **A-** Yr Founded: 1986
Headquartered In: Miami, FL Has Branches In: FL
Website: www.bbamericas.com Telephone: (855) 377-2555

Bank Name: **Citizens First Bank** Rating: **A-** Yr Founded: 1991
Headquartered In: The Villages, FL Has Branches In: FL
Website: www.citizensfb.com Telephone: (352) 753-9515

Bank Name: **Heartland National Bank** Rating: **A-** Yr Founded: 1999
Headquartered In: Sebring, FL Has Branches In: FL
Website: www.heartlandnb.com Telephone: (863) 386-1300

Bank Name: **Surety Bank** Rating: **A-** Yr Founded: 1926
Headquartered In: DeLand, FL Has Branches In: FL
Website: www.mysuretybank.com Telephone: (386) 734-1647

Georgia

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: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

Bank Name: **United Bank** Rating: **A** Yr Founded: 1905
Headquartered In: Zebulon, GA Has Branches In: GA
Website: www.accessunited.com Telephone: (770) 567-7211

Bank Name: **Bank of Hazlehurst** Rating: **A-** Yr Founded: 1906
Headquartered In: Hazlehurst, GA Has Branches In: GA
Website: www.bankofhazlehurst.com/ Telephone: (912) 375-4228

Bank Name: **Farmers and Merchants Bank** Rating: **A-** Yr Founded: 1946
Headquartered In: Sylvania, GA Has Branches In: GA
Website: www.fmbanksylvania.com Telephone: (912) 564-7436

Bank Name: **Farmers State Bank** Rating: **A-** Yr Founded: 1911
Headquartered In: Lincolnton, GA Has Branches In: GA
Website: www.farmersstateonline.com Telephone: (706) 359-3131

Bank Name: **Magnolia State Bank** Rating: **A-** Yr Founded: 1909
Headquartered In: Eastman, GA Has Branches In: GA
Website: www.bankmsb.com Telephone: (478) 374-3418

Bank Name: **Northeast Georgia Bank** Rating: **A-** Yr Founded: 1906
Headquartered In: Lavonia, GA Has Branches In: GA
Website: www.northeastgabank.com Telephone: (706) 356-4444

Bank Name: **West Central Georgia Bank** Rating: **A-** Yr Founded: 1974
Headquartered In: Thomaston, GA Has Branches In: GA
Website: www.wcgb.com Telephone: (706) 647-8951

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** Rating: **B+** Yr Founded: 1960
Headquartered In: Honolulu, HI Has Branches In: HI
Website: www.hawaiinational.bank Telephone: (808) 528-7755

Idaho

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

Bank Name: **Bank of Eastern Oregon** Rating: **B** Yr Founded: 1945
Headquartered In: Heppner, OR Has Branches In: ID, OR, WA
Website: www.beobank.com Telephone: (541) 676-0201

Bank Name: **Banner Bank** Rating: **B** Yr Founded: 1890
Headquartered In: Walla Walla, WA Has Branches In: CA, ID, OR, WA
Website: www.bannerbank.com Telephone: (509) 527-3636

Bank Name: **D.L. Evans Bank** Rating: **B** Yr Founded: 1904
Headquartered In: Burley, ID Has Branches In: ID, UT
Website: www.dlevans.com Telephone: (208) 678-8615

Bank Name: **Idaho First Bank** Rating: **B** Yr Founded: 2005
Headquartered In: McCall, ID Has Branches In: ID, OR
Website: www.idahofirstbank.com Telephone: (208) 634-1000

Bank Name: **Idaho Trust Bank** Rating: **B** Yr Founded: 1994
Headquartered In: Boise, ID Has Branches In: ID
Website: www.idahotrust.com Telephone: (208) 373-6500

Bank Name: **JPMorgan Chase Bank, N.A.** 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

Bank Name: **The Bank of Commerce** Rating: **B** Yr Founded: 1959
Headquartered In: Ammon, ID Has Branches In: ID, MT
Website: www.bofc.bank Telephone: (208) 525-9108

Illinois

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: **Servbank, sb** Rating: **A** Yr Founded: 1994
Headquartered In: Oswego, IL Has Branches In: IL
Website: servbank.com Telephone: (630) 554-8899

Bank Name: **Bank of Rantoul** Rating: **A-** Yr Founded: 1920
Headquartered In: Rantoul, IL Has Branches In: IL
Website: www.bankofrantoul.bank Telephone: (217) 892-2143

Bank Name: **First National Bank of Steeleville** Rating: **A-** Yr Founded: 1902
Headquartered In: Steeleville, IL Has Branches In: IL
Website: www.bankatfnb.com Telephone: (618) 965-3441

Bank Name: **Rushville State Bank** Rating: **A-** Yr Founded: 1890
Headquartered In: Rushville, IL Has Branches In: IL
Website: www.rushvillestatebank.com Telephone: (217) 322-3323

Indiana

Bank Name: **Bank of Wolcott** Rating: **A-** Yr Founded: 1944
Headquartered In: Wolcott, IN Has Branches In: IN
Website: www.bankofwolcott.com Telephone: (219) 279-2185

Iowa

Bank Name: **Corydon State Bank** Rating: **A-** Yr Founded: 1926
Headquartered In: Corydon, IA Has Branches In: IA
Website: www.corydonstatebank.com Telephone: (641) 872-2212

Kansas

Bank Name: **Farmers Bank & Trust** Rating: **A** Yr Founded: 1907
Headquartered In: Great Bend, KS Has Branches In: KS
Website: www.farmersbankks.com Telephone: (620) 792-2411

Bank Name: **Garden Plain State Bank** Rating: **A** Yr Founded: 1966
Headquartered In: Wichita, KS Has Branches In: KS
Website: www.gpsbank.com Telephone: (316) 721-1500

Bank Name: **The Fidelity State Bank and Trust Company** Rating: **A** Yr Founded: 1907
Headquartered In: Dodge City, KS Has Branches In: KS
Website: www.fidelitybankdc.com Telephone: (620) 227-8586

Bank Name: **CBW Bank** Rating: **A-** Yr Founded: 1892
Headquartered In: Weir, KS Has Branches In: KS
Website: secure.cbwbank.com/Pages/Default.html Telephone: (620) 396-8221

Bank Name: **Fusion Bank** Rating: **A-** Yr Founded: 1896
Headquartered In: Larned, KS Has Branches In: KS
Website: fusion.bank Telephone: (620) 285-6931

Bank Name: **Security Bank of Kansas City** Rating: **A-** Yr Founded: 1933
Headquartered In: Kansas City, KS Has Branches In: KS, MO
Website: www.securitybankkc.com Telephone: (913) 281-3165

Bank Name: **State Bank of Bern** Rating: **A-** Yr Founded: 1889
Headquartered In: Bern, KS Has Branches In: KS
Website: www.statebankofbern.com Telephone: (785) 336-6121

Bank Name: **The Kaw Valley State Bank and Trust Company** Rating: **A-** Yr Founded: 1913
Headquartered In: Wamego, KS Has Branches In: KS
Website: www.kvsb.com Telephone: (785) 456-2021

Kentucky

Bank Name: **Whitaker Bank, Inc** Rating: **A-** Yr Founded: 1990
Headquartered In: Lexington, KY Has Branches In: KY
Website: www.whitakerbank.com Telephone: (859) 543-4040

Louisiana

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

Bank Name: **Vermilion Bank & Trust Company** Rating: **A-** Yr Founded: 1958
Headquartered In: Kaplan, LA Has Branches In: LA
Website: www.vermilionbank.com Telephone: (337) 643-7900

Maine

Bank Name: **WEX Bank** Rating: **A-** Yr Founded: 1998
Headquartered In: Sandy, UT Has Branches In: ME, UT
Website: www.wexinc.com 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** Rating: **B+** Yr Founded: 1857
Headquartered In: Gettysburg, PA Has Branches In: MD, PA
Website: www.acnb.com Telephone: (717) 339-5285

Bank Name: **Wilmington Trust, National Association** Rating: **B+** Yr Founded: 1995
Headquartered In: Wilmington, DE
Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
Website: www.wilmingtontrust.com Telephone: (302) 651-1000

Massachusetts

Bank Name: **Goldman Sachs Bank USA** Rating: **A-** Yr Founded: 1990
Headquartered In: New York, NY Has Branches In: MA, NJ, NY, UT
Website: www.marcus.com/us/en Telephone: (212) 902-1000

Michigan

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

Bank Name: **Alden State Bank** Rating: **B+** Yr Founded: 1934
Headquartered In: Alden, MI Has Branches In: MI
Website: www.alden.bank Telephone: (231) 331-4481

Bank Name: **Century Bank and Trust** Rating: **B+** Yr Founded: 1909
Headquartered In: Coldwater, MI Has Branches In: MI
Website: www.centurybankandtrust.com Telephone: (517) 278-1500

Bank Name: **Charlevoix State Bank** Rating: **B+** Yr Founded: 1994
Headquartered In: Charlevoix, MI Has Branches In: MI
Website: www.charlevoixstatebank.com Telephone: (231) 547-4411

Bank Name: **Chelsea State Bank** Rating: **B+** Yr Founded: 1897
Headquartered In: Chelsea, MI Has Branches In: MI
Website: www.chelseastate.bank Telephone: (734) 475-1355

Bank Name: **Eastern Michigan Bank** Rating: **B+** Yr Founded: 1895
Headquartered In: Croswell, MI Has Branches In: MI
Website: www.emb.bank Telephone: (810) 679-2500

Bank Name: **First State Bank** Rating: **B+** Yr Founded: 1904
Headquartered In: Farnam, NE Has Branches In: MI, NE
Website: www.1stStateBank4me.com Telephone: (308) 569-2311

Bank Name: **Huron State Bank** Rating: **B+** Yr Founded: 1980
Headquartered In: Rogers City, MI Has Branches In: MI
Website: www.huronnationalbank.com Telephone: (989) 734-4734

Bank Name: **Macatawa Bank, National Association** Rating: **B+** Yr Founded: 1997
Headquartered In: Holland, MI Has Branches In: MI
Website: www.macatawabank.com Telephone: (616) 820-1444

Bank Name: **Wilmington Trust, National Association** Rating: **B+** Yr Founded: 1995
Headquartered In: Wilmington, DE
Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
Website: www.wilmingtontrust.com Telephone: (302) 651-1000

Minnesota

Bank Name: **Ameriprise Bank, FSB** Rating: **A-** Yr Founded: 2006
Headquartered In: Minneapolis, MN Has Branches In: MN
Website: www.ameriprise.com Telephone: (612) 671-3131

Bank Name: **Lake Region Bank** Rating: **A-** Yr Founded: 1915
Headquartered In: New London, MN Has Branches In: MN
Website: www.lakeregion.com Telephone: (320) 354-2011

Bank Name: **Vermillion State Bank** Rating: **A-** Yr Founded: 1918
Headquartered In: Vermillion, MN Has Branches In: MN
Website: www.vermillionbank.com Telephone: (651) 437-4433

Mississippi

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

Bank Name: **Merchants and Planters Bank** Rating: **A-** Yr Founded: 1906
Headquartered In: Raymond, MS Has Branches In: MS
Website: www.mpbank.net Telephone: (601) 857-8044

Missouri

Bank Name: **Community Bank of El Dorado Springs** Rating: **A-** Yr Founded: 1981
Headquartered In: El Dorado Springs, MO Has Branches In: MO
Website: www.communitybankeldo.com Telephone: (417) 876-6811

Bank Name: **Security Bank of Kansas City** Rating: **A-** Yr Founded: 1933
Headquartered In: Kansas City, KS Has Branches In: KS, MO
Website: www.securitybankkc.com Telephone: (913) 281-3165

Bank Name: **The Nodaway Valley Bank** Rating: **A-** Yr Founded: 1868
Headquartered In: Maryville, MO Has Branches In: MO
Website: www.nvb.com Telephone: (660) 562-3232

Montana

Bank Name: **Bank of Montana** Rating: **A-** Yr Founded: 2007
Headquartered In: Missoula, MT Has Branches In: MT
Website: www.bankofmontana.com Telephone: (406) 829-2662

Nebraska

Bank Name: **First Northeast Bank of Nebraska** Rating: **A-** Yr Founded: 1902
Headquartered In: Lyons, NE Has Branches In: NE
Website: https://fnb-ne.com Telephone: (402) 687-2640

Bank Name: **The First National Bank of Gordon** Rating: **A-** Yr Founded: 1889
Headquartered In: Gordon, NE Has Branches In: NE
Website: www.fnbgordon.com Telephone: (308) 282-0050

Nevada

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

Bank Name: **Armed Forces Bank, National Association** Rating: **B+** Yr Founded: 1907
Headquartered In: Fort Leavenworth, KS Has Branches In: AZ, CO, IL, KS, KY, MO, NV, TX, VA, WA
Website: www.afbank.com Telephone: (913) 364-3497

Bank Name: **Beal Bank USA** Rating: **B+** Yr Founded: 2004
Headquartered In: Las Vegas, NV Has Branches In: AZ, CA, CO, FL, GA, IL, MA, NV, PA, TX, WA
Website: www.bealbank.com Telephone: (702) 598-3500

Bank Name: **Plumas Bank** Rating: **B+** Yr Founded: 1980
Headquartered In: Quincy, CA Has Branches In: CA, NV
Website: www.plumasbank.com Telephone: (888) 375-8627

Bank Name: **Wilmington Trust, National Association** Rating: **B+** Yr Founded: 1995
Headquartered In: Wilmington, DE
Has Branches In: CA, CT, DC, DE, FL, GA, MA, MD, MI, MN, NJ, NV, NY, PA, TX
Website: www.wilmingtontrust.com Telephone: (302) 651-1000

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** Rating: **B+** Yr Founded: 1887
Headquartered In: Bar Harbor, ME Has Branches In: ME, NH, VT
Website: www.barharbor.bank Telephone: (207) 288-3314

New Jersey

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: **Sumitomo Mitsui Trust Bank (U.S.A.) Limited** Rating: **A** Yr Founded: 1987
Headquartered In: Hoboken, NJ Has Branches In: NJ
Website: https://portal.smtbusa.com Telephone: (201) 420-9470

Bank Name: **Bessemer Trust Company** Rating: **A-** Yr Founded: 1907
Headquartered In: Woodbridge, NJ Has Branches In: NJ
Website: www.bessemertrust.com Telephone: (732) 694-5500

Bank Name: **Goldman Sachs Bank USA** Rating: **A-** Yr Founded: 1990
Headquartered In: New York, NY Has Branches In: MA, NJ, NY, UT
Website: www.marcus.com/us/en Telephone: (212) 902-1000

Bank Name: **MIZUHO BANK (USA)** Rating: **A-** Yr Founded: 1974
Headquartered In: New York, NY Has Branches In: NJ, NY
Website: www.mizuhogroup.com Telephone: (212) 282-3000

New Mexico

Bank Name: **Valley Bank of Commerce** Rating: **A-** Yr Founded: 1978
Headquartered In: Roswell, NM Has Branches In: NM
Website: www.valleybankofcommerce.com Telephone: (575) 623-2265
Telephone: (801) 236-3600

New York

Bank Name: **Alpine Capital Bank** Rating: **A-** Yr Founded: 2000
Headquartered In: New York, NY Has Branches In: NY
Website: www.alpinecapitalbank.com Telephone: (212) 328-2555

Bank Name: **Bank of Millbrook** Rating: **A-** Yr Founded: 1891
Headquartered In: Millbrook, NY Has Branches In: NY
Website: www.bankofmillbrook.com/ Telephone: (845) 677-5321

Bank Name: **Bessemer Trust Company, National Association** Rating: **A-** Yr Founded: 1907
Headquartered In: New York, NY Has Branches In: CT, NY, TX, WA
Website: www.bessemertrust.com Telephone: (212) 708-9100

Bank Name: **Deutsche Bank Trust Company Americas** Rating: **A-** Yr Founded: 1903
Headquartered In: New York, NY Has Branches In: NY
Telephone: (212) 250-2500

Bank Name: **Goldman Sachs Bank USA**
Headquartered In: New York, NY
Website: www.marcus.com/us/en
Rating: **A-** Yr Founded: 1990
Has Branches In: MA, NJ, NY, UT
Telephone: (212) 902-1000

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: **MIZUHO BANK (USA)**
Headquartered In: New York, NY
Website: www.mizuhogroup.com
Rating: **A-** Yr Founded: 1974
Has Branches In: NJ, NY
Telephone: (212) 282-3000
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: https://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

Bank Name: **Liberty State Bank**
Headquartered In: Powers Lake, ND
Website: www.libertystateplnd.com
Rating: **A-** Yr Founded: 1952
Has Branches In: ND
Telephone: (701) 464-5421

Ohio

Bank Name: **FDS Bank**
Headquartered In: Mason, OH
Rating: **A+** Yr Founded: 0
Has Branches In: OH
Telephone: (513) 573-2265

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: 0
Has Branches In: OH
Telephone: (419) 426-3641

Bank Name: **The Ottoville Bank Company** Rating: **A-** Yr Founded: 1904
Headquartered In: Ottoville, OH Has Branches In: OH
Website: www.ottovillebank.com Telephone: (419) 453-3313

Bank Name: **The St. Henry Bank** Rating: **A-** Yr Founded: 1905
Headquartered In: Saint Henry, OH Has Branches In: OH
Website: www.sthenrybank.com Telephone: (419) 678-2358

Oklahoma

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: fsnb.com Telephone: (580) 357-9880

Bank Name: **BancFirst** Rating: **A-** Yr Founded: 1989
Headquartered In: Oklahoma City, OK Has Branches In: OK
Website: www.bancfirst.bank Telephone: (405) 270-1000

Bank Name: **Latimer State Bank** Rating: **A-** Yr Founded: 1979
Headquartered In: Wilburton, OK Has Branches In: OK
Telephone: (918) 465-2327

Bank Name: **McCurtain County National Bank** Rating: **A-** Yr Founded: 1982
Headquartered In: Broken Bow, OK Has Branches In: OK
Website: www.mcnbonline.com Telephone: (580) 584-6262

Oregon

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

Bank Name: **Bank of Eastern Oregon** Rating: **B** Yr Founded: 1945
Headquartered In: Heppner, OR Has Branches In: ID, OR, WA
Website: www.beobank.com Telephone: (541) 676-0201

Bank Name: **Bank of the Pacific** Rating: **B** Yr Founded: 1971
Headquartered In: Aberdeen, WA Has Branches In: OR, WA
Website: www.bankofthepacific.com Telephone: (360) 537-4052

Bank Name: **Banner Bank** Rating: **B** Yr Founded: 1890
Headquartered In: Walla Walla, WA Has Branches In: CA, ID, OR, WA
Website: www.bannerbank.com Telephone: (509) 527-3636

Bank Name: **First Federal Savings and Loan Assoc. of McMinnville** Rating: **B** Yr Founded: 1922
Headquartered In: McMinnville, OR Has Branches In: OR
Website: www.firstfedweb.com Telephone: (503) 472-6171

Bank Name: **First-Citizens Bank & Trust Company** Rating: **B** Yr Founded: 0
Headquartered In: Raleigh, NC
Has Branches In: AZ, CA, CO, FL, GA, KS, MA, MD, MO, NC, NE, NM, NV, OK, OR, SC, TN, TX, VA, WA, WI, WV
Website: www.firstcitizens.com

Bank Name: **Idaho First Bank** Rating: **B** Yr Founded: 2005
Headquartered In: McCall, ID Has Branches In: ID, OR
Website: www.idahofirstbank.com Telephone: (208) 634-1000

Bank Name: **JPMorgan Chase Bank, N.A.** 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

Bank Name: **Oregon Pacific Banking Co.** Rating: **B** Yr Founded: 1979
Headquartered In: Florence, OR Has Branches In: OR
Website: www.oregonpacificbank.com Telephone: (541) 997-7121

Bank Name: **People's Bank of Commerce** Rating: **B** Yr Founded: 1998
Headquartered In: Medford, OR Has Branches In: OR
Website: www.peoplesbank.bank Telephone: (541) 776-5350

Pennsylvania

Bank Name: **First National Bank & Trust Company of Newtown** Rating: **A-** Yr Founded: 1864
Headquartered In: Newtown, PA Has Branches In: PA
Website: www.fnbn.com Telephone: (215) 860-9100

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: **Citizens Bank, National Association** Rating: **B** Yr Founded: 0
Headquartered In: Providence, RIHas Branches In: CA, CT, DC, DE, FL, MA, MD, MI, NH, NJ, NY, OH, PA, RI, VA, VT
Website: www.citizensbank.com/about-us/overview.aspx Telephone: (401) 900-6715

Bank Name: **JPMorgan Chase Bank, N.A.** 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: **Farmers and Merchants Bank of South Carolina** Rating: **A-** Yr Founded: 1912
Headquartered In: Holly Hill, SC Has Branches In: SC
Website: www.fmbsc.com Telephone: (803) 496-3430

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: **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** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

Bank Name: **First National Bank of Tennessee** Rating: **A-** Yr Founded: 1965
Headquartered In: Livingston, TN Has Branches In: TN
Website: www.fnbotn.com/ Telephone: (931) 823-1261

Texas

Bank Name: **FSNB, National Association** Rating: **A** Yr Founded: 1946
Headquartered In: Lawton, OK Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX
Website: https://fsnb.com Telephone: (580) 357-9880

Bank Name: **Texas Exchange Bank** Rating: **A** Yr Founded: 1970
Headquartered In: Crowley, TX Has Branches In: TX
Website: www.txexbank.com Telephone: (817) 297-4331

Bank Name: **The Big Bend Banks, N.A.** Rating: **A** Yr Founded: 1907
Headquartered In: Marfa, TX Has Branches In: TX
Website: www.bigbendbanks.com Telephone: (432) 729-4344

Bank Name: **The First National Bank of Stanton** Rating: **A** Yr Founded: 1906
Headquartered In: Stanton, TX Has Branches In: TX
Website: www.fnbstanton.com Telephone: (432) 756-3361

Bank Name: **Bessemer Trust Company, National Association** Rating: **A-** Yr Founded: 1907
Headquartered In: New York, NY Has Branches In: CT, NY, TX, WA
Website: www.bessemertrust.com Telephone: (212) 708-9100

Bank Name: **Charter Bank** Rating: **A-** Yr Founded: 1962
Headquartered In: Corpus Christi, TX Has Branches In: TX
Website: www.charterbankcc.com Telephone: (361) 241-7681

Bank Name: **First National Bank of South Padre Island** Rating: **A-** Yr Founded: 1983
Headquartered In: South Padre Island, TX Has Branches In: TX
Website: www.fnbspi.com Telephone: (956) 761-7958

Bank Name: **First State Bank** Rating: **A-** Yr Founded: 1910
Headquartered In: Paint Rock, TX Has Branches In: TX
Website: www.fsbpaintrock.com/ Telephone: (325) 732-4386

Bank Name: **First State Bank of Odem** Rating: **A-** Yr Founded: 1945
Headquartered In: Odem, TX Has Branches In: TX
Website: www.fsbodem.com Telephone: (361) 368-2651

Bank Name: **Muenster State Bank** Rating: **A-** Yr Founded: 1923
Headquartered In: Muenster, TX Has Branches In: TX
Website: www.muensterstate.bank Telephone: (940) 759-2257

Bank Name: **Stockmens National Bank in Cotulla** Rating: **A-** Yr Founded: 1904
Headquartered In: Cotulla, TX Has Branches In: TX
Website: www.snbcotulla.com Telephone: (830) 879-2331

Bank Name: **Texas Community Bank** Rating: **A-** Yr Founded: 1983
Headquartered In: Laredo, TX Has Branches In: TX
Website: www.tx-communitybank.com Telephone: (956) 722-8333

Bank Name: **The First National Bank of Livingston** Rating: **A-** Yr Founded: 1902
Headquartered In: Livingston, TX Has Branches In: TX
Website: www.fnblivingston.com Telephone: (936) 327-1234

Bank Name: **The First National Bank of Mertzon** Rating: **A-** Yr Founded: 1910
Headquartered In: Mertzon, TX Has Branches In: TX
Website: www.fnbmertzon.com Telephone: (325) 835-4321

Bank Name: **The State National Bank of Big Spring** Rating: **A-** Yr Founded: 1909
Headquartered In: Big Spring, TX Has Branches In: TX
Website: www.statenational.bank Telephone: (432) 264-2100

Bank Name: **ValueBank Texas** Rating: **A-** Yr Founded: 1967
Headquartered In: Corpus Christi, TX Has Branches In: TX
Website: www.valuebanktexas.com Telephone: (361) 888-4451

Bank Name: **Zavala County Bank** Rating: **A-** Yr Founded: 1909
Headquartered In: Crystal City, TX Has Branches In: TX
Website: www.zcbank.com Telephone: (830) 374-5866

Utah

Bank Name: **Optum Bank, Inc.** Rating: **A+** Yr Founded: 2003
Headquartered In: Draper, UT Has Branches In: UT
Website: www.optumbank.com Telephone: (866) 234-8913

Bank Name: **First Electronic Bank** Rating: **A-** Yr Founded: 2000
Headquartered In: Salt Lake City, UT Has Branches In: UT
Website: www.firstelectronic.bank Telephone: (801) 572-4004

Bank Name: **Goldman Sachs Bank USA** Rating: **A-** Yr Founded: 1990
Headquartered In: New York, NY Has Branches In: MA, NJ, NY, UT
Website: www.marcus.com/us/en Telephone: (212) 902-1000

Bank Name: **The Pitney Bowes Bank Inc.** Rating: **A-** Yr Founded: 1998
Headquartered In: Salt Lake City, UT Has Branches In: UT
Website: www.pitneybowes.com Telephone: (801) 832-4440

Bank Name: **WEX Bank** Rating: **A-** Yr Founded: 1998
Headquartered In: Sandy, UT Has Branches In: ME, UT
Website: www.wexinc.com 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** Rating: **B+** Yr Founded: 1887
Headquartered In: Bar Harbor, ME Has Branches In: ME, NH, VT
Website: www.barharbor.bank Telephone: (207) 288-3314

Virginia

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: **Citizens Bank and Trust Company** Rating: **A-** Yr Founded: 1873
Headquartered In: Blackstone, VA Has Branches In: VA
Website: www.cbtva.com Telephone: (434) 292-8100

Bank Name: **The Bank of Southside Virginia** Rating: **A-** Yr Founded: 1911
Headquartered In: Carson, VA Has Branches In: VA
Website: www.bsvnet.com Telephone: (434) 246-5211

Washington

Bank Name: **Security State Bank** Rating: **A** Yr Founded: 1903
Headquartered In: Centralia, WA Has Branches In: WA
Website: www.ssbwa.com Telephone: (360) 736-0763

Bank Name: **Bessemer Trust Company, National Association** Rating: **A-** Yr Founded: 1907
Headquartered In: New York, NY Has Branches In: CT, NY, TX, WA
Website: www.bessemertrust.com Telephone: (212) 708-9100

Bank Name: **Cashmere Valley Bank** Rating: **A-** Yr Founded: 1932
Headquartered In: Cashmere, WA Has Branches In: WA
Website: www.cashmerevalleybank.com Telephone: (509) 782-1501

West Virginia

Bank Name: **Clay County Bank, Inc.** Rating: **A-** Yr Founded: 1902
Headquartered In: Clay, WV Has Branches In: WV
Website: www.claycounty.bank Telephone: (304) 587-4221

Wisconson

Bank Name: **Banner Banks** Rating: **A-** Yr Founded: 1900
Headquartered In: Birnamwood, WI Has Branches In: WI
Website: www.bannerbanks.com Telephone: (715) 449-2556

Wyoming

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: **Wyoming Bank & Trust** Rating: **A-**
Headquartered In: Cheyenne, WY Has Branches In: WY
Website: www.wyomingbank.bank Telephone: (307) 632-7733

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.
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 September 19, 2025. Visit https://greyhouse.weissratings.com to check the latest rating of these companies.

Alabama

Bank Name: **Nova Bank** Rating: **E-** Yr Founded: 2024
Headquartered In: Huntsville, AL Has Branches In: AL
Telephone: (256) 800-6682

Arizona

Bank Name: **Gainey Business Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Scottsdale, AZ Has Branches In: AZ
Telephone: (480) 571-7690

Bank Name: **Integro Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Phoenix, AZ Has Branches In: AZ
Telephone: (602) 805-5088

Bank Name: **Scottsdale Community Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Scottsdale, AZ Has Branches In: AZ
Telephone: (480) 750-1000

Bank Name: **Zenith Bank & Trust** Rating: **E-** Yr Founded: 2023
Headquartered In: Scottsdale, AZ Has Branches In: AZ
Telephone: (480) 999-9900

Arkansas

Bank Name: **Bank of Little Rock** Rating: **E-** Yr Founded: 1927
Headquartered In: Little Rock, AR Has Branches In: AR
Telephone: (501) 376-0800

California

Bank Name: **Bank Irvine** Rating: **E-** Yr Founded: 2022
Headquartered In: Irvine, CA Has Branches In: CA
Telephone: (949) 892-1000

Bank Name: **Beach Cities Commercial Bank** Rating: **E-** Yr Founded: 2023
Headquartered In: Irvine, CA Has Branches In: CA
Telephone: (949) 704-1010

Bank Name: **Genesis Bank** Rating: **E-** Yr Founded: 0
Headquartered In: Newport Beach, CA Has Branches In: CA
Telephone: (949) 273-1226

Bank Name: **Icon Business Bank** Rating: **E-** Yr Founded: 2023
Headquartered In: Riverside, CA Has Branches In: CA, NV
Telephone: (888) 383-1954

Bank Name: **Legacy Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Murrieta, CA Has Branches In: CA
Telephone: (951) 579-3177

Connecticut

Bank Name: **Patriot Bank, National Association** Rating: **E+** Yr Founded: 1994
Headquartered In: Stamford, CT Has Branches In: CT, NY
Telephone: (203) 251-7200

District of Columbia

Bank Name: **Founders Bank** Rating: **E** Yr Founded: 2020
Headquartered In: Washington, DC Has Branches In: DC, VA
Telephone: (202) 792-1600

Bank Name: **Trustar Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Great Falls, VA Has Branches In: DC, MD, VA
Telephone: (571) 789-0101

Florida

Bank Name: **Climate First Bank** Rating: **E-** Yr Founded: 2021
Headquartered In: Saint Petersburg, FL Has Branches In: FL
Telephone: (727) 335-0500

Bank Name: **Cypress Bank & Trust** Rating: **E-** Yr Founded: 2021
Headquartered In: Melbourne, FL Has Branches In: FL
Telephone: (321) 306-4100

Bank Name: **Evermore Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Fort Lauderdale, FL Has Branches In: FL
Telephone: (954) 678-0100

Bank Name: **Gulf Atlantic Bank** Rating: **E-** Yr Founded: 2020
Headquartered In: Key West, FL Has Branches In: FL
Telephone: (305) 394-5100

Bank Name: **Gulf Coast Business Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Fort Myers, FL Has Branches In: FL
Telephone: (239) 345-2265

Bank Name: **Locality Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Fort Lauderdale, FL Has Branches In: FL
Telephone: (954) 799-0900

Bank Name: **Waterfall Bank** Rating: **E-** Yr Founded: 2021
Headquartered In: Clearwater, FL Has Branches In: FL
Telephone: (727) 472-3599

Georgia

Bank Name: **Moultrie Bank & Trust** Rating: **E-** Yr Founded: 2022
Headquartered In: Moultrie, GA Has Branches In: GA
Telephone: (229) 785-1300

Bank Name: **Craft Bank** Rating: **E** Yr Founded: 2020
Headquartered In: Atlanta, GA Has Branches In: GA
Telephone: (678) 736-5060

Bank Name: **First State Bank of Randolph County** Rating: **E** Yr Founded: 1900
Headquartered In: Cuthbert, GA Has Branches In: GA
Telephone: (229) 732-3791

Bank Name: **Tandem Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Tucker, GA Has Branches In: GA
Telephone: (770) 281-9880

Bank Name: **Classic City Bank** Rating: **E+** Yr Founded: 2020
Headquartered In: Athens, GA Has Branches In: GA
Telephone: (706) 222-2265

Illinois

Bank Name: **FWBank** Rating: **E-** Yr Founded: 2021
Headquartered In: Chicago, IL Has Branches In: IL
Telephone: (312) 690-4522

Bank Name: **The Lemont National Bank** Rating: **E-** Yr Founded: 1901
Headquartered In: Lemont, IL Has Branches In: IL
Telephone: (630) 257-3000

Bank Name: **First National Bank and Trust Company** Rating: **E** Yr Founded: 1872
Headquartered In: Clinton, IL Has Branches In: IL, WI
Telephone: (217) 935-2148

Bank Name: **Chesterfield State Bank** Rating: **E+** Yr Founded: 1898
Headquartered In: Chesterfield, IL Has Branches In: IL
Telephone: (618) 753-3181

Bank Name: **Devon Bank** Rating: **E+** Yr Founded: 1945
Headquartered In: Chicago, IL Has Branches In: IL
Telephone: (773) 465-2500

Bank Name: **Grand Rivers Community Bank** Rating: **E+** Yr Founded: 1902
Headquartered In: Grand Chain, IL Has Branches In: IL
Telephone: (618) 634-2208

Indiana

Bank Name: **Kentland Federal Savings and Loan Association** Rating: **E+** Yr Founded: 1920
Headquartered In: Kentland, IN Has Branches In: IN
Telephone: (219) 474-5888

Maryland

Bank Name: **Trustar Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Great Falls, VA Has Branches In: DC, MD, VA
Telephone: (571) 789-0101

Massachusetts

Bank Name: **New Valley Bank & Trust** Rating: **E** Yr Founded: 2019
Headquartered In: Springfield, MA Has Branches In: MA
Telephone: (413) 739-2265

Michigan

Bank Name: **Community Unity Bank** Rating: **E-** Yr Founded: 0
Headquartered In: Birmingham, MI Has Branches In: MI
Telephone: (248) 574-9100

Bank Name: **Mi Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Bloomfield Hills, MI Has Branches In: MI
Telephone: (855) 642-2651

Minnesota

Bank Name: **EntreBank** Rating: **E-** Yr Founded: 2022
Headquartered In: Bloomington, MN Has Branches In: MN

Bank Name: **The First State Bank of Rosemount** Rating: **E+** Yr Founded: 1909
Headquartered In: Rosemount, MN Has Branches In: MN
Telephone: (651) 423-1121

Nebraska

Bank Name: **Sidney Federal Savings and Loan Association** Rating: **E-** Yr Founded: 1899
Headquartered In: Sidney, NE Has Branches In: NE
Telephone: (308) 254-2401

Nevada

Bank Name: **Icon Business Bank** Rating: **E-** Yr Founded: 2023
Headquartered In: Riverside, CA Has Branches In: CA, NV
Telephone: (888) 383-1954

Bank Name: **Lexicon Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Las Vegas, NV Has Branches In: NV
Telephone: (702) 780-7700

New Hampshire

Bank Name: **Walden Mutual Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Concord, NH Has Branches In: NH

Bank Name: **The Millyard Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Nashua, NH Has Branches In: NH
Telephone: (603) 882-6500

New Jersey

Bank Name: **Union County Savings Bank** Rating: **E-** Yr Founded: 1883
Headquartered In: Elizabeth, NJ Has Branches In: NJ
Telephone: (908) 354-4600

New York

Bank Name: **Grasshopper Bank, N.A.** Rating: **E** Yr Founded: 2019
Headquartered In: New York, NY Has Branches In: NY
Telephone: (917) 830-2100

Bank Name: **Piermont Bank** Rating: **E** Yr Founded: 2019
Headquartered In: New York, NY Has Branches In: NY
Telephone: (212) 266-9200

Bank Name: **Patriot Bank, National Association** Rating: **E+** Yr Founded: 1994
Headquartered In: Stamford, CT Has Branches In: CT, NY
Telephone: (203) 251-7200

North Carolina

Bank Name: **American Bank of the Carolinas** Rating: **E** Yr Founded: 2019
Headquartered In: Monroe, NC Has Branches In: NC
Telephone: (704) 220-6922

Bank Name: **Triad Business Bank** Rating: **E** Yr Founded: 0
Headquartered In: Greensboro, NC Has Branches In: NC
Telephone: (336) 542-1470

Ohio

Bank Name: **Adelphi Bank** Rating: **E-** Yr Founded: 2023
Headquartered In: Columbus, OH Has Branches In: OH
Telephone: (614) 362-5494

Bank Name: **First Bank of Central Ohio** Rating: **E-** Yr Founded: 2021
Headquartered In: Worthington, OH Has Branches In: OH
Telephone: (614) 992-6700

Bank Name: **Fortuna Bank** Rating: **E-** Yr Founded: 2024
Headquartered In: Grandview Heights, OH Has Branches In: OH
Telephone: (614) 347-3113

Bank Name: **Riverside Bank of Dublin** Rating: **E-** Yr Founded: 2021
Headquartered In: Dublin, OH Has Branches In: OH
Telephone: (614) 482-1300

Bank Name: **Ohio State Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Bexley, OH Has Branches In: OH
Telephone: (614) 697-1000

Oklahoma

Bank Name: **Gateway First Bank** Rating: **E** Yr Founded: 2007
Headquartered In: Jenks, OK Has Branches In: OK
Telephone: (918) 324-0021

Bank Name: **Community State Bank** Rating: **E+** Yr Founded: 1988
Headquartered In: Hennessey, OK Has Branches In: OK
Telephone: (405) 853-6880

Pennsylvania

Bank Name: **Mauch Chunk Trust Company** Rating: **E-** Yr Founded: 1902
Headquartered In: Jim Thorpe, PA Has Branches In: PA
Telephone: (570) 325-2265

Bank Name: **Tioga-Franklin Savings Bank** Rating: **E-** Yr Founded: 1873
Headquartered In: Philadelphia, PA Has Branches In: PA
Telephone: (215) 423-8012

Bank Name: **Compass Savings Bank** Rating: **E** Yr Founded: 1934
Headquartered In: Wilmerding, PA Has Branches In: PA
Telephone: (412) 824-1070

South Carolina

Bank Name: **Enterprise Bank of South Carolina** Rating: **E** Yr Founded: 1920
Headquartered In: Ehrhardt, SC Has Branches In: SC
Telephone: (803) 267-3191

Tennessee

Bank Name: **RockPointBank, National Association** Rating: **E-** Yr Founded: 2021
Headquartered In: Chattanooga, TN Has Branches In: TN
Telephone: (423) 558-3400

Texas

Bank Name: **Agility Bank, National Association** Rating: **E-** Yr Founded: 2022
Headquartered In: Houston, TX Has Branches In: TX
Telephone: (713) 324-8810

Bank Name: **Citizens State Bank** Rating: **E-** Yr Founded: 1925
Headquartered In: Buffalo, TX Has Branches In: TX
Telephone: (903) 322-4256

Bank Name: **Cornerstone Capital Bank, SSB** Rating: **E-** Yr Founded: 1988
Headquartered In: Houston, TX Has Branches In: TX, WA
Telephone: (713) 621-4663

Bank Name: **Texas Traditions Bank** Rating: **E-** Yr Founded: 2022
Headquartered In: Katy, TX Has Branches In: TX
Telephone: (281) 505-9500

Bank Name: **Bank of Brenham, National Association** Rating: **E** Yr Founded: 2001
Headquartered In: Brenham, TX Has Branches In: TX
Telephone: (979) 836-3332

Bank Name: **Fayetteville Bank** Rating: **E** Yr Founded: 1917
Headquartered In: Fayetteville, TX Has Branches In: TX
Telephone: (979) 378-4261

Bank Name: **Gulf Capital Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Houston, TX Has Branches In: TX
Telephone: (713) 999-8800

Bank Name: **The First National Bank of Bellville** Rating: **E** Yr Founded: 1890
Headquartered In: Bellville, TX Has Branches In: TX
Telephone: (979) 865-3181

Bank Name: **The First National Bank of Shiner** Rating: **E** Yr Founded: 1891
Headquartered In: Shiner, TX Has Branches In: TX
Telephone: (361) 594-3317

Bank Name: **Industry State Bank** Rating: **E+** Yr Founded: 1911
Headquartered In: Industry, TX Has Branches In: TX
Telephone: (979) 357-4437

Utah

Bank Name: **Square Financial Services, Inc.** Rating: **E-** Yr Founded: 2021
Headquartered In: Salt Lake City, UT Has Branches In: UT

Bank Name: **Varo Bank, National Association** Rating: **E-** Yr Founded: 0
Headquartered In: Draper, UT Has Branches In: UT
Telephone: (415) 513-5240

Bank Name: **Nelnet Bank** Rating: **E** Yr Founded: 2020
Headquartered In: Draper, UT Has Branches In: UT
Telephone: (800) 511-6452

Bank Name: **Medallion Bank** Rating: **E+** Yr Founded: 2002
Headquartered In: Salt Lake City, UT Has Branches In: UT
Telephone: (866) 688-6983

Vermont

Bank Name: **Bank of Burlington** Rating: **E-** Yr Founded: 2022
Headquartered In: South Burlington, VT Has Branches In: VT
Telephone: (802) 992-1213

Virginia

Bank Name: **Integrity Bank for Business** Rating: **E-** Yr Founded: 2021
Headquartered In: Virginia Beach, VA Has Branches In: VA

Bank Name: **Founders Bank** Rating: **E** Yr Founded: 2020
Headquartered In: Washington, DC Has Branches In: DC, VA
Telephone: (202) 792-1600

Bank Name: **Trustar Bank** Rating: **E** Yr Founded: 2019
Headquartered In: Great Falls, VA Has Branches In: DC, MD, VA
Telephone: (571) 789-0101

Washington

Bank Name: **Connect Community Bank** Rating: **E-** Yr Founded: 1925
Headquartered In: Raymond, WA Has Branches In: WA
Telephone: (360) 942-3444

Bank Name: **Cornerstone Capital Bank, SSB** Rating: **E-** Yr Founded: 1988
Headquartered In: Houston, TX Has Branches In: TX, WA
Telephone: (713) 621-4663

Wisconsin

Bank Name: **Columbia Savings and Loan Association** Rating: **E-** Yr Founded: 1924
Headquartered In: Milwaukee, WI Has Branches In: WI
Telephone: (414) 374-0486

Bank Name: **First National Bank and Trust Company** Rating: **E** Yr Founded: 1872
Headquartered In: Clinton, IL 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 September 18, 2025. Visit https://greyhouse.weissratings.com to check the latest rating of these companies.

Alabama

Name: **Family Security Credit Union** Rating: **A** Phone: (256) 340-2000
Headquartered In: Decatur, AL Website: www.myfscu.com

Name: **Mobile Educators Credit Union** Rating: **A** Phone: (251) 473-4712
Headquartered In: Mobile, AL Website: www.yourmecu.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** Rating: **A-** Phone: (907) 459-5900
Headquartered In: Fairbanks, AK Website: www.spiritofak.com

Arizona

Name: **First American Credit Union** Rating: **A** Phone: (520) 836-8838
Headquartered In: Casa Grande, AZ Website: www.firstamerican.org/

Arkansas

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

Name: **Diamond Lakes Federal Credit Union** Rating: **A-** Phone: (501) 332-6530
Headquartered In: Malvern, AR Website: www.diamondlakesfcu.org

Name: **Fairfield Federal Credit Union** Rating: **A-** Phone: (870) 536-6665
Headquartered In: Pine Bluff, AR Website: www.fairfieldcreditunion.org

Name: **Patterson Federal Credit Union** Rating: **A-** Phone: (870) 246-8005
Headquartered In: Arkadelphia, AR Website: www.pfcuonline.org

Name: **Pine Federal Credit Union** Rating: **A-** Phone: (870) 247-5100
Headquartered In: Pine Bluff, AR Website: https://pinefcu.com

Name: **UP Arkansas Federal Credit Union** Rating: **A-** Phone: (501) 373-2190
Headquartered In: North Little Rock, AR Website: www.upfcu.org

California

Name: **Priority One Credit Union** Rating: **A** Phone: (877) 762-8663
Headquartered In: South Pasadena, CA Website: www.priorityonecu.org

Name: **Santa Barbara Teachers Federal Credit Union** Rating: **A** Phone: (805) 682-2467
Headquartered In: Santa Barbara, CA Website: www.sbtfcu.org

Name: **SMW 104 Federal Credit Union** Rating: **A** Phone: (510) 483-1300
Headquartered In: Livermore, CA Website: www.smw104fcu.org

Name: **Vida Federal Credit Union** Rating: **A** Phone: (909) 983-1959
Headquartered In: Ontario, CA Website: www.vidafcu.org

Colorado

Name: **Rio Grande Federal Credit Union** Rating: **A** Phone: (970) 243-7330
Headquartered In: Grand Junction, CO Website: www.riograndefcu.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** Rating: **A-** Phone: (203) 374-6500
Headquartered In: Bridgeport, CT Website: mybpfcu.org

Name: **FD Community Federal Credit Union** Rating: **A-** Phone: (203) 753-9201
Headquartered In: Waterbury, CT Website: www.fdcommunityfcu.org

Name: **GHA Federal Credit Union** Rating: **A-** Phone: (203) 863-3452
Headquartered In: Greenwich, CT Website: www.ghafcu.org

Name: **Hartford Federal Credit Union** Rating: **A-** Phone: (860) 527-6663
Headquartered In: Hartford, CT Website: www.hartfordfcu.com

Name: **Lawrence Memorial Hospital Employee FCU** Rating: **A-** Phone: (860) 444-5104
Headquartered In: New London, CT Website: www.lmhospcu.com

Delaware

Name: **Community Powered Federal Credit Union** Rating: **A** Phone: (302) 392-2930
Headquartered In: Bear, DE Website: https://cpwrfcu.org

District of Columbia

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

Name: **Bank Fund Staff Federal Credit Union** Rating: **B+** Phone: (202) 212-6400
Headquartered In: Washington, DC Website: https://bfsfcu.org

Name: **Treasury Department Federal Credit Union** Rating: **B+** Phone: (202) 289-1950
Headquartered In: Washington, DC Website: www.tdfcu.org

Florida

Name: **Members First Credit Union of Florida** Rating: **A** Phone: (850) 434-2211
Headquartered In: Pensacola, FL Website: www.membersfirstfl.org

Georgia

Name: **CGR Credit Union** Rating: **A** Phone: (478) 745-0494
Headquartered In: Macon, GA Website: www.cgrcu.org

Hawaii

Name: **Hawaii County Employees Federal Credit Union** Rating: **A** Phone: (808) 935-2969
Headquartered In: Hilo, HI Website: www.hawaiicountyfcu.com

Idaho

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

Name: **Cottonwood Community Federal Credit Union** Rating: **A-** Phone: (208) 962-3451
Headquartered In: Cottonwood, ID Website: https://ccfcu.co

Name: **Latah Credit Union** Rating: **A-** Phone: (208) 882-0232
Headquartered In: Moscow, ID Website: www.latahcu.coop

Name: **Members Preferred Credit Union** Rating: **A-** Phone: (208) 523-0090
Headquartered In: Idaho Falls, ID 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: **Aurora Policemen Credit Union** Rating: **A-** Phone: (630) 499-5690
Headquartered In: Aurora, IL Website: www.apcu4u.com

Name: **Bloomington Municipal Employees Credit Union** Rating: **A-** Phone: (309) 827-7266
Headquartered In: Bloomington, IL Website: www.bmcu.org

Name: **Central Credit Union of Illinois** Rating: **A-** Phone: (708) 649-6400
Headquartered In: Bellwood, IL Website: www.centralcu.org

Name: **CommonWealth Credit Union** Rating: **A-** Phone: (815) 937-7447
Headquartered In: Bourbonnais, IL Website: www.cwcu.com

Name: **Community Trust Credit Union** Rating: **A-** Phone: (847) 662-2050
Headquartered In: Gurnee, IL Website: www.ctcu.org

Name: **Earthmover Credit Union** Rating: **A-** Phone: (630) 844-4950
Headquartered In: Oswego, IL Website: www.earthmovercu.com

Name: **Galesburg Burlington Credit Union** Rating: **A-** Phone: (309) 342-1775
Headquartered In: Galesburg, IL Website: www.gbcu.net

Name: **Heartland Credit Union** Rating: **A-** Phone: (217) 726-8877
Headquartered In: Springfield, IL Website: www.hcu.org

Name: **I A A Credit Union** Rating: **A-** Phone: (309) 557-2541
Headquartered In: Bloomington, IL Website: www.iaacu.org

Name: **Illinois State Credit Union** Rating: **A-** Phone: (309) 451-8400
Headquartered In: Normal, IL Website: www.itsmycreditunion.org

Name: **Moline Municipal Credit Union** Rating: **A-** Phone: (309) 797-2185
Headquartered In: Moline, IL Website: www.molinecu.org

Name: **Northwest Municipal Federal Credit Union** Rating: **A-** Phone: (847) 391-5369
Headquartered In: Des Plaines, IL Website: www.mynmfcu.com

Name: **River To River Credit Union** Rating: **A-** Phone: (618) 658-8312
Headquartered In: Vienna, IL Website: https://r2rcu.com

Name: **Select Employees Credit Union** Rating: **A-** Phone: (815) 626-8181
Headquartered In: Sterling, IL Website: www.selectcu.com

Name: **SIU Credit Union** Rating: **A-** Phone: (618) 457-3595
Headquartered In: Carbondale, IL Website: www.siucu.org

Indiana

Name: **CrossRoads Financial Federal Credit Union** Rating: **A** Phone: (260) 726-2142
Headquartered In: Portland, IN Website: www.crossroadsfcu.org

Name: **First Trust Credit Union** Rating: **A** Phone: (219) 879-6161
Headquartered In: Michigan City, IN Website: www.firsttrustcu.com

Name: **U S #1364 Federal Credit Union** Rating: **A** Phone: (219) 769-1700
Headquartered In: Merrillville, IN Website: www.usfederalcu.org

Iowa

Name: **Employees Credit Union** Rating: **A** Phone: (712) 362-5897
Headquartered In: Estherville, IA Website: www.employeescu.com

Kansas

Name: **White Eagle Credit Union** Rating: **A** Phone: (316) 775-7591
Headquartered In: Augusta, KS Website: https://whiteeaglecu.com

Kentucky

Name: **The Health & Education Federal Credit Union** Rating: **A+** Phone: (859) 231-8262
Headquartered In: Lexington, KY Website: www.thefcu.com

Name: **C-Plant Federal Credit Union** Rating: **A** Phone: (270) 554-0287
Headquartered In: Paducah, KY Website: www.cplant.com

Name: **Owensboro Federal Credit Union** Rating: **A** Phone: (270) 683-1054
Headquartered In: Owensboro, KY Website: www.ofcuonline.com

Louisiana

Name: **Baton Rouge City Parish Employees Federal Credit Union** Rating: **A** Phone: (225) 389-3059
Headquartered In: Baton Rouge, LA Website: www.brcpefcu.org

Name: **Cenla Federal Credit Union** Rating: **A** Phone: (318) 445-7388
Headquartered In: Alexandria, LA Website: www.cenlafcu.org/

Name: **Heart of Louisiana Federal Credit Union** Rating: **A** Phone: (318) 619-1900
Headquartered In: Pineville, LA Website: www.heartcu.org

Name: **Zellco Federal Credit Union** Rating: **A** Phone: (985) 732-7522
Headquartered In: Bogalusa, LA Website: www.zellcofcu.org

Maine

Name: **Otis Federal Credit Union** Rating: **A+** Phone: (207) 897-0900
Headquartered In: Jay, ME Website: www.otisfcu.coop

Name: **Central Maine Federal Credit Union** Rating: **A** Phone: (207) 783-1475
Headquartered In: Lewiston, ME Website: www.centralmainecu.com

Name: **Coast Line Credit Union** Rating: **A** Phone: (207) 799-7245
Headquartered In: South Portland, ME Website: www.coastlinecu.com

Name: **Franklin -Somerset Federal Credit Union** Rating: **A** Phone: (207) 612-5400
Headquartered In: Madison, ME Website: www.f-sfcu.com

Maryland

Name: **Chessie Federal Credit Union** Rating: **A** Phone: (301) 777-1781
Headquartered In: Cumberland, MD Website: www.chessiefcu.org

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** Rating: **A-** Phone: (508) 748-3452
Headquartered In: Marion, MA Website: www.cufcu.org

Name: **First Citizens Federal Credit Union** Rating: **A-** Phone: (800) 642-7515
Headquartered In: Fairhaven, MA Website: www.firstcitizens.org

Name: **Greater Springfield Credit Union** Rating: **A-** Phone: (413) 782-3161
Headquartered In: Springfield, MA Website: www.grscu.org

Name: **Luso-American Credit Union** Rating: **A-** Phone: (978) 531-5767
Headquartered In: Peabody, MA Website: www.luso-american.com

Name: **Somerville Municipal Federal Credit Union** Rating: **A-** Phone: (617) 625-0898
Headquartered In: Somerville, MA Website: www.sommfcu.com

Michigan

Name: **Iron Mountain-Kingsford Community Fed. Credit Union** Rating: **A+** Phone: (906) 774-6020
Headquartered In: Kingsford, MI Website: www.pcbranch.com

Name: **Alpena-Alcona Area Credit Union** Rating: **A** Phone: (989) 356-3577
Headquartered In: Alpena, MI Website: www.aaacu.com

Name: **Consumers Professional Credit Union** Rating: **A** Phone: (517) 372-2400
Headquartered In: Lansing, MI Website: www.cpcu.co

Name: **FinancialEdge Credit Union** Rating: **A** Phone: (989) 892-6088
Headquartered In: Bay City, MI Website: www.finedgecu.org

Name: **Total Community Credit Union** Rating: **A** Phone: (313) 291-3300
Headquartered In: Taylor, MI Website: www.tccu.us

Name: **U.P. State Credit Union** Rating: **A** Phone: (906) 786-1146
Headquartered In: Escanaba, MI Website: www.upscu.com

Name: **West Michigan Credit Union** Rating: **A** Phone: (800) 442-4576
Headquartered In: Grand Rapids, MI Website: www.westmichigancu.com

Minnesota

Name: **Hibbing Cooperative Credit Union** Rating: **A+** Phone: (218) 263-8815
Headquartered In: Hibbing, MN Website: www.hccu.net

Mississippi

Name: **Members Exchange Federal Credit Union** Rating: **A** Phone: (601) 922-3350
Headquartered In: Ridgeland, MS Website: www.mecuanywhere.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** Rating: **A-** Phone: (314) 544-1818
Headquartered In: Saint Louis, MO Website: www.centurycu.org

Name: **Civic Central Credit Union** Rating: **A-** Phone: (573) 636-5338
Headquartered In: Jefferson City, MO Website: https://goodcu.org

Name: **CSD Credit Union** Rating: **A-** Phone: (816) 763-4020
Headquartered In: Kansas City, MO Website: www.csdcu.org

Name: **Goetz Credit Union** Rating: **A-** Phone: (816) 232-8754
Headquartered In: Saint Joseph, MO Website: www.goetzcu.com

Name: **Joplin Metro Credit Union** Rating: **A-** Phone: (417) 623-9816
Headquartered In: Joplin, MO Website: www.joplinmcu.com

Name: **Shelter Insurance Federal Credit Union** Rating: **A-** Phone: (573) 214-4207
Headquartered In: Columbia, MO Website: www.shelterfcu.com

Name: **Show-Me Credit Union** Rating: **A-** Phone: (573) 581-6978
Headquartered In: Mexico, MO Website: www.showmecu.org

Name: **St. Louis Community Credit Union** Rating: **A-** Phone: (314) 534-7610
Headquartered In: Saint Louis, MO Website: www.stlouiscommunity.com

Name: **United Credit Union** Rating: **A-** Phone: (573) 581-8651
Headquartered In: Mexico, MO Website: www.unitedcu.org

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** Rating: **A-** Phone: (406) 761-8300
Headquartered In: Great Falls, MT Website: www.1stliberty.org

Name: **Fergus Federal Credit Union** Rating: **A-** Phone: (406) 535-7478
Headquartered In: Lewistown, MT Website: www.fergusfcu.com

Name: **Lincoln County Credit Union** Rating: **A-** Phone: (406) 293-7771
Headquartered In: Libby, MT Website: www.lincolncountycu.com

Name: **Richland Federal Credit Union** Rating: **A-** Phone: (406) 482-2704
Headquartered In: Sidney, MT Website: www.richlandfederalcreditunion.com

Name: **Rimrock Credit Union** Rating: **A-** Phone: (406) 248-3685
Headquartered In: Billings, MT Website: www.rimrockcu.org

Nebraska

Name: **LincOne Federal Credit Union** Rating: **A** Phone: (402) 441-3555
Headquartered In: Lincoln, NE Website: www.linconefcu.org

Name: **Metro CU Federal Credit Union** Rating: **A** Phone: (402) 551-3052
Headquartered In: Omaha, NE Website: www.metrofcu.org

Nevada

Name: **Boulder Dam Credit Union** Rating: **A** Phone: (702) 293-7777
Headquartered In: Boulder City, NV Website: www.boulderdamcu.org

Name: **One Nevada Credit Union** Rating: **A** Phone: (702) 457-1000
Headquartered In: Las Vegas, NV Website: www.onenevada.org

New Hampshire

Name: **New Hampshire Postal Credit Union** Rating: **A** Phone: (603) 625-9032
Headquartered In: Manchester, NH Website: https://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: **Healthcare Employees Federal Credit Union** Rating: **A-** Phone: (609) 951-0700
Headquartered In: Princeton, NJ Website: www.hefcu.com

Name: **New Jersey Law & Public Safety Credit Union** Rating: **A-** Phone: (609) 393-0046
Headquartered In: Trenton, NJ Website: www.njlpscu.org

Name: **Thunderbolt Area Federal Credit Union** Rating: **A-** Phone: (856) 327-5755
Headquartered In: Millville, NJ Website: https://tbafcu.com

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** Rating: **A-** Phone: (575) 791-3353
Headquartered In: Clovis, NM Website: www.cannonfcu.org

Name: **Chaves County School Employees Credit Union** Rating: **A-** Phone: (575) 623-5444
Headquartered In: Roswell, NM Website: www.ccsecunm.org

Name: **Guadalupe Credit Union** Rating: **A-** Phone: (505) 216-0512
Headquartered In: Santa Fe, NM Website: www.guadalupecu.org

Name: **Northern NM School Employees Federal Credit Union** Rating: **A-** Phone: (505) 982-3802
Headquartered In: Santa Fe, NM Website: https://nmsefcu.org

Name: **Otero Federal Credit Union** Rating: **A-** Phone: (575) 434-8500
Headquartered In: Alamogordo, NM Website: www.oterofcu.org

Name: **Questa Credit Union** Rating: **A-** Phone: (575) 586-0423
Headquartered In: Questa, NM Website: www.questacreditunion.org

Name: **White Sands Federal Credit Union** Rating: **A-** Phone: (575) 647-4500
Headquartered In: Las Cruces, NM Website: www.wsfcu.org

New York

Name: **Greater Woodlawn Federal Credit Union** Rating: **A+** Phone: (716) 826-6427
Headquartered In: Blasdell, NY Website: www.grwfcu.com

Name: **Crossroads Community Federal Credit Union** Rating: **A** Phone: (716) 896-8084
Headquartered In: Cheektowaga, NY Website: www.crcfcu.com/

Name: **Financial Trust Federal Credit Union** Rating: **A** Phone: (716) 831-3007
Headquartered In: Cheektowaga, NY Website: www.financialtrustfederalcreditunion.com/

Name: **M. C. T. Federal Credit Union** Rating: **A** Phone: (518) 842-1840
Headquartered In: Amsterdam, NY Website: https://mct-fcu.org

Name: **Moog Employees Federal Credit Union** Rating: **A** Phone: (716) 655-2360
Headquartered In: East Aurora, NY Website: www.moogemployeesfcu.com

Name: **Syracuse Fire Dept. Employees Federal Credit Union** Rating: **A** Phone: (315) 471-4621
Headquartered In: Syracuse, NY 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** Rating: **A-** Phone: (336) 748-4800
Headquartered In: Winston-Salem, NC Website: www.memcu.com

Name: **Mountain Credit Union** Rating: **A-** Phone: (828) 456-8627
Headquartered In: Waynesville, NC Website: www.mountaincu.org

Name: **Vision Financial Federal Credit Union** Rating: **A-** Phone: (919) 477-0696
Headquartered In: Durham, NC 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** Rating: **A-** Phone: (701) 883-5241
Headquartered In: Lamoure, ND Website: www.lamourecu.com

Name: **Western Cooperative Credit Union** Rating: **A-** Phone: (701) 572-4000
Headquartered In: Williston, ND Website: www.wccu.org

Ohio

Name: **Stark Federal Credit Union** Rating: **A** Phone: (330) 493-8325
Headquartered In: Canton, OH Website: www.starkcu.org

Oklahoma

Name: **Muskogee Federal Credit Union** Rating: **A** Phone: (918) 683-3460
Headquartered In: Muskogee, OK Website: www.mfcuonline.org/

Oregon

Name: **Cascade Community Federal Credit Union** Rating: **A** Phone: (541) 672-9000
Headquartered In: Roseburg, OR Website: www.cascadecu.org/

Name: **OnPoint Community Credit Union** Rating: **A** Phone: (503) 228-7077
Headquartered In: Portland, OR Website: www.onpointcu.com

Pennsylvania

Name: **Lesco Employees Federal Credit Union** Rating: **A+** Phone: (724) 539-9744
Headquartered In: Latrobe, PA Website: www.lescofcu.com/

Name: **Mon Valley Community Federal Credit Union** Rating: **A+** Phone: (724) 326-5632
Headquartered In: Allenport, PA Website: www.mvcfcu.com/

Name: **UFCW Community Federal Credit Union** Rating: **A+** Phone: (570) 693-0500
Headquartered In: Wyoming, PA Website: ufcwpa.org

Name: **Allentown Federal Credit Union** Rating: **A** Phone: (610) 791-2376
Headquartered In: Allentown, PA Website: www.allentownfcu.com

Name: **Beaver Valley Federal Credit Union** Rating: **A** Phone: (724) 847-3600
Headquartered In: Beaver Falls, PA Website: www.beavervalleyfcu.org

Name: **Blair County Federal Credit Union** Rating: **A** Phone: (814) 944-2821
Headquartered In: Altoona, PA Website: www.blairctyfcu.org

Name: **C-B-W School Federal Credit Union** Rating: **A** Phone: (814) 487-5714
Headquartered In: Sidman, PA Website: www.cbwsfcu.org

Name: **Corner Post Federal Credit Union** Rating: **A** Phone: (570) 823-6151
Headquartered In: Wilkes-Barre, PA Website: www.cornerpostfcu.org

Name: **Corry Federal Credit Union** Rating: **A** Phone: (814) 663-3263
Headquartered In: Corry, PA Website: www.corryfcu.org

Name: **First Capital Federal Credit Union** Rating: **A** Phone: (717) 767-5551
Headquartered In: York, PA Website: www.firstcapitalfcu.com

Name: **Freedom Credit Union** Rating: **A** Phone: (215) 612-5900
Headquartered In: Warminster, PA Website: https://freedomcu.org

Name: **Freedom United Federal Credit Union** Rating: **A** Phone: (724) 774-5575
Headquartered In: Rochester, PA Website: freedomunitedfcu.org

Name: **Greater Pittsburgh Police Federal Credit Union** Rating: **A** Phone: (412) 922-4800
Headquartered In: Pittsburgh, PA Website: www.gppfcu.com

Name: **Mountain Laurel Federal Credit Union** Rating: **A** Phone: (814) 834-9518
Headquartered In: Saint Marys, PA Website: www.mlfcu.net

Name: **P&G Mehoopany Employees Federal Credit Union** Rating: **A** Phone: (570) 836-3227
Headquartered In: Tunkhannock, PA Website: https://pgmfcu.org

Name: **Police and Fire Federal Credit Union** Rating: **A** Phone: (215) 931-0300
Headquartered In: Philadelphia, PA Website: www.pffcu.org

Name: **Upper Darby Belltelco Federal Credit Union** Rating: **A** Phone: (610) 734-1883
Headquartered In: Upper Darby, PA 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** Rating: **B+** Phone: (401) 781-1020
Headquartered In: Warwick, RI Website: www.wavefcu.org

South Carolina

Name: **AllSouth Federal Credit Union** Rating: **A** Phone: (803) 736-3110
Headquartered In: Columbia, SC Website: www.allsouth.org/

Name: **South Carolina National Guard Federal Credit Union** Rating: **A** Phone: (803) 799-1090
Headquartered In: Columbia, SC Website: www.scnationalguardfcu.org

Name: **SRP Federal Credit Union** Rating: **A** Phone: (803) 278-4851
Headquartered In: North Augusta, SC Website: https://srpfcu.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** Rating: **A-** Phone: (605) 225-2488
Headquartered In: Aberdeen, SD Website: www.areafcu.org

Name: **Norstar Federal Credit Union** Rating: **A-** Phone: (605) 448-2292
Headquartered In: Britton, SD Website: www.norstarfcu.com

Name: **Oahe Federal Credit Union** Rating: **A-** Phone: (605) 224-6264
Headquartered In: Pierre, SD Website: www.oahefcu.coop

Name: **Sentinel Federal Credit Union** Rating: **A-** Phone: (605) 923-1405
Headquartered In: Ellsworth AFB, SD Website: www.sentinelfcu.org

Tennessee

Name: **City Employees Credit Union** Rating: **A** Phone: (865) 824-7200
Headquartered In: Knoxville, TN Website: www.cecuknox.com

Name: **Federal Aviation Administration Federal Credit Union** Rating: **A** Phone: (901) 366-0066
Headquartered In: Memphis, TN Website: www.faafcu.org

Name: **First South Financial Federal Credit Union** Rating: **A** Phone: (901) 380-7400
Headquartered In: Bartlett, TN Website: www.firstsouth.com

Name: **L G & W Federal Credit Union** Rating: **A** Phone: (901) 680-7995
Headquartered In: Memphis, TN Website: www.lgwfcu.com

Name: **Northeast Community Credit Union** Rating: **A** Phone: (423) 547-1200
Headquartered In: Elizabethton, TN Website: www.bemycu.org

Texas

Name: **Baycel Federal Credit Union** Rating: **A** Phone: (979) 244-3995
Headquartered In: Bay City, TX Website: www.baycel.org

Name: **Cal-Com Federal Credit Union** Rating: **A** Phone: (361) 552-7476
Headquartered In: Port Lavaca, TX Website: www.calcomfcu.org

Name: **Fannin Federal Credit Union** Rating: **A** Phone: (903) 583-8131
Headquartered In: Bonham, TX Website: www.fannincu.com

Name: **Naft Federal Credit Union** Rating: **A** Phone: (956) 787-2774
Headquartered In: Pharr, TX Website: https://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** Rating: **A-** Phone: (801) 451-5064
Headquartered In: Farmington, UT Website: www.myhorizoncu.com

Name: **Nephi Western Employees Federal Credit Union** Rating: **A-** Phone: (435) 623-1895
Headquartered In: Nephi, UT Website: www.nephicreditunion.com

Vermont

Name: **Credit Union of Vermont** Rating: **A** Phone: (802) 773-0027
Headquartered In: Rutland, VT Website: https://cuvermont.coop

Virginia

Name: **Beach Municipal Federal Credit Union** Rating: **A** Phone: (757) 333-7787
Headquartered In: Virginia Beach, VA Website: www.beachmunicipal.org/

Name: **Front Royal Federal Credit Union** Rating: **A** Phone: (540) 635-7133
Headquartered In: Front Royal, VA Website: www.frontroyalfcu.org

Name: **Jackson River Community Credit Union** Rating: **A** Phone: (540) 962-6154
Headquartered In: Covington, VA Website: www.jrccu.org

Name: **Virginia Educators' Credit Union** Rating: **A** Phone: (757) 930-2425
Headquartered In: Newport News, VA Website: www.vecu.org

Washington

Name: **Strait View Credit Union** Rating: **A** Phone: (360) 452-3883
Headquartered In: Port Angeles, WA 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

Name: **Oakdale Credit Union** Rating: **A** Phone: (608) 372-3939
Headquartered In: Oakdale, WI Website: www.oakdalecu.coop

Name: **Sheboygan Area Credit Union** Rating: **A** Phone: (920) 459-5151
Headquartered In: Sheboygan, WI Website: www.shebareacu.com/

Name: **Tomah Area Credit Union** Rating: **A** Phone: (608) 372-4736
Headquartered In: Tomah, WI Website: tacuonline.com

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 Fed. 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.

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 September 18, 2025. Visit https://greyhouse.weissratings.com to check the latest rating of these companies.

Alabama

Name: **Red Oak Credit Union** Rating: **E-** Phone: (205) 759-7317
Headquartered In: Tuscaloosa, AL

Name: **Solutions First Federal Credit Union** Rating: **E-** Phone: (334) 347-9000
Headquartered In: Enterprise, AL

Name: **Tuscaloosa County Credit Union** Rating: **E-** Phone: (205) 344-5100
Headquartered In: Tuscaloosa, AL

Name: **Tuskegee Federal Credit Union** Rating: **E-** Phone: (334) 727-3180
Headquartered In: Tuskegee, AL

Name: **Gulf Coast Federal Credit Union** Rating: **E+** Phone: (251) 438-7464
Headquartered In: Mobile, AL

Arkansas

Name: **People Trust Community Federal Credit Union** Rating: **E+** Phone: (501) 710-6455
Headquartered In: North Little Rock, AR

California

Name: **The First Financial Federal Credit Union** Rating: **E-** Phone: (800) 537-8491
Headquartered In: Pasadena, CA

Name: **Aerospace Federal Credit Union** Rating: **E** Phone: (310) 336-5030
Headquartered In: El Segundo, CA

Name: **Chula Vista City Employees Federal Credit Union** Rating: **E+** Phone: (619) 691-5240
Headquartered In: Chula Vista, CA

Name: **Espeeco Federal Credit Union** Rating: **E+** Phone: (661) 327-5548
Headquartered In: Bakersfield, CA

Name: **Northern Redwood Federal Credit Union** Rating: **E+** Phone: (707) 822-5902
Headquartered In: Arcata, CA

Colorado

Name: **CO-NE Federal Credit Union** Rating: **E+** Phone: (970) 474-2617
Headquartered In: Julesburg, CO

Name: **Haxtun Community Federal Credit Union** Rating: **E+** Phone: (970) 774-7396
Headquartered In: Haxtun, CO

Name: **Options Credit Union** Rating: **E+** Phone: (303) 860-1117
Headquartered In: Littleton, CO

Connecticut

Name: **Cencap Federal Credit Union** Rating: **E-** Phone: (860) 722-8110
Headquartered In: Hartford, CT

Name: **St. Vincent's Medical Center Federal Credit Union** Rating: **E-** Phone: (475) 210-5588
Headquartered In: Bridgeport, CT

Delaware

Name: **edU Federal Credit Union** Rating: **E-** Phone: (302) 613-5330
Headquartered In: New Castle, DE

District of Columbia

Name: **HUD Federal Credit Union** Rating: **E-** Phone: (202) 863-2800
Headquartered In: Washington, DC

Florida

Name: **Alliance Credit Union of Florida** Rating: **E-** Phone: (352) 372-8225
Headquartered In: Gainesville, FL

Name: **Floridacentral Credit Union** Rating: **E+** Phone: (813) 879-3333
Headquartered In: Tampa, FL

Name: **Unity of Eatonville Federal Credit Union** Rating: **E+** Phone: (407) 637-5657
Headquartered In: Eatonville, FL

Georgia

Name: **CDC Federal Credit Union** Rating: **E-** Phone: (404) 325-3270
Headquartered In: Atlanta, GA

Name: **Georgia Guard Credit Union** Rating: **E+** Phone: (478) 741-4428
Headquartered In: Macon, GA

Hawaii

Name: **Hotel and Travel Industry Federal Credit Union** Rating: **E** Phone: (808) 942-5115
Headquartered In: Honolulu, HI

Idaho

Name: **Lookout Federal Credit Union** Rating: **E+** Phone: (208) 235-7100
Headquartered In: Pocatello, ID

Illinois

Name: **Alloya Corporate Federal Credit Union** Rating: **E-** Phone: (630) 276-2600
Headquartered In: Naperville, IL

Name: **For Members Only Federal Credit Union** Rating: **E-** Phone: (773) 684-1282
Headquartered In: Chicago, IL

Name: **Vicinity Credit Union** Rating: **E-** Phone: (773) 376-6000
Headquartered In: Chicago, IL

Name: **ANCO Community Credit Union** Rating: **E+** Phone: (815) 223-8410
Headquartered In: La Salle, IL

Name: **Financial Partners Credit Union** Rating: **E+** Phone: (217) 744-1456
Headquartered In: Springfield, IL

Name: **Harvard Community Credit Union** Rating: **E+** Phone: (815) 943-6500
Headquartered In: Harvard, IL

Name: **Homewood Federal Credit Union** Rating: **E+** Phone: (708) 957-0444
Headquartered In: Homewood, IL

Indiana

Name: **Whitewater Regional Federal Credit Union** Rating: **E+** Phone: (765) 827-1317
Headquartered In: Connersville, IN

Iowa

Name: **Teamsters Local 238 Credit Union** Rating: **E+** Phone: (319) 363-8247
Headquartered In: Cedar Rapids, IA

Kentucky

Name: **Young Community Federal Credit Union** Rating: **E-** Phone: (502) 208-6610
Headquartered In: Louisville, KY

Name: **Kraftcor Federal Credit Union** Rating: **E+** Phone: (270) 859-6005
Headquartered In: Hawesville, KY

Louisiana

Name: **Total Choice Federal Credit Union** Rating: **E** Phone: (985) 783-2130
Headquartered In: Hahnville, LA

Name: **AME Church Federal Credit Union** Rating: **E+** Phone: (504) 400-3996
Headquartered In: Metairie, LA

Name: **Cogic Credit Union** Rating: **E+** Phone: (337) 504-3502
Headquartered In: Lafayette, LA

Name: **Pan Amoco Federal Credit Union** Rating: **E+** Phone: (504) 832-5900
Headquartered In: Metairie, LA

Name: **PHI Federal Credit Union** Rating: **E+** Phone: (337) 233-2274
Headquartered In: Lafayette, LA

Name: **Sewerage & Water Board Employees Fed. Credit Union** Rating: **E+** Phone: (504) 585-2014
Headquartered In: New Orleans, LA

Name: **SHPE Federal Credit Union** Rating: **E+** Phone: (225) 222-6869
Headquartered In: Greensburg, LA

Name: **SPELC Federal Credit Union** Rating: **E+** Phone: (337) 436-2257
Headquartered In: Lake Charles, LA

Maryland

Name: **Members First Of Maryland Federal Credit Union** Rating: **E-** Phone: (410) 633-8850
Headquartered In: Baltimore, MD

Massachusetts

Name: **Common Trust Federal Credit Union** Rating: **E+** Phone: (781) 933-2600
Headquartered In: Woburn, MA

Name: **Symphony Federal Credit Union** Rating: **E+** Phone: (857) 362-7328
Headquartered In: Boston, MA

Name: **Workers Federal Credit Union** Rating: **E+** Phone: (978) 345-1021
Headquartered In: Littleton, MA

Minnesota

Name: **Arise Community Credit Union** Rating: **E-** Phone: (612) 345-7444
Headquartered In: Minneapolis, MN

Name: **Tribe Federal Credit Union** Rating: **E-** Phone: (952) 820-5931
Headquartered In: Minneapolis, MN

Name: **Metropolitan Services Credit Union** Rating: **E** Phone: (651) 602-8105
Headquartered In: Saint Paul, MN

Mississippi

Name: **Hope Federal Credit Union** Rating: **E-** Phone: (601) 944-1100
Headquartered In: Jackson, MS

Name: **Water's Edge Federal Credit Union** Rating: **E+** Phone: (228) 896-0038
Headquartered In: Biloxi, MS

Missouri

Name: **St. Louis Newspaper Carriers Credit Union** Rating: **E-** Phone: (636) 343-5042
Headquartered In: Fenton, MO

Name: **Bayer Credit Union** Rating: **E+** Phone: (816) 242-2133
Headquartered In: Kansas City, MO

Name: **Kansas City Credit Union** Rating: **E+** Phone: (816) 861-5700
Headquartered In: Kansas City, MO

Name: **Missouri Baptist Credit Union** Rating: **E+** Phone: (573) 635-4428
Headquartered In: Jefferson City, MO

Montana

Name: **High Peaks Federal Credit Union** Rating: **E+** Phone: (406) 683-4373
Headquartered In: Dillon, MT

Nebraska

Name: **Electrical Workers #22 Federal Credit Union** Rating: **E** Phone: (402) 331-3121
Headquartered In: Omaha, NE

Name: **Box Butte Public Employees Federal Credit Union** Rating: **E+** Phone: (308) 762-4725
Headquartered In: Alliance, NE

Name: **Local 265 IBEW Federal Credit Union** Rating: **E+** Phone: (402) 423-4494
Headquartered In: Lincoln, NE

New Jersey

Name: **First Point Federal Credit Union** Rating: **E-** Phone: (609) 838-2847
Headquartered In: Hamilton, NJ

Name: **Hamilton Horizons Federal Credit Union** Rating: **E-** Phone: (609) 631-4300
Headquartered In: Hamilton, NJ

Name: **New Jersey State PBA Federal Credit Union** Rating: **E-** Phone: (732) 456-7965
Headquartered In: Woodbridge, NJ

Name: **Heard A.M.E. Federal Credit Union** Rating: **E+** Phone: (908) 241-5588
Headquartered In: Roselle, NJ

Name: **N. J. Latvian Federal Credit Union** Rating: **E+** Phone: (732) 336-0033
Headquartered In: Freehold, NJ

Name: **Newark Firemen Federal Credit Union** Rating: **E+** Phone: (973) 589-7199
Headquartered In: Newark, NJ

Name: **United Cities Credit Union** Rating: **E+** Phone: (973) 375-9182
Headquartered In: Newark, NJ

New Mexico

Name: **Southwest Federal Credit Union** Rating: **E-** Phone: (505) 243-6751
Headquartered In: Albuquerque, NM

New York

Name: **Nassau Financial Federal Credit Union** Rating: **E-** Phone: (516) 742-4900
Headquartered In: East Meadow, NY

Name: **Brockport Federal Credit Union** Rating: **E+** Phone: (585) 637-9179
Headquartered In: Brockport, NY

Name: **Bykota Federal Credit Union** Rating: **E+** Phone: (718) 783-3630
Headquartered In: Brooklyn, NY

Name: **Generations United Federal Credit Union** Rating: **E+** Phone: (646) 422-7275
Headquartered In: New York, NY

Name: **Schenectady County Employees Federal Credit Union** Rating: **E+** Phone: (518) 374-3830
Headquartered In: Schenectady, NY

North Carolina

Name: **Piedmont Credit Union** Rating: **E+** Phone: (704) 873-6400
Headquartered In: Statesville, NC

North Dakota

Name: **Tel-U-Watt Federal Credit Union** Rating: **E+** Phone: (701) 838-9810
Headquartered In: Minot, ND

Ohio

Name: **Corporate One Federal Credit Union, Inc.** Rating: **E-** Phone: (614) 825-9200
Headquartered In: Columbus, OH

Name: **DN Community Federal Credit Union** Rating: **E-** Phone: (330) 526-2075
Headquartered In: Canton, OH

Name: **Way Credit Union** Rating: **E-** Phone: (419) 753-1312
Headquartered In: New Knoxville, OH

Name: **Advantage Credit Union Incorporated** Rating: **E+** Phone: (419) 529-5603
Headquartered In: Mansfield, OH

Name: **Butler Heritage Federal Credit Union** Rating: **E+** Phone: (513) 423-2921
Headquartered In: Middletown, OH

Name: **Sorg Bay West Federal Credit Union** Rating: **E+** Phone: (513) 422-8697
Headquartered In: Middletown, OH

Name: **Sylvania Area Federal Credit Union** Rating: **E+** Phone: (419) 882-3525
Headquartered In: Sylvania, OH

Name: **Teamsters Local 92 Federal Credit Union** Rating: **E+** Phone: (330) 453-8409
Headquartered In: Canton, OH

Name: **Theory Federal Credit Union** Rating: **E+** Phone: (440) 352-4732
Headquartered In: Painesville, OH

Oklahoma

Name: **Green Country Federal Credit Union** Rating: **E-** Phone: (918) 245-1301
Headquartered In: Sand Springs, OK

Pennsylvania

Name: **Pittsburgh City Hall Employees Federal Credit Union** Rating: **E-** Phone: (412) 255-2609
Headquartered In: Pittsburgh, PA

Name: **Ambridge Area Federal Credit Union** Rating: **E** Phone: (724) 869-3342
Headquartered In: Baden, PA

Name: **East End Food Cooperative Federal Credit Union** Rating: **E+** Phone: (412) 243-7574
Headquartered In: Pittsburgh, PA

Name: **Iron Workers Federal Credit Union** Rating: **E+** Phone: (412) 471-1133
Headquartered In: Pittsburgh, PA

Name: **Luzerne County Federal Credit Union** Rating: **E+** Phone: (570) 825-1790
Headquartered In: Wilkes-Barre, PA

Name: **Paper Converters Local 286/1034 Federal Credit Union** Rating: **E+** Phone: (215) 829-9212
Headquartered In: Philadelphia, PA

Name: **Pinpoint Federal Credit Union** Rating: **E+** Phone: (570) 742-3903
Headquartered In: Milton, PA

South Carolina

Name: **South Carolina Methodist Conference Credit Union** Rating: **E+** Phone: (803) 691-0037
Headquartered In: Columbia, SC

Tennessee

Name: **Hardin County Hospital Employees Credit Union** Rating: **E+** Phone: (731) 926-8420
Headquartered In: Savannah, TN

Name: **Pathway Credit Union** Rating: **E+** Phone: (423) 479-2168
Headquartered In: Cleveland, TN

Texas

Name: **Capital Federal Credit Union** Rating: **E-** Phone: (877) 956-1500
Headquartered In: Lubbock, TX

Name: **Communities of Abilene Federal Credit Union** Rating: **E-** Phone: (325) 691-2300
Headquartered In: Abilene, TX

Name: **Brentwood Baptist Church Federal Credit Union** Rating: **E+** Phone: (713) 852-1459
Headquartered In: Houston, TX

Name: **Heart O TX Federal Credit Union** Rating: **E+** Phone: (254) 751-1622
Headquartered In: Waco, TX

Name: **I B E W 116 Federal Credit Union** Rating: **E+** Phone: (817) 335-3658
Headquartered In: Fort Worth, TX

Name: **Local 20 IBEW Federal Credit Union** Rating: **E+** Phone: (214) 363-9223
Headquartered In: Grand Prairie, TX

Name: **Oak Cliff Christian Federal Credit Union** Rating: **E+** Phone: (214) 672-9180
Headquartered In: Dallas, TX

Name: **Team Financial Federal Credit Union** Rating: **E+** Phone: (713) 316-9999
Headquartered In: Houston, TX

Name: **Texarkana Terminal Empl Federal Credit Union** Rating: **E+** Phone: (903) 794-8216
Headquartered In: Texarkana, TX

Utah

Name: **Beckstrand and Associates Employees Credit Union** Rating: **E-** Phone: (801) 944-7722
Headquartered In: Salt Lake City, UT

Virginia

Name: **Richmond Heritage Federal Credit Union** Rating: **E** Phone: (804) 233-8872
Headquartered In: Richmond, VA

Name: **Mosaic Federal Credit Union** Rating: **E+** Phone: (540) 564-6080
Headquartered In: Harrisonburg, VA

Name: **Port of Hampton Roads I L A Federal Credit Union** Rating: **E+** Phone: (757) 423-2185
Headquartered In: Norfolk, VA

West Virginia

Name: **Charleston Postal Federal Credit Union** Rating: **E+** Phone: (304) 746-5111
Headquartered In: Charleston, WV

Wyoming

Name: **Powell Schools Federal Credit Union** Rating: **E+** Phone: (307) 764-6133
Headquartered In: Powell, WY

Appendices

2025 Rankings of the Best Checking Accounts

(Listed in Alphabetical Order)

American Express Rewards Checking	• **BEST CHECKING ACCOUNTS**, NerdWallet
Axos Bank	• **BEST CHECKING ACCOUNTS**, NerdWallet
Bank5 Connect	• **BEST CHECKING ACCOUNTS**, Bankrate
Bask Bank	• **BEST CHECKING ACCOUNTS**, NerdWallet • **BEST CHECKING ACCOUNTS**, Bankrate
CFG Bank	• **BEST CHECKING ACCOUNTS**, Bankrate
Connexus Credit Union	• **BEST CHECKING ACCOUNTS**, NerdWallet
Discover Bank	• **BEST CHECKING ACCOUNTS**, NerdWallet
First Internet Bank	• **BEST CHECKING ACCOUNTS**, Bankrate
Four Leaf Federal Credit Union	• **BEST CHECKING ACCOUNTS**, Bankrate
LendingClub	• **BEST CHECKING ACCOUNTS**, Bankrate
nbkc Bank	• **BEST CHECKING ACCOUNTS**, NerdWallet • **BEST CHECKING ACCOUNTS**, Bankrate
SoFi	• **BEST CHECKING ACCOUNTS**, NerdWallet • **BEST CHECKING ACCOUNTS**, Bankrate
Tab Bank	• **BEST CHECKING ACCOUNTS**, NerdWallet • **BEST CHECKING ACCOUNTS**, Bankrate
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
http://www.fdic.gov

National Credit Union Administration (NCUA)
Telephone: 800.755.1030
ncua.gov

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

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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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