

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy Basics: What to Know About Checking Accounts

2019/20



GREY HOUSE PUBLISHING

Financial Literacy Basics: What to Know About Checking Accounts



Financial Literacy Basics: What to Know About Checking Accounts 2019/20 Edition

A pile of US dollar bills, including \$100 and \$20 bills, is scattered across the bottom of the page. The bills are overlapping and fanned out, creating a textured base for the text.

GREY HOUSE PUBLISHING



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Table of Contents

Checking Accounts.....	1
Benefits of Having a Checking Account.....	2
How to Choose a Bank.....	2
Sample Overdraft Fees.....	5
Types of Checking Accounts.....	6
How to Open a Checking Account	8
Debit Cards (Check Cards).....	8
Check Register	9
How to Balance a Checking Account.....	10
Steps to Balancing a Checking Account	11
Checkbook Worksheet.....	17
Account Balancing Software	18
Savings Accounts.....	18
Joint Accounts.....	18
Online Banking	19
Online-Only Banks.....	20
Budgeting, Savings & Payment Apps.....	21
How to Avoid Overdraft Fees	22
How to Avoid Other Bank Fees.....	22
Weiss Ratings' Highly Recommended Banks by State	24
Weiss Ratings' Weakest Banks by State.....	47
Weiss Ratings' Highly Recommended Credit Unions by State	53
Weiss Ratings' Weakest Credit Unions by State	73
Appendices.....	85
2019 Rankings of the Best Checking Accounts.....	86
Helpful Resources.....	88
Glossary.....	89
Sources.....	90
What Our Ratings Mean.....	91
Terms & Conditions.....	92

Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the third 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 and for those who may need help handling their finances, volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, and what to watch out for, and give you the necessary tools to make sure you are fully equipped to manage your finances.

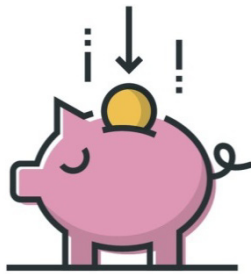
Volumes in this series take the guesswork out of financial planning—how to manage a checking account, how to stick to a budget, how to pay back student loans quickly—information necessary to get started on your financial future. Each volume is devoted to a specific topic. Combined, they provide you with 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**
- Understanding the **Cost of College, Student Loans** & How to Pay Them Back
- **Buying a Car** & Understanding **Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future, and give you helpful guidance along the way.

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 at a young age by a very simple concept: the piggy bank. It was a good place to keep the few dollars you received as an allowance or the birthday money your grandmother gave you. If you wanted to save for a new toy, you would just put your money into your piggy bank and take it out when you needed it.

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

A **checking account** is a type of bank account that allows you to easily access your funds while keeping your money safe. It is like a storehouse for

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

You can access the money in your checking account using a paper check or a debit card to withdraw or transfer funds electronically. Your bank may offer several kinds of checking accounts. The one you choose depends on your financial needs. It is your responsibility to keep track of the money in the account and the amount you spend. If you write out a check worth more than your balance, your bank may send the check back to the person or business you gave it to.



A checking account within a bank is a safe place to store your money.



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, which is an obvious benefit. Most people do not like to carry around large amounts of cash because of the danger 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.

While paper checks are still widely used, most banks also issue a debit card that you can use to access your funds. These are also known as check cards and 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. Be aware that many ATMs charge extra fees when you use them. However, when you use an ATM associated with your bank, there usually isn't a fee.

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. And even some banks that do will waive the extra charge if you have your paycheck direct deposited into your account.

What is the fee for bounced checks?

If you write a check and there is not enough money in your account to cover the amount of the check, it may be returned to the person or place you gave it to. Banks refer to this as nonsufficient funds (NSF), but most people call it "bouncing a check." If this happens, banks will charge you a fee for each check that bounces. These fees vary by bank, and some may be subject to state laws. Fees often range from between \$25 to \$35. In addition, many businesses will also charge you a fee for each returned check. These charges are regulated by state laws and typically range from \$20 to \$40.

What is the fee for deposited checks that bounce?

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

What type of overdraft protection does the bank have?

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



exceeds the balance in a checking account.

Other banks may allow you to link your checking account to a savings account or credit card. If you go over your account balance, your bank will take the overdraft from these linked accounts. They may also charge a fee for this service but at about \$10 to \$12, it is much less than standard overdraft fees.



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

Will you have online account access?

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

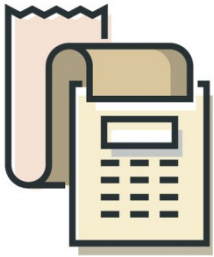


SAMPLE OVERDRAFT FEES

Bank	Overdraft Fee per Item	Maximum Fees per Day	Total Possible Cost in a Day
Alliant Credit Union	\$28	Unlimited	No limit
Ally Bank	\$25	1	\$25
Associated Bank	\$35	4	\$140
Bank of America	\$35	4	\$140
BB&T	\$36	6	\$216
BBVA	\$38 (\$32 in Calif.)	6	\$228 (\$192)
BMO Harris Bank	\$36	4	\$144
Capital One 360	\$0 transfer fee from linked account	N/A	N/A
Chase	\$34	3	\$102
Charles Schwab	\$0 transfer fee from an overdraft source	N/A	N/A
Chime	No overdraft program or fees	N/A	N/A
Citibank	\$34	4	\$136
Citizens Bank	\$35	7	\$245
Comerica	Up to \$38	5	Up to \$190
Connexus Credit Union	\$29.95	No maximum	No limit
Consumers Credit Union	\$30	No maximum	No limit
Discover Bank	\$0	N/A	N/A
Fifth Third Bank	\$37	5	\$185
HSBC Bank	\$35	3	\$105
KeyBank	\$39	5	\$195
M&T Bank	\$38.50	5	\$192.50
Navy Federal Credit Union	\$20	3	\$60
PNC Bank	\$36	4	\$144
Regions Bank	\$36	6	\$216
Santander Bank	\$35	6	\$210
Simple	No overdraft program or fees	N/A	N/A
SunTrust	\$36	6	\$216
TD Bank	\$35	5	\$175
TIAA Bank	\$0 transfer fee from a linked account	N/A	N/A
Union Bank	\$33	5	\$165
USAA	\$25	2	\$50
U.S. Bank	\$36	4	\$144
Wells Fargo	\$35	3	\$105

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 these vary from bank to bank. In most cases, banks offer a variety of checking accounts, each designed to fit the need 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. The type of account is useful if you do not have the money to keep a minimum balance and 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 the 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 1 to 2 percent.

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 husband and wife 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 often do not have time to go to a bank.

Lifeline Checking Account

These are bare-bones accounts designed for people 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.

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 more of 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.





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 brick-and-mortar 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 or with a check or an electronic fund 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.



Debit Cards (Check Cards)

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

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

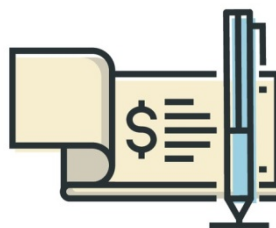
Most debit cards also double as ATM cards and can be used to withdraw or deposit money from an ATM. Banks will often charge you a fee, however, if you use your card at an ATM not associated with your bank. Many businesses allow you to "sign" for your debit card purchases using a four-digit personal identification number, or PIN. The bank usually assigns you a PIN number when you receive your card, but you may choose to change it if you wish. If you forget your PIN number, you can usually call your bank and a new one



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

While using a debit card may be more convenient than writing paper checks, it increases the likelihood of fraud and identity theft. Many banks offer protections if your 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 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.



Check Register

A check register acts as a

personal record of the activity in your checking account. While your bank may 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.

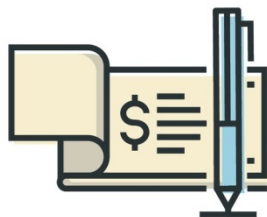
Banks typically give you a number of paper bank registers when you open an account or order new checks. You can also get registers by downloading them online or through companies that print personalized checks.

SAMPLE ATM FEES

Bank	Out-of-Network ATM Fees
Bank of America	\$2.50
BB&T	\$2.50
Capital One	\$2.00
Chase	\$2.50
Citibank	\$2.50
PNC Bank	\$2.50
SunTrust	\$2.50
TD Bank	\$3.00
US Bank	\$2.50
Wells Fargo	\$2.50

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




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.

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					

A Sample Check Register

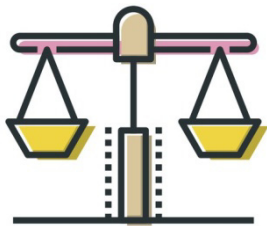
		FLB National Bank 123 First Street Your Town, ST 12345 (800) 555-1212		CHECKING ACCOUNT STATEMENT Page: 1 of 1	
		Statement Period 8/1/2017 to 8/31/2017		Account No. 00001234567-56	
Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2017	Previous Balance				1,000.00
8/1/2017	Debit Card Purchase - Food Mart		112.65		887.35
8/3/2017	Debit Card Purchase - Exxon Mobil		58.91		828.44
8/4/2017	Payroll Deposit			900.00	1,728.44
8/6/2017	ATM Withdrawal		200.00		1,528.44
8/6/2017	ATM Out of Network Fee		1.50		1,526.94
8/7/2017	Check #120 - AT&T		124.99		1,401.95
8/8/2017	Online Bill Pay - Internet Services		40.99		1,360.96
8/10/2017	Debit Card Purchase - Amazon.com		29.99		1,330.97
8/10/2017	Debit Card Purchase - Wash UR Wheels		10.00		1,320.97
8/11/2017	Payroll Deposit			800.00	2,120.97
8/15/2017	Check #121 - Jeans Mart		49.99		2,070.98
8/17/2017	Check #122 - Apple Store		299.99		1,770.99
8/30/2017	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	

A Sample Bank Statement



Keeping an accurate check register is the first step in this process. If you plan on using many checks, you may want to invest in duplicate checks. These cost a little more to order, but they keep a carbon copy of each check in your checkbook for your records.

A check register can help you find any mistakes you may have made, note any extra fees, and help you avoid bouncing checks or overdrawing your account. It can also help you spot possible identity theft more quickly and give you an early warning so you can notify your bank.



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 bank statements. Many banks will mail you a statement each month, but you can also access it online. You may also want to include copies of your duplicate checks and any paystubs, store receipts, or ATM receipts 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 16.

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 Account No.
8/1/2017 to 8/31/2017 00001234567-56

Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2017	Previous Balance				1,000.00
8/1/2017	Debit Card Purchase - Food Mart		112.65 ✓		887.35
8/3/2017	Debit Card Purchase - Exxon Mobil		58.91 ✓		828.44
8/4/2017	Payroll Deposit			900.00 ✓	1,728.44
8/6/2017	ATM Withdrawal		200.00 ✓		1,528.44
8/6/2017	ATM Out of Network Fee		1.50		1,526.94
8/7/2017	Check #120 - AT&T		124.99 ✓		1,401.95
8/8/2017	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
8/10/2017	Debit Card Purchase - Amazon.com		29.99 ✓		1,330.97
8/10/2017	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2017	Payroll Deposit			800.00 ✓	2,120.97
8/15/2017	Check #121 - Jeans Mart		49.99 ✓		2,070.98
8/17/2017	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2017	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	

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



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

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

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

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

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



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

CHECKING ACCOUNT STATEMENT

Page: 1 of 1

Statement Period Account No.
8/1/2017 to 8/31/2017 00001234567-56

Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2017	Previous Balance				1,000.00
8/1/2017	Debit Card Purchase - Food Mart		112.65 ✓		887.35
8/3/2017	Debit Card Purchase - Exxon Mobil		58.91 ✓		828.44
8/4/2017	Payroll Deposit			900.00 ✓	1,728.44
8/6/2017	ATM Withdrawal		200.00 ✓		1,528.44
8/6/2017	ATM Out of Network Fee		1.50		1,526.94
8/7/2017	Check #120 - AT&T		124.99 ✓		1,401.95
8/8/2017	Online Bill Pay - Internet Services		40.99 ✓		1,360.96
8/10/2017	Debit Card Purchase - Amazon.com		29.99 ✓		1,330.97
8/10/2017	Debit Card Purchase - Wash UR Wheels		10.00 ✓		1,320.97
8/11/2017	Payroll Deposit			800.00 ✓	2,120.97
8/15/2017	Check #121 - Jeans Mart		49.99 ✓		2,070.98
8/17/2017	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2017	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	



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

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$
							1000.00
DC	8/1	Grocery	112.65	✓			887.35
DC	8/3	Gas	58.91	✓			828.44
120	8/4	Cell Phone	124.99	✓			703.45
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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
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124	9/4	Flowers for Mom	76.00				1259.72
AP	9/7	House Phone	39.99				1219.73
AP	9/12	Electric	62.99				1156.74
AD	9/15	Automatic Deposit				800.00	1956.74
ATM	8/6	ATM Fee	1.50	✓			1955.24
AP	8/30	Netflix	7.99	✓			1947.25

4
2
5



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

CHECKING ACCOUNT STATEMENT

Page: 1 of 1

Statement Period Account No.
8/1/2017 to 8/31/2017 00001234567-56

Date	Description	Ref.	Withdrawals	Deposits	Balance
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8/17/2017	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2017	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

Additions:
TOTAL ADDITIONS

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

\$ 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

Withdrawals:
TOTAL WITHDRAWALS

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

\$ 615.75

5

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

Checkbook
Balance:
STEP 3 MINUS STEP 4

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

\$ 1947.25

CHECKBOOK WORKSHEET

1

Write in the Ending Balance On Your Bank Statement

Balance:
CHECKBOOK BALANCE

\$ _____

2

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

Additions:
TOTAL ADDITIONS

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

\$ _____

3

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

Total:
ADD STEP 1 + STEP 2

\$ _____

4

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

Withdrawals:
TOTAL WITHDRAWALS

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

\$ _____

5

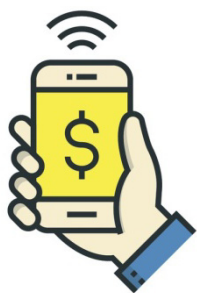
Take Step 3 (Total), Subtract Step 4 (Withdrawals)

Checkbook
Balance:
STEP 3 MINUS STEP 4

This should match the ending balance written in your checkbook.

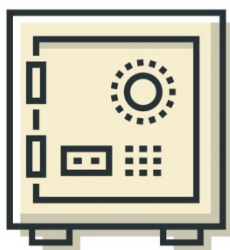
\$ _____





Account-Balancing Software

If this process seems overwhelming, you may want to look into software that can help you manage your checking account. Many companies offer such software. The simplest of these programs are free, while those designed to handle more complicated financial management can range in price from about \$10 to more than \$40. The most popular money-management software is produced by Quicken, which offers a starter edition that imports your bank information, helps you track spending, and manages your bills. Other companies offering similar software are Moneydance, Intuit QuickBooks, and Checksoft. Be aware that these services may be more advanced than your needs. For simply managing a checkbook, there are many free downloads that may work better for you.



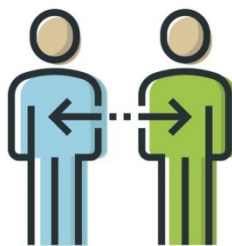
Savings Accounts

A savings account is the simplest banking account, it is 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.

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

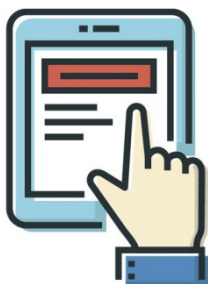
These joint accounts are also useful for parents who want to monitor their teenager's bank account, or for individuals who are helping their aging parents keep track of their finances.

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 bank 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 pay 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 are 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 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.



Online-Only Banks

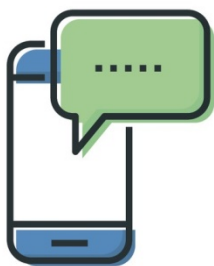
Once you're familiar with online banking, you may want to

consider an online-only bank.

Because these banks don't have physical branches, they can 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 right for you.

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.





Budgeting, Savings & Payment Apps

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

Budgeting Apps

These services offer real-time tools so you can see how you are spending your money each month and get alerts if you are overspending. Some of the most popular budgeting apps are:

- **Mint:** mint.com
- **PocketGuard:** pocketguard.com
- **You Need a Budget:** youneedabudget.com
- **Wally:** wally.me
- **Mvelopes:** mvelopes.com
- **GoodBudget:** goodbudget.com
- **EveryDollar:** everydollar.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 purchase to the next dollar and 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.

These savings apps can help you reach your goal:

- **Acorns:** acorns.com
- **Digit:** digit.com
- **Chime Bank:** chimebank.com
- **Trim:** asktrim.com
- **Stash:** stashinvest.com
- **Clarity Money:** claritymoney.com
- **Mint:** mint.com
- **Qcapital:** qcapital.com
- **Aspiration:** aspiration.com
- **Twine:** twine.com
- **Varo :** varomoney.com
- **Stash:** stashinvest.com
- **Capital One 360 Savings:** capitalone.com



Person to Person Payments

There are several services that now 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:

Venmo: venmo.com

Zelle: zellepay.com

GoogleWallet: pay.google.com

PayPal: paypal.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, check 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 checkbook 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, has a higher interest rate or better services. Your local credit union may also have checking account services



available with lower fees and 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 dictates a maximum number of debit card charges in a month, 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.

The more you know about the balance in your checking account, and the fees your bank charges, the better equipped you will be to avoid overdraft fees and bank charges. The less you pay in bank fees means more money for you!



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. A- banks were included when A- was 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.

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>.

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.

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

Alabama

Bank Name: **First Bank of Boaz**
Headquartered In: Boaz, AL
Website: <http://www.firstbankofboaz.com>

Rating: **A+** Yr Founded: 1906
Has Branches In: AL
Telephone: (256) 593-8670

Bank Name: **Cheaha Bank**
Headquartered In: Oxford, AL
Website: <http://www.cheahabank.com>

Rating: **A** Yr Founded: 2000
Has Branches In: AL
Telephone: (256) 835-8855

Bank Name: **Citizens Bank of Winfield**
Headquartered In: Winfield, AL
Website: <http://www.cbwinfield.com/>

Rating: **A** Yr Founded: 1920
Has Branches In: AL
Telephone: (205) 487-4277

Bank Name: **First Metro Bank**
Headquartered In: Muscle Shoals, AL
Website: <http://www.firstmetro.com>

Rating: **A** Yr Founded: 1988
Has Branches In: AL
Telephone: (256) 386-0600

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Alaska

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

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



Arizona

Bank Name: **Academy Bank, N.A.**
Headquartered In: Kansas City, MO
Website: <https://www.academybank.com>

Rating: **A-** Yr Founded: 1966
Has Branches In: AZ, CO, KS, MO
Telephone: (816) 472-5244

Bank Name: **Alerus Financial, National Association**
Headquartered In: Grand Forks, ND
Website: <https://www.alerus.com>

Rating: **A-** Yr Founded: 1933
Has Branches In: AZ, MN, ND
Telephone: (701) 795-3200

Bank Name: **Armed Forces Bank, National Association**
Headquartered In: Fort Leavenworth, KS
Has Branches In: AL, AZ, CA, CO, FL, GA, IL, KS, KY, MO, NJ, NV, TX, VA, WA
Website: <http://www.afbank.com>

Rating: **A-** Yr Founded: 1907
Telephone: (913) 682-9090

Bank Name: **Comerica Bank**
Headquartered In: Dallas, TX
Website: <http://www.comerica.com>

Rating: **A-** Yr Founded: 1849
Has Branches In: AZ, CA, FL, MI, TX
Telephone: (214) 462-4000

Bank Name: **First Savings Bank**
Headquartered In: Beresford, SD
Website: <https://www.firstsavingsbanks.bank/>

Rating: **A-** Yr Founded: 1913
Has Branches In: AZ, NE, NM, NV, SD, TX
Telephone: (605) 763-2009

Bank Name: **FirstBank**
Headquartered In: Lakewood, CO
Website: <http://www.efirstbank.com>

Rating: **A-** Yr Founded: 1963
Has Branches In: AZ, CA, CO
Telephone: (303) 232-2000

Bank Name: **Gateway Commercial Bank**
Headquartered In: Mesa, AZ
Website: <https://www.gcbaz.com>

Rating: **A-** Yr Founded: 2007
Has Branches In: AZ
Telephone: (480) 358-1000

Bank Name: **Glacier Bank**
Headquartered In: Kalispell, MT
Website: <http://www.glacierbank.com>

Rating: **A-** Yr Founded: 1955
Has Branches In: AZ, CO, ID, MT, UT, WA, WY
Telephone: (406) 756-4200

Bank Name: **Johnson Bank**
Headquartered In: Racine, WI
Website: <http://www.johnsonbank.com>

Rating: **A-** Yr Founded: 1970
Has Branches In: AZ, WI
Telephone: (262) 619-2700

Bank Name: **KS StateBank**
Headquartered In: Manhattan, KS
Website: <https://www.ksstate.bank>

Rating: **A-** Yr Founded: 1969
Has Branches In: AZ, KS
Telephone: (785) 587-4000

Bank Name: **Pacific Premier Bank**
Headquartered In: Irvine, CA
Website: <http://www.ppbi.com>

Rating: **A-** Yr Founded: 1983
Has Branches In: AZ, CA, NV, WA
Telephone: (949) 864-8000

Bank Name: **Stearns Bank National Association**
Headquartered In: Saint Cloud, MN
Website: <http://www.stearnsbank.com>

Rating: **A-** Yr Founded: 1912
Has Branches In: AZ, FL, MN
Telephone: (320) 253-6607



Bank Name: **Washington Federal Bank, National Association** Rating: **A-** Yr Founded: 1917
 Headquartered In: Seattle, WA Has Branches In: AZ, ID, NM, NV, OR, TX, UT, WA
 Website: <http://www.washingtonfederal.com> Telephone: (206) 204-3446

Bank Name: **Western Alliance Bank** Rating: **A-** Yr Founded: 2003
 Headquartered In: Phoenix, AZ Has Branches In: AZ, CA, NV
 Website: <http://www.westernalliancebankcorporation.com> Telephone: (602) 389-3500

Bank Name: **Zions Bancorporation, National Association** Rating: **A-** Yr Founded: 1890
 Headquartered In: Salt Lake City, UT Has Branches In: AZ, CA, CO, ID, NM, NV, OR, TX, UT, WA, WY
 Website: <http://www.zionsbankcorporation.com> Telephone: (801) 844-7637

Arkansas

Bank Name: **First Security Bank** Rating: **A+** Yr Founded: 1932
 Headquartered In: Searcy, AR Has Branches In: AR
 Website: <http://www.fsbank.com> Telephone: (501) 279-3400

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

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: <http://www.fsnb.com> Telephone: (580) 357-9880

Bank Name: **Peoples Bank** Rating: **A** Yr Founded: 2000
 Headquartered In: Sheridan, AR Has Branches In: AR
 Website: <http://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: <https://www.bankofstockton.com> Telephone: (209) 929-1600

Bank Name: **California First National Bank** Rating: **A** Yr Founded: 2001
 Headquartered In: Irvine, CA Has Branches In: CA
 Website: <http://www.calfirst.com/> Telephone: (949) 255-5300

Bank Name: **California Pacific Bank** Rating: **A** Yr Founded: 1980
 Headquartered In: San Francisco, CA Has Branches In: CA
 Website: <http://www.calpacificbank.com/> Telephone: (415) 399-8000

Bank Name: **Central Valley Community Bank** Rating: **A** Yr Founded: 1980
 Headquartered In: Fresno, CA Has Branches In: CA
 Website: <http://www.cvcb.com> Telephone: (559) 298-1775



Bank Name: **Pacific City Bank**
 Headquartered In: Los Angeles, CA
 Website: <https://www.paccity.net>

Rating: **A** Yr Founded: 2003
 Has Branches In: CA, NJ, NY
 Telephone: (213) 210-2000

Bank Name: **Poppy Bank**
 Headquartered In: Santa Rosa, CA
 Website: <https://www.poppy.bank/>

Rating: **A** Yr Founded: 2005
 Has Branches In: CA
 Telephone: (707) 636-9000

Bank Name: **Royal Business Bank**
 Headquartered In: Los Angeles, CA
 Website: <http://www.royalbusinessbankusa.com>

Rating: **A** Yr Founded: 2008
 Has Branches In: CA, NV, NY
 Telephone: (213) 627-9888

Bank Name: **Santa Cruz County Bank**
 Headquartered In: Santa Cruz, CA
 Website: <https://www.sccountybank.com>

Rating: **A** Yr Founded: 2004
 Has Branches In: CA
 Telephone: (831) 457-5000

Bank Name: **Savings Bank of Mendocino County**
 Headquartered In: Ukiah, CA
 Website: <http://www.savingsbank.com>

Rating: **A** Yr Founded: 1903
 Has Branches In: CA
 Telephone: (707) 462-6613

Colorado

Bank Name: **Commerce Bank**
 Headquartered In: Kansas City, MO
 Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
 Has Branches In: CO, IL, KS, MO, OK
 Telephone: (816) 234-2000

Bank Name: **Farmers Bank**
 Headquartered In: Ault, CO
 Website: <http://www.farmersbank-weld.com>

Rating: **A** Yr Founded: 2001
 Has Branches In: CO
 Telephone: (970) 834-2121

Bank Name: **First National Bank of Las Animas**
 Headquartered In: Las Animas, CO
 Website: <http://www.fnblasanimas.com/>

Rating: **A** Yr Founded: 1901
 Has Branches In: CO
 Telephone: (719) 456-1512

Bank Name: **Frontier Bank**
 Headquartered In: Lamar, CO
 Website: <http://www.frontierbankco.com>

Rating: **A** Yr Founded: 1934
 Has Branches In: CO
 Telephone: (719) 336-4351

Connecticut

Bank Name: **Bessemer Trust Company, National Association**
 Headquartered In: New York, NY
 Website: <http://www.bessemertrust.com>

Rating: **A-** Yr Founded: 1907
 Has Branches In: CT, NY, TX, WA
 Telephone: (212) 708-9100



Delaware

Bank Name: **Applied Bank**
Headquartered In: Wilmington, DE
Website: <http://www.appliedbank.com>

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

Bank Name: **Deutsche Bank Trust Company Delaware**
Headquartered In: Wilmington, DE
Website: <http://www.db.com>

Rating: **A** Yr Founded: 1985
Has Branches In: DE
Telephone: (302) 636-3301

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

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

Bank Name: **Morgan Stanley Private Bank, National Association**
Headquartered In: New York, NY
Website: <http://www.morganstanley.com>

Rating: **A** Yr Founded: 1996
Has Branches In: DE, NY
Telephone: (212) 762-1803

Bank Name: **Bank of Ocean City**
Headquartered In: Ocean City, MD
Website: <http://www.bankofoceancity.com>

Rating: **A-** Yr Founded: 1916
Has Branches In: DE, MD
Telephone: (410) 213-0173

Bank Name: **Calvin B. Taylor Banking Company of Berlin, Maryland**
Headquartered In: Berlin, MD
Website: <http://www.taylorbank.com>

Rating: **A-** Yr Founded: 1890
Has Branches In: DE, MD, VA
Telephone: (410) 641-1700

District of Columbia

Bank Name: **EagleBank**
Headquartered In: Bethesda, MD
Website: <http://www.eaglebankcorp.com>

Rating: **A** Yr Founded: 1998
Has Branches In: DC, MD, VA
Telephone: (240) 497-2075



Florida

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

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

Bank Name: **Hillsboro Bank**
 Headquartered In: Plant City, FL
 Website: <http://www.hillsborobank.com>

Rating: **A** Yr Founded: 1998
 Has Branches In: FL
 Telephone: (813) 707-6506

Bank Name: **Metro City Bank**
 Headquartered In: Doraville, GA
 Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
 Has Branches In: AL, FL, GA, NJ, NY, TX, VA
 Telephone: (770) 455-4989

Bank Name: **Paradise Bank**
 Headquartered In: Boca Raton, FL
 Website: <http://www.paradisebank.com>

Rating: **A** Yr Founded: 2005
 Has Branches In: FL
 Telephone: (561) 392-5444

Georgia

Bank Name: **Durden Banking Company, Incorporated**
 Headquartered In: Twin City, GA
 Website: <http://www.durdenbc.com>

Rating: **A** Yr Founded: 1935
 Has Branches In: GA
 Telephone: (478) 763-2121

Bank Name: **Embassy National Bank**
 Headquartered In: Lawrenceville, GA
 Website: <http://www.embassynationalbank.com>

Rating: **A** Yr Founded: 2007
 Has Branches In: GA
 Telephone: (770) 822-9111

Bank Name: **First National Bank of Waynesboro**
 Headquartered In: Waynesboro, GA
 Website: <http://www.fnbwaynesboro.com>

Rating: **A** Yr Founded: 1905
 Has Branches In: GA
 Telephone: (706) 554-8100

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

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

Bank Name: **Metro City Bank**
 Headquartered In: Doraville, GA
 Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
 Has Branches In: AL, FL, GA, NJ, NY, TX, VA
 Telephone: (770) 455-4989

Bank Name: **Quantum National Bank**
 Headquartered In: Suwanee, GA
 Website: <http://www.quantumbank.com>

Rating: **A** Yr Founded: 1995
 Has Branches In: GA
 Telephone: (770) 945-8300

Bank Name: **South Georgia Bank**
 Headquartered In: Glennville, GA
 Website: <http://www.southgabank.com>

Rating: **A** Yr Founded: 1987
 Has Branches In: GA
 Telephone: (912) 654-1051



Bank Name: **United Bank**
Headquartered In: Zebulon, GA
Website: <http://www.accessunited.com>

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

Hawaii

Bank Name: **Central Pacific Bank**
Headquartered In: Honolulu, HI
Website: <http://www.centralpacificbank.com>

Rating: **A-** Yr Founded: 1954
Has Branches In: HI
Telephone: (808) 544-0500

Idaho

Bank Name: **Bank of Commerce**
Headquartered In: Ammon, ID
Website: <https://www.bankofcommerce.org>

Rating: **A** Yr Founded: 1959
Has Branches In: ID, MT
Telephone: (208) 525-9108

Bank Name: **People's Intermountain Bank**
Headquartered In: American Fork, UT
Website: <https://www.pi.bank>

Rating: **A** Yr Founded: 1913
Has Branches In: ID, UT
Telephone: (801) 756-7681

Illinois

Bank Name: **Commerce Bank**
Headquartered In: Kansas City, MO
Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
Has Branches In: CO, IL, KS, MO, OK
Telephone: (816) 234-2000

Bank Name: **Farmers National Bank**
Headquartered In: Prophetstown, IL
Website: <https://www.farmersnationalbank.bank>

Rating: **A** Yr Founded: 1902
Has Branches In: IL
Telephone: (815) 537-2348

Bank Name: **Federal Savings Bank**
Headquartered In: Chicago, IL
Website: <http://www.thefederalsavingsbank.com>

Rating: **A** Yr Founded: 2000
Has Branches In: IL
Telephone: (312) 738-6000

Bank Name: **First Eagle Bank**
Headquartered In: Chicago, IL
Website: <http://www.febank.com>

Rating: **A** Yr Founded: 1985
Has Branches In: IL
Telephone: (312) 850-2900

Bank Name: **First National Bank in Taylorville**
Headquartered In: Taylorville, IL
Website: <http://www.fnbtaylorville.com>

Rating: **A** Yr Founded: 1956
Has Branches In: IL
Telephone: (217) 824-2241

Bank Name: **First Trust and Savings Bank of Watseka**
Headquartered In: Watseka, IL
Website: <http://www.ftsbank.com/>

Rating: **A** Yr Founded: 1909
Has Branches In: IL
Telephone: (815) 432-2494



Bank Name: **Poplar Grove State Bank**
 Headquartered In: Poplar Grove, IL
 Website: <http://www.poplargrovestatebank.com/>

Rating: **A** Yr Founded: 1946
 Has Branches In: IL
 Telephone: (815) 765-3333

Bank Name: **Reynolds State Bank**
 Headquartered In: Reynolds, IL
 Website: <http://www.reynoldsstatebank.com>

Rating: **A** Yr Founded: 1888
 Has Branches In: IL
 Telephone: (309) 372-4242

Bank Name: **Teutopolis State Bank**
 Headquartered In: Teutopolis, IL
 Website: <http://www.teutopolisstatebank.com>

Rating: **A** Yr Founded: 1905
 Has Branches In: IL
 Telephone: (217) 857-3166

Indiana

Bank Name: **Merchants Bank of Indiana**
 Headquartered In: Carmel, IN
 Website: <http://www.merchantsbankofindiana.com>

Rating: **A** Yr Founded: 1923
 Has Branches In: IN
 Telephone: (317) 569-7420

Bank Name: **Stock Yards Bank & Trust Company**
 Headquartered In: Louisville, KY
 Website: <http://www.syb.com>

Rating: **A** Yr Founded: 1904
 Has Branches In: IN, KY, OH
 Telephone: (502) 582-2571

Iowa

Bank Name: **Farmers State Bank**
 Headquartered In: Marion, IA
 Website: <http://www.myfsbonline.com>

Rating: **A** Yr Founded: 1927
 Has Branches In: IA
 Telephone: (319) 377-4891

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

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

Bank Name: **Hills Bank and Trust Company**
 Headquartered In: Hills, IA
 Website: <http://www.hillsbank.com>

Rating: **A** Yr Founded: 1904
 Has Branches In: IA
 Telephone: (319) 679-2291

Bank Name: **Iowa State Bank**
 Headquartered In: Des Moines, IA
 Website: <http://www.iowastatebanks.com/>

Rating: **A** Yr Founded: 1941
 Has Branches In: IA
 Telephone: (515) 288-0111

Bank Name: **Liberty Trust & Savings Bank**
 Headquartered In: Durant, IA
 Website: <http://www.mylibertytrust.com>

Rating: **A** Yr Founded: 1905
 Has Branches In: IA
 Telephone: (563) 785-4441

Bank Name: **Midwest Heritage Bank, FSB**
 Headquartered In: West Des Moines, IA
 Website: <http://www.mhbank.com>

Rating: **A** Yr Founded: 1873
 Has Branches In: IA
 Telephone: (515) 278-6541



Bank Name: **New Albin Savings Bank**
Headquartered In: New Albin, IA
Website: <http://www.newalbinsavingsbank.com>

Rating: **A** Yr Founded: 1898
Has Branches In: IA
Telephone: (563) 544-4214

Kansas

Bank Name: **Bank7**
Headquartered In: Oklahoma City, OK
Website: <http://www.bank7.com>

Rating: **A** Yr Founded: 1901
Has Branches In: KS, OK, TX
Telephone: (405) 810-8600

Bank Name: **Commerce Bank**
Headquartered In: Kansas City, MO
Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
Has Branches In: CO, IL, KS, MO, OK
Telephone: (816) 234-2000

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

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

Bank Name: **Kaw Valley State Bank and Trust Company**
Headquartered In: Wamego, KS
Website: <http://www.kvsb.net>

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

Kentucky

Bank Name: **Farmers Bank and Trust Company**
Headquartered In: Princeton, KY
Website: <http://www.yournxtbank.com>

Rating: **A** Yr Founded: 1899
Has Branches In: KY
Telephone: (270) 365-5526

Bank Name: **Kentucky Farmers Bank Corporation**
Headquartered In: Ashland, KY
Website: <https://www.kfb.bank>

Rating: **A** Yr Founded: 1931
Has Branches In: KY
Telephone: (606) 929-5000

Bank Name: **Paducah Bank and Trust Company**
Headquartered In: Paducah, KY
Website: <http://www.paducahbank.com>

Rating: **A** Yr Founded: 1948
Has Branches In: KY
Telephone: (270) 575-5700

Bank Name: **Stock Yards Bank & Trust Company**
Headquartered In: Louisville, KY
Website: <http://www.syb.com>

Rating: **A** Yr Founded: 1904
Has Branches In: IN, KY, OH
Telephone: (502) 582-2571

Louisiana

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

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



Maine

Bank Name: **Bath Savings Institution**
Headquartered In: Bath, ME
Website: <http://www.bathsavings.com>

Rating: **A-** Yr Founded: 1852
Has Branches In: ME
Telephone: (207) 442-7711

Bank Name: **Norway Savings Bank**
Headquartered In: Norway, ME
Website: <https://www.norwaysavings.bank>

Rating: **A-** Yr Founded: 1866
Has Branches In: ME
Telephone: (207) 743-7986

Maryland

Bank Name: **EagleBank**
Headquartered In: Bethesda, MD
Website: <http://www.eaglebankcorp.com>

Rating: **A** Yr Founded: 1998
Has Branches In: DC, MD, VA
Telephone: (240) 497-2075

Massachusetts

Bank Name: **Leader Bank, National Association**
Headquartered In: Arlington, MA
Website: <http://www.leaderbank.com>

Rating: **A** Yr Founded: 2002
Has Branches In: MA
Telephone: (781) 646-3900

Michigan

Bank Name: **Macatawa Bank**
Headquartered In: Holland, MI
Website: <http://www.macatawabank.com>

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

Minnesota

Bank Name: **Vermillion State Bank**
Headquartered In: Vermillion, MN
Website: <http://www.vermillionbank.com>

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

Bank Name: **Charter Bank**
Headquartered In: Eau Claire, WI
Website: <https://www.charterbank.bank>

Rating: **A** Yr Founded: 1980
Has Branches In: MN, WI
Telephone: (715) 832-4254

Bank Name: **Eagle Bank**
Headquartered In: Glenwood, MN
Website: <http://www.eaglebankmn.com>

Rating: **A** Yr Founded: 1908
Has Branches In: MN
Telephone: (320) 634-4545



Bank Name: **Fidelity Bank**
Headquartered In: Edina, MN
Website: <http://www.fidelitybankmn.com>

Rating: **A** Yr Founded: 1970
Has Branches In: MN
Telephone: (952) 831-6600

Bank Name: **First National Bank North**
Headquartered In: Walker, MN
Website: <https://www.fnbnorth.com>

Rating: **A** Yr Founded: 1902
Has Branches In: MN
Telephone: (218) 547-1160

Bank Name: **First National Bank of Bemidji**
Headquartered In: Bemidji, MN
Website: <http://www.fnbbemidji.com>

Rating: **A** Yr Founded: 1897
Has Branches In: MN
Telephone: (218) 751-2430

Bank Name: **Liberty Bank Minnesota**
Headquartered In: Saint Cloud, MN
Website: <http://www.libertybankmn.com>

Rating: **A** Yr Founded: 1939
Has Branches In: MN
Telephone: (320) 252-2841

Mississippi

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

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

Missouri

Bank Name: **Bank of Old Monroe**
Headquartered In: Old Monroe, MO
Website: <http://www.bankofoldmonroe.com>

Rating: **A** Yr Founded: 1906
Has Branches In: MO
Telephone: (636) 665-5601

Bank Name: **Central Bank of Kansas City**
Headquartered In: Kansas City, MO
Website: <http://www.centralbankkc.com>

Rating: **A** Yr Founded: 1950
Has Branches In: MO
Telephone: (816) 483-1210

Bank Name: **Commerce Bank**
Headquartered In: Kansas City, MO
Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865
Has Branches In: CO, IL, KS, MO, OK
Telephone: (816) 234-2000

Bank Name: **Home Exchange Bank**
Headquartered In: Jamesport, MO
Website: <https://secure.bankheb.com>

Rating: **A** Yr Founded: 1925
Has Branches In: MO
Telephone: (660) 684-6114



Montana

Bank Name: **Bank of Commerce**
Headquartered In: Ammon, ID
Website: <https://www.bankofcommerce.org>

Rating: **A** Yr Founded: 1959
Has Branches In: ID, MT
Telephone: (208) 525-9108

Bank Name: **First State Bank of Shelby**
Headquartered In: Shelby, MT
Website: <http://www.fsbshelby.com>

Rating: **A** Yr Founded: 1910
Has Branches In: MT
Telephone: (406) 434-5567

Nebraska

Bank Name: **American Interstate Bank**
Headquartered In: Elkhorn, NE
Website: <http://www.americaninterstatebank.com>

Rating: **A** Yr Founded: 1915
Has Branches In: NE
Telephone: (402) 289-2551

Bank Name: **First Westroads Bank, Inc.**
Headquartered In: Omaha, NE
Website: <https://www.firstwestroads.bank>

Rating: **A** Yr Founded: 1967
Has Branches In: NE
Telephone: (402) 330-7200

Bank Name: **Five Points Bank**
Headquartered In: Grand Island, NE
Website: <http://www.5pointsbank.com>

Rating: **A** Yr Founded: 1971
Has Branches In: NE
Telephone: (308) 384-5350

Bank Name: **Five Points Bank of Hastings**
Headquartered In: Hastings, NE
Website: <https://www.5pointsbank.com>

Rating: **A** Yr Founded: 1893
Has Branches In: NE
Telephone: (402) 462-2228

Nevada

Bank Name: **First Security Bank of Nevada**
Headquartered In: Las Vegas, NV
Website: <https://www.fsbnv.com>

Rating: **A** Yr Founded: 2007
Has Branches In: NV
Telephone: (702) 853-0900

Bank Name: **Royal Business Bank**
Headquartered In: Los Angeles, CA
Website: <http://www.royalbusinessbankusa.com>

Rating: **A** Yr Founded: 2008
Has Branches In: CA, NV, NY
Telephone: (213) 627-9888



New Hampshire

* There are no A-Rated Banks with branches in New Hampshire. The top rated banks with branches in NH are:

Bank Name: **Cambridge Trust Company**
Headquartered In: Cambridge, MA
Website: <http://www.cambridgetrust.com>

Rating: **B+** Yr Founded: 1890
Has Branches In: MA, NH
Telephone: (617) 876-5500

Bank Name: **Eastern Bank**
Headquartered In: Boston, MA
Website: <http://www.easternbank.com/>

Rating: **B+** Yr Founded: 1818
Has Branches In: MA, NH
Telephone: (617) 897-1100

Bank Name: **Lowell Five Cent Savings Bank**
Headquartered In: Tewksbury, MA
Website: <http://www.lowellfive.com>

Rating: **B+** Yr Founded: 1854
Has Branches In: MA, NH
Telephone: (978) 452-1300

Bank Name: **Provident Bank (MHC)**
Headquartered In: Amesbury, MA
Website: <http://www.the Provident Bank.com>

Rating: **B+** Yr Founded: 1828
Has Branches In: MA, NH
Telephone: (978) 834-8555

Bank Name: **Salem Five Cents Savings Bank**
Headquartered In: Salem, MA
Website: <http://www.salemfive.com>

Rating: **B+** Yr Founded: 1855
Has Branches In: MA, NH
Telephone: (978) 745-5555

New Jersey

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Pacific City Bank**
Headquartered In: Los Angeles, CA
Website: <https://www.paccity.net>

Rating: **A** Yr Founded: 2003
Has Branches In: CA, NJ, NY
Telephone: (213) 210-2000



New Mexico

Bank Name: **First American Bank**
Headquartered In: Artesia, NM
Website: <https://www.firstamb.net>

Rating: **A** Yr Founded: 1903
Has Branches In: NM
Telephone: (575) 746-8000

Bank Name: **First New Mexico Bank**
Headquartered In: Deming, NM
Website: <http://www.firstnewmexicobank.com>

Rating: **A** Yr Founded: 1962
Has Branches In: NM
Telephone: (575) 546-2691

Bank Name: **First New Mexico Bank of Silver City**
Headquartered In: Silver City, NM
Website: <http://www.fnmbnc.com>

Rating: **A** Yr Founded: 1984
Has Branches In: NM
Telephone: (575) 388-3121

Bank Name: **First New Mexico Bank, Las Cruces**
Headquartered In: Las Cruces, NM
Website: <http://www.firstnewmexicobanklc.com>

Rating: **A** Yr Founded: 2008
Has Branches In: NM
Telephone: (575) 556-3000

New York

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **Morgan Stanley Private Bank, National Association**
Headquartered In: New York, NY
Website: <http://www.morganstanley.com>

Rating: **A** Yr Founded: 1996
Has Branches In: DE, NY
Telephone: (212) 762-1803

Bank Name: **Pacific City Bank**
Headquartered In: Los Angeles, CA
Website: <https://www.paccity.net>

Rating: **A** Yr Founded: 2003
Has Branches In: CA, NJ, NY
Telephone: (213) 210-2000

Bank Name: **Royal Business Bank**
Headquartered In: Los Angeles, CA
Website: <http://www.royalbusinessbankusa.com>

Rating: **A** Yr Founded: 2008
Has Branches In: CA, NV, NY
Telephone: (213) 627-9888

North Carolina

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

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

Bank Name: **Peoples Bank**
Headquartered In: Newton, NC
Website: <http://www.peoplesbanknc.com>

Rating: **A** Yr Founded: 1912
Has Branches In: NC
Telephone: (828) 464-5620



North Dakota

Bank Name: **Alerus Financial, National Association**
Headquartered In: Grand Forks, ND
Website: <https://www.alerus.com>

Rating: **A-** Yr Founded: 1933
Has Branches In: AZ, MN, ND
Telephone: (701) 795-3200

Bank Name: **Grant County State Bank**
Headquartered In: Carson, ND
Website: <http://www.grantcountystatebank.com>

Rating: **A-** Yr Founded: 1913
Has Branches In: ND
Telephone: (701) 622-3491

Bank Name: **Liberty State Bank**
Headquartered In: Powers Lake, ND
Website: <http://www.libertystateplnd.com>

Rating: **A-** Yr Founded: 1952
Has Branches In: ND
Telephone: (701) 464-5421

Bank Name: **Ramsey National Bank**
Headquartered In: Devils Lake, ND
Website: <http://www.ramseybank.com>

Rating: **A-** Yr Founded: 1892
Has Branches In: ND
Telephone: (701) 662-4024

Bank Name: **Sargent County Bank**
Headquartered In: Forman, ND
Website: <http://www.sargentcountybank.com>

Rating: **A-** Yr Founded: 1900
Has Branches In: ND
Telephone: (701) 724-3216

Bank Name: **Stock Growers Bank**
Headquartered In: Napoleon, ND
Website: <http://www.stockgrowersbanknapoleon.com>

Rating: **A-** Yr Founded: 1900
Has Branches In: ND
Telephone: (701) 754-2226

Ohio

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

Rating: **A+** Yr Founded: 1993
Has Branches In: OH
Telephone: (513) 573-2265

Bank Name: **St. Henry Bank**
Headquartered In: Saint Henry, OH
Website: <http://www.sthenrybank.com>

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

Bank Name: **Stock Yards Bank & Trust Company**
Headquartered In: Louisville, KY
Website: <http://www.syb.com>

Rating: **A** Yr Founded: 1904
Has Branches In: IN, KY, OH
Telephone: (502) 582-2571



Oklahoma

Bank Name: **Bank7**

Headquartered In: Oklahoma City, OK

Website: <http://www.bank7.com>

Rating: **A** Yr Founded: 1901

Has Branches In: KS, OK, TX

Telephone: (405) 810-8600

Bank Name: **Commerce Bank**

Headquartered In: Kansas City, MO

Website: <http://www.commercebank.com>

Rating: **A** Yr Founded: 1865

Has Branches In: CO, IL, KS, MO, OK

Telephone: (816) 234-2000

Bank Name: **Community National Bank of Okarche**

Headquartered In: Okarche, OK

Website: <http://www.cnbbanker.com>

Rating: **A** Yr Founded: 1984

Has Branches In: OK

Telephone: (405) 263-7491

Bank Name: **Farmers and Merchants National Bank of Fairview**

Headquartered In: Fairview, OK

Website: <http://www.fairviewbank.com>

Rating: **A** Yr Founded: 1907

Has Branches In: OK

Telephone: (580) 227-3773

Bank Name: **First Bank & Trust Company**

Headquartered In: Perry, OK

Website: <https://www.fbt.bank/>

Rating: **A** Yr Founded: 1934

Has Branches In: OK

Telephone: (580) 336-5562

Bank Name: **FSNB, National Association**

Headquartered In: Lawton, OK

Website: <http://www.fsnb.com>

Rating: **A** Yr Founded: 1946

Has Branches In: AR, DE, GA, LA, MS, NC, OK, TN, TX

Telephone: (580) 357-9880

Bank Name: **Payne County Bank**

Headquartered In: Perkins, OK

Website: <http://www.paynecountybank.com>

Rating: **A** Yr Founded: 1898

Has Branches In: OK

Telephone: (405) 547-2436

Bank Name: **Prime Bank**

Headquartered In: Edmond, OK

Website: <http://www.primebankgroup.com>

Rating: **A** Yr Founded: 2008

Has Branches In: OK

Telephone: (405) 340-2775

Bank Name: **Stock Exchange Bank**

Headquartered In: Woodward, OK

Website: <http://www.stockexchangebank.com>

Rating: **A** Yr Founded: 1903

Has Branches In: OK

Telephone: (580) 256-3314

Bank Name: **Welch State Bank of Welch, Oklahoma**

Headquartered In: Welch, OK

Website: <http://www.welchstatebank.com>

Rating: **A** Yr Founded: 1923

Has Branches In: OK

Telephone: (918) 788-3373

Oregon

Bank Name: **Clackamas County Bank**

Headquartered In: Sandy, OR

Website: <https://www.clackamascountybank.com>

Rating: **A** Yr Founded: 1911

Has Branches In: OR

Telephone: (503) 668-5501



Pennsylvania

Bank Name: **Haverford Trust Company**
Headquartered In: Radnor, PA
Website: <http://www.haverfordquality.com>

Rating: **A** Yr Founded: 1985
Has Branches In: PA
Telephone: (610) 995-8700

Rhode Island

* There are no A-Rated Banks with branches in Rhode Island. The top rated bank with branches in RI is:

Bank Name: **BankNewport**
Headquartered In: Middletown, RI
Website: <http://www.banknewport.com>

Rating: **B+** Yr Founded: 1819
Has Branches In: RI
Telephone: (401) 846-3400

Bank Name: **Washington Trust Company of Westerly**
Headquartered In: Westerly, RI
Website: <http://www.wasitrust.com>

Rating: **B+** Yr Founded: 1800
Has Branches In: CT, RI
Telephone: (401) 348-1200

South Carolina

Bank Name: **Bank of South Carolina**
Headquartered In: Charleston, SC
Website: <http://www.banksc.com>

Rating: **A** Yr Founded: 1987
Has Branches In: SC
Telephone: (843) 724-1500

Bank Name: **First Piedmont Federal Savings and Loan Assoc of Gaffney**
Headquartered In: Gaffney, SC
Website: <http://www.firstpiedmont.com>

Rating: **A** Yr Founded: 1933
Has Branches In: SC
Telephone: (864) 489-6046

South Dakota

Bank Name: **First Premier Bank**
Headquartered In: Sioux Falls, SD
Website: <http://www.firstpremier.com>

Rating: **A** Yr Founded: 1914
Has Branches In: SD
Telephone: (605) 357-3000

Bank Name: **Pioneer Bank & Trust**
Headquartered In: Spearfish, SD
Website: <http://www.pioneerbankandtrust.com>

Rating: **A** Yr Founded: 1937
Has Branches In: SD
Telephone: (605) 717-2265



Tennessee

Bank Name: **Citizens 1st Bank**
 Headquartered In: Tyler, TX
 Website: <http://www.citizens1stbank.com>

Rating: **A+** Yr Founded: 1920
 Has Branches In: TX
 Telephone: (903) 581-1900

Bank Name: **Austin Bank, Texas National Association**
 Headquartered In: Jacksonville, TX
 Website: <http://www.austinbank.com>

Rating: **A** Yr Founded: 1900
 Has Branches In: TX
 Telephone: (903) 586-1526

Bank Name: **Bank7**
 Headquartered In: Oklahoma City, OK
 Website: <http://www.bank7.com>

Rating: **A** Yr Founded: 1901
 Has Branches In: KS, OK, TX
 Telephone: (405) 810-8600

Bank Name: **Commerce Bank**
 Headquartered In: Laredo, TX
 Website: <http://www.ibc.com>

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

Bank Name: **Community Bank**
 Headquartered In: Longview, TX
 Website: <http://www.cbanktexas.com>

Rating: **A** Yr Founded: 1984
 Has Branches In: TX
 Telephone: (903) 236-4422

Bank Name: **First Financial Bank, National Association**
 Headquartered In: Abilene, TX
 Website: <https://www.ffin.com>

Rating: **A** Yr Founded: 1890
 Has Branches In: TX
 Telephone: (325) 627-7200

Bank Name: **First State Bank of Bedias**
 Headquartered In: Bedias, TX
 Website: <http://www.bediasbank.com>

Rating: **A** Yr Founded: 1907
 Has Branches In: TX
 Telephone: (936) 395-2141

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

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

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

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

Bank Name: **International Bank of Commerce**
 Headquartered In: Laredo, TX
 Website: <http://www.ibc.com>

Rating: **A** Yr Founded: 1966
 Has Branches In: TX
 Telephone: (956) 722-7611

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

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

Bank Name: **Metro City Bank**
 Headquartered In: Doraville, GA
 Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
 Has Branches In: AL, FL, GA, NJ, NY, TX, VA
 Telephone: (770) 455-4989



Bank Name: **Sanger Bank**
 Headquartered In: Sanger, TX
 Website: <http://www.sangerbank.com>

Rating: **A** Yr Founded: 1987
 Has Branches In: TX
 Telephone: (940) 458-4600

Bank Name: **Security State Bank & Trust**
 Headquartered In: Fredericksburg, TX
 Website: <http://www.ssbtxas.com>

Rating: **A** Yr Founded: 1941
 Has Branches In: TX
 Telephone: (830) 997-7575

Bank Name: **Texas Exchange Bank, SSB**
 Headquartered In: Crowley, TX
 Website: <http://www.txexbank.com>

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

Utah

Bank Name: **Green Dot Bank**
 Headquartered In: Provo, UT
 Website: <http://www.greendot.com>

Rating: **A** Yr Founded: 1978
 Has Branches In: UT
 Telephone: (801) 344-7020

Bank Name: **Morgan Stanley Bank, National Association**
 Headquartered In: Salt Lake City, UT
 Website: <http://www.morganstanley.com>

Rating: **A** Yr Founded: 1935
 Has Branches In: UT
 Telephone: (801) 236-3600

Bank Name: **Optum Bank, Inc.**
 Headquartered In: Salt Lake City, UT
 Website: <http://www.optumbank.com>

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

Bank Name: **People's Intermountain Bank**
 Headquartered In: American Fork, UT
 Website: <https://www.pi.bank>

Rating: **A** Yr Founded: 1913
 Has Branches In: ID, UT
 Telephone: (801) 756-7681

Bank Name: **State Bank of Southern Utah**
 Headquartered In: Cedar City, UT
 Website: <http://www.sbsu.com>

Rating: **A** Yr Founded: 1957
 Has Branches In: UT
 Telephone: (435) 865-2300

Bank Name: **UBS Bank USA**
 Headquartered In: Salt Lake City, UT
 Website: <https://www.ubs.com/cefs/en/ubs-bank-usa/ubs-bank-usa.html>

Rating: **A** Yr Founded: 2003
 Has Branches In: UT
 Telephone: (801) 741-0310



Vermont

* There are no A-Rated Banks with branches in Vermont. The top rated banks with branches in VT are:

Bank Name: **Community Bank, National Association**
Headquartered In: De Witt, NY
Website: <https://cbna.com>

Rating: **B+** Yr Founded: 1866
Has Branches In: MA, NY, PA, VT
Telephone: (315) 445-2282

Bank Name: **TrustCo Bank**
Headquartered In: Glenville, NY
Website: <http://www.trustcobank.com>

Rating: **B+** Yr Founded: 1925
Has Branches In: FL, MA, NJ, NY, VT
Telephone: (518) 377-3311

Virginia

Bank Name: **EagleBank**
Headquartered In: Bethesda, MD
Website: <http://www.eaglebankcorp.com>

Rating: **A** Yr Founded: 1998
Has Branches In: DC, MD, VA
Telephone: (240) 497-2075

Bank Name: **First Bank and Trust Company**
Headquartered In: Lebanon, VA
Website: <http://www.firstbank.com>

Rating: **A** Yr Founded: 1979
Has Branches In: TN, VA
Telephone: (276) 889-4622

Bank Name: **Metro City Bank**
Headquartered In: Doraville, GA
Website: <http://www.metrocitybank.com>

Rating: **A** Yr Founded: 2006
Has Branches In: AL, FL, GA, NJ, NY, TX, VA
Telephone: (770) 455-4989

Bank Name: **National Bank of Blacksburg**
Headquartered In: Blacksburg, VA
Website: <http://www.nbbank.com>

Rating: **A** Yr Founded: 1891
Has Branches In: VA
Telephone: (540) 951-6205

Washington

Bank Name: **1st Security Bank of Washington**
Headquartered In: Mountlake Terrace, WA
Website: <http://www.fsbwa.com>

Rating: **A** Yr Founded: 2004
Has Branches In: WA
Telephone: (800) 683-0973

Bank Name: **Timberland Bank**
Headquartered In: Hoquiam, WA
Website: <http://www.timberlandbank.com>

Rating: **A** Yr Founded: 1915
Has Branches In: WA
Telephone: (360) 533-4747



West Virginia

Bank Name: **Bank of Monroe**
Headquartered In: Union, WV
Website: <https://www.mybankofmonroe.com>

Rating: **A-** Yr Founded: 1904
Has Branches In: WV
Telephone: (304) 772-3034

Bank Name: **Clay County Bank, Inc.**
Headquartered In: Clay, WV
Website: <http://www.claycountybank.com>

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

Bank Name: **Clear Mountain Bank**
Headquartered In: Bruceton Mills, WV
Website: <http://www.clearmountainbank.com>

Rating: **A-** Yr Founded: 1931
Has Branches In: MD, WV
Telephone: (304) 379-2265

Bank Name: **WesBanco Bank, Inc.**
Headquartered In: Wheeling, WV
Website: <http://www.wesbanco.com>

Rating: **A-** Yr Founded: 1870
Has Branches In: IN, KY, OH, PA, WV
Telephone: (304) 234-9000

Wisconsin

Bank Name: **Bank of Prairie Du Sac**
Headquartered In: Prairie Du Sac, WI
Website: <http://www.bankpds.com>

Rating: **A+** Yr Founded: 1916
Has Branches In: WI
Telephone: (608) 643-3393

Bank Name: **Charter Bank**
Headquartered In: Eau Claire, WI
Website: <https://www.charterbank.bank>

Rating: **A** Yr Founded: 1980
Has Branches In: MN, WI
Telephone: (715) 832-4254

Bank Name: **National Exchange Bank and Trust**
Headquartered In: Fond du Lac, WI
Website: <http://www.nebat.com>

Rating: **A** Yr Founded: 1933
Has Branches In: WI
Telephone: (920) 921-7700

Bank Name: **River Cities Bank**
Headquartered In: Wisconsin Rapids, WI
Website: <http://www.rivercitiesbank.com>

Rating: **A** Yr Founded: 1997
Has Branches In: WI
Telephone: (715) 422-1100

Bank Name: **WaterStone Bank, SSB**
Headquartered In: Wauwatosa, WI
Website: <http://www.wsbonline.com>

Rating: **A** Yr Founded: 1921
Has Branches In: WI
Telephone: (414) 761-1000

Bank Name: **Waukesha State Bank**
Headquartered In: Waukesha, WI
Website: <http://www.waukeshabank.com>

Rating: **A** Yr Founded: 1944
Has Branches In: WI
Telephone: (262) 549-8500



Wyoming

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

Rating: **A-** Yr Founded: 1972
Has Branches In: CO, NJ, VA, WY
Telephone: (303) 694-2190

Bank Name: **Bank of Commerce**
Headquartered In: Rawlins, WY
Website: <http://www.bocrawlins.com>

Rating: **A-** Yr Founded: 1984
Has Branches In: WY
Telephone: (307) 324-2265

Bank Name: **Glacier Bank**
Headquartered In: Kalispell, MT
Website: <http://www.glacierbank.com>

Rating: **A-** Yr Founded: 1955
Has Branches In: AZ, CO, ID, MT, UT, WA, WY
Telephone: (406) 756-4200

Bank Name: **RSNB Bank**
Headquartered In: Rock Springs, WY
Website: <http://www.rsnb.com>

Rating: **A-** Yr Founded: 1892
Has Branches In: WY
Telephone: (307) 362-8801

Bank Name: **Security First Bank**
Headquartered In: Cheyenne, WY
Website: <http://www.sec1stbank.com>

Rating: **A-** Yr Founded: 1978
Has Branches In: WY
Telephone: (307) 775-6500

Bank Name: **Wyoming Bank & Trust**
Headquartered In: Cheyenne, WY
Website: <https://www.wyomingbank.bank>

Rating: **A-** Yr Founded: 1919
Has Branches In: WY
Telephone: (307) 632-7733

Bank Name: **Zions Bancorporation, National Association**
Headquartered In: Salt Lake City, UT
Website: <http://www.zionsbancorporation.com>

Rating: **A-** Yr Founded: 1890
Has Branches In: AZ, CA, CO, ID, NM, NV, OR, TX, UT, WA, WY
Telephone: (801) 844-7637



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 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.

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>.

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.

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

Alabama

Bank Name: **SunSouth Bank**
 Headquartered In: Dothan, AL
 Website: <http://www.sunsouthbank.com>

Rating: **E** Yr Founded: 1954
 Has Branches In: AL
 Telephone: (334) 677-4411

Bank Name: **Millennial Bank**
 Headquartered In: Leeds, AL
 Website: <http://www.covenantbank.com>

Rating: **E+** Yr Founded: 1997
 Has Branches In: AL
 Telephone: (205) 702-2265

California

Bank Name: **Gateway Bank, F.S.B.**
 Headquartered In: Oakland, CA
 Website: <http://www.gatewayfsb.com>

Rating: **E** Yr Founded: 1990
 Has Branches In: CA
 Telephone: (510) 268-8108

Florida

Bank Name: **First City Bank of Florida**
 Headquartered In: Fort Walton Beach, FL
 Website: <http://www.firstcitybank.com>

Rating: **E-** Yr Founded: 1948
 Has Branches In: FL
 Telephone: (850) 244-5151

Bank Name: **Lafayette State Bank**
 Headquartered In: Mayo, FL
 Website: <http://www.lafayettestatebank.com>

Rating: **E-** Yr Founded: 1946
 Has Branches In: FL
 Telephone: (386) 294-1901

Bank Name: **Beach Community Bank**
 Headquartered In: Fort Walton Beach, FL
 Website: <http://www.beachcommunitybank.com>

Rating: **E** Yr Founded: 2001
 Has Branches In: FL
 Telephone: (850) 244-9900

Bank Name: **Cogent Bank**
 Headquartered In: Orange City, FL
 Website: <https://www.cogentbank.net>

Rating: **E** Yr Founded: 1999
 Has Branches In: FL
 Telephone: (386) 774-2001

Bank Name: **Brickell Bank**
 Headquartered In: Miami, FL
 Website: <http://www.brickellbankmiami.com>

Rating: **E+** Yr Founded: 1973
 Has Branches In: FL
 Telephone: (305) 347-8300



Georgia

Bank Name: **F & M Bank and Trust Company**
Headquartered In: Manchester, GA
Website: <http://www.fmbankandtrust.com/>

Rating: **E-** Yr Founded: 1948
Has Branches In: GA
Telephone: (706) 846-8415

Bank Name: **Farmers & Merchants Bank**
Headquartered In: Lakeland, GA
Website: <http://www.fmb.net>

Rating: **E-** Yr Founded: 1907
Has Branches In: GA
Telephone: (229) 482-3585

Bank Name: **Gwinnett Community Bank**
Headquartered In: Duluth, GA
Website: <http://www.gwinnettcommunitybank.com>

Rating: **E-** Yr Founded: 1999
Has Branches In: GA
Telephone: (770) 476-2775

Bank Name: **First Southern Bank**
Headquartered In: Patterson, GA
Website: <http://www.firstsouthernga.com>

Rating: **E** Yr Founded: 1907
Has Branches In: GA
Telephone: (912) 647-5332

Bank Name: **Northside Bank**
Headquartered In: Adairsville, GA
Website: <http://www.northsidebankga.com>

Rating: **E** Yr Founded: 2005
Has Branches In: GA
Telephone: (770) 773-7300

Bank Name: **Peoples Bank**
Headquartered In: Eatonton, GA
Website: <http://www.tpbeatonton.com/>

Rating: **E** Yr Founded: 1943
Has Branches In: GA
Telephone: (706) 485-8542

Iowa

Bank Name: **Dysart State Bank**
Headquartered In: Dysart, IA

Rating: **E** Yr Founded: 1934
Has Branches In: IA
Telephone: (319) 476-4900

Illinois

Bank Name: **Grand Rivers Community Bank**
Headquartered In: Grand Chain, IL
Website: <http://www.grandriverscommunitybank.com>

Rating: **E-** Yr Founded: 1902
Has Branches In: IL
Telephone: (618) 634-2208

Bank Name: **McHenry Savings Bank**
Headquartered In: McHenry, IL
Website: <http://www.mchenrysavings.com>

Rating: **E** Yr Founded: 1955
Has Branches In: IL
Telephone: (815) 385-3000

Bank Name: **United Trust Bank**
Headquartered In: Palos Heights, IL
Website: <http://www.utbhome.com>

Rating: **E** Yr Founded: 2000
Has Branches In: IL
Telephone: (708) 728-9900



Kansas

Bank Name: **Towanda State Bank**
Headquartered In: Towanda, KS

Rating: **E+** Yr Founded: 1934
Has Branches In: KS
Telephone: (316) 536-2282

Kentucky

Bank Name: **Louisa Community Bank**
Headquartered In: Louisa, KY
Website: <https://www.banklcb.com>

Rating: **E+** Yr Founded: 2006
Has Branches In: KY
Telephone: (606) 638-0007

Bank Name: **Peoples Bank & Trust Company of Hazard**
Headquartered In: Hazard, KY
Website: <http://www.peopleshazard.com/>

Rating: **E+** Yr Founded: 1923
Has Branches In: KY
Telephone: (866) 435-2161

Maryland

Bank Name: **Cecil Bank**
Headquartered In: Elkton, MD
Website: <http://www.cecilbank.com>

Rating: **E-** Yr Founded: 1959
Has Branches In: MD
Telephone: (410) 398-1650

Michigan

Bank Name: **Homestead Savings Bank**
Headquartered In: Albion, MI
Website: <http://www.homesteadsavings.com>

Rating: **E** Yr Founded: 1889
Has Branches In: MI
Telephone: (517) 629-5588

Minnesota

Bank Name: **Eagle Community Bank**
Headquartered In: Maple Grove, MN
Website: <http://www.eaglecommunitybank.com>

Rating: **E+** Yr Founded: 2002
Has Branches In: MN
Telephone: (763) 494-9800

North Carolina

Bank Name: **Nantahala Bank & Trust Company**
Headquartered In: Franklin, NC
Website: <http://www.nantahalabank.com/>

Rating: **E-** Yr Founded: 2004
Has Branches In: NC
Telephone: (828) 369-2265



Nebraska

Bank Name: **Commercial State Bank**
Headquartered In: Cedar Bluffs, NE
Website:

Rating: **E-** Yr Founded: 1935
Has Branches In: NE
Telephone: (402) 628-2155

New Jersey

Bank Name: **City National Bank of New Jersey**
Headquartered In: Newark, NJ
Website: <http://www.citynatbank.com>

Rating: **E-** Yr Founded: 1973
Has Branches In: NJ, NY
Telephone: (973) 624-0865

New York

Bank Name: **City National Bank of New Jersey**
Headquartered In: Newark, NJ
Website: <http://www.citynatbank.com>

Rating: **E-** Yr Founded: 1973
Has Branches In: NJ, NY
Telephone: (973) 624-0865

Pennsylvania

Bank Name: **LINKBANK**
Headquartered In: West Chester, PA
Website: <https://www.linkbank.com>

Rating: **E-** Yr Founded: 1999
Has Branches In: PA
Telephone: (855) 569-2265

Bank Name: **United Bank of Philadelphia**
Headquartered In: Philadelphia, PA
Website: <http://www.ubphila.com>

Rating: **E-** Yr Founded: 1992
Has Branches In: PA
Telephone: (215) 351-4600

Tennessee

Bank Name: **Civis Bank**
Headquartered In: Rogersville, TN
Website: <http://www.civisbank.com>

Rating: **E-** Yr Founded: 1906
Has Branches In: TN
Telephone: (423) 272-2200

Bank Name: **Sevier County Bank**
Headquartered In: Sevierville, TN
Website: <https://www.bankscb.com>

Rating: **E-** Yr Founded: 1909
Has Branches In: TN
Telephone: (865) 453-6101

Bank Name: **Brighton Bank**
Headquartered In: Brighton, TN
Website: <http://www.brightonbancorp.com>

Rating: **E+** Yr Founded: 1910
Has Branches In: TN
Telephone: (901) 476-5353



Bank Name: **Citizens Savings Bank and Trust Company**
Headquartered In: Nashville, TN
Website: <http://www.bankcbn.com>

Rating: **E+** Yr Founded: 1904
Has Branches In: TN
Telephone: (615) 327-9787

Texas

Bank Name: **Liberty Federal Savings Bank**
Headquartered In: Enid, OK
Website: <http://www.libertyfederalonline.com>

Rating: **E-** Yr Founded: 1918
Has Branches In: OK, TX
Telephone: (580) 234-5313

Virginia

Bank Name: **Movement Bank**
Headquartered In: Danville, VA
Website: <https://movementbank.com>

Rating: **E+** Yr Founded: 1919
Has Branches In: VA
Telephone: (434) 792-0198

Wisconsin

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

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

Bank Name: **Equitable Bank, S.S.B.**
Headquartered In: Wauwatosa, WI
Website: <http://www.equitablebank.net>

Rating: **E** Yr Founded: 1927
Has Branches In: WI
Telephone: (414) 476-6434

Bank Name: **Markesan State Bank**
Headquartered In: Markesan, WI
Website: <http://www.markesanstatebank.com/>

Rating: **E+** Yr Founded: 1891
Has Branches In: WI
Telephone: (920) 398-2358

West Virginia

Bank Name: **First State Bank**
Headquartered In: Barboursville, WV
Website: <http://www.fsb-wv.com>

Rating: **E-** Yr Founded: 1905
Has Branches In: WV
Telephone: (304) 736-5271



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. 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.

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>.

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.



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

Alabama

Name: **ACIPCO Federal Credit Union**
Headquartered In: Birmingham, AL

Rating: **A** Phone: (205) 328-4371
Website: <http://www.acipcofcu.org>

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

Rating: **A** Phone: (256) 340-2000
Website: <http://www.myfscu.com>

Name: **Five Star Credit Union**
Headquartered In: Dothan, AL

Rating: **A** Phone: (334) 793-7714
Website: <http://www.fivestarcu.com>

Name: **Naheola Credit Union**
Headquartered In: Pennington, AL

Rating: **A** Phone: (205) 654-2370
Website: <http://www.naheola.com>

Alaska

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

Name: **MAC Federal Credit Union**
Headquartered In: Fairbanks, AK

Rating: **A-** Phone: (907) 474-1291
Website: <http://www.macfcu.org>

Name: **Northern Skies Federal Credit Union**
Headquartered In: Anchorage, AK

Rating: **A-** Phone: (907) 561-1407
Website: <http://www.northernskiesfcu.org>

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

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

Arizona

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

Rating: **A** Phone: (602) 683-1000
Website: <https://www.arizonafederal.org>

Name: **Desert Financial Federal Credit Union**
Headquartered In: Phoenix, AZ

Rating: **A** Phone: (602) 433-7000
Website: <http://www.desertfinancial.com>



Arkansas

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

Name: **Arkansas Superior Federal Credit Union**
Headquartered In: Warren, AR

Rating: **A-** Phone: (870) 226-3534
Website: <http://www.asfcu.coop>

Name: **Northeast Arkansas Federal Credit Union**
Headquartered In: Blytheville, AR

Rating: **A-** Phone: (870) 763-1111
Website: <http://www.neafcun.org>

California

Name: **Arrowhead Central Credit Union**
Headquartered In: Rancho Cucamonga, CA

Rating: **A+** Phone: (909) 383-7300
Website: <http://www.arrowheadcu.org>

Name: **Certified Federal Credit Union**
Headquartered In: El Monte, CA

Rating: **A+** Phone: (626) 444-1972
Website: <http://vonsefcu.org>

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

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

Name: **Redwood Credit Union**
Headquartered In: Santa Rosa, CA

Rating: **A+** Phone: (707) 545-4000
Website: <http://www.redwoodcu.org>

Name: **San Diego County Credit Union**
Headquartered In: San Diego, CA

Rating: **A+** Phone: (877) 732-2848
Website: <http://www.sdccu.com>

Name: **California Lithuanian Credit Union**
Headquartered In: Santa Monica, CA

Rating: **A** Phone: (310) 828-7095
Website: <http://www.clcu.org>

Name: **Coast Central Credit Union**
Headquartered In: Eureka, CA

Rating: **A** Phone: (707) 445-8801
Website: <http://www.coastccu.org>

Name: **Community Credit Union of Southern Humboldt**
Headquartered In: Garberville, CA

Rating: **A** Phone: (707) 923-2012
Website: <http://www.ccush.org>

Name: **Families & Schools Together Federal Credit Union**
Headquartered In: Hanford, CA

Rating: **A** Phone: (559) 584-0922
Website: <http://www.fastcu.com>

Name: **Logix Federal Credit Union**
Headquartered In: Burbank, CA

Rating: **A** Phone: (800) 328-5328
Website: <https://www.logixbanking.com>

Name: **Mission Federal Credit Union**
Headquartered In: San Diego, CA

Rating: **A** Phone: (858) 524-2850
Website: <https://www.missionfed.com>

Name: **Operating Engineers Local Union #3 Federal Credit Union** Rating: **A** Phone: (925) 454-4000
Headquartered In: Livermore, CA Website: <http://www.oefcu.org>



Name: **Sacramento Credit Union**
Headquartered In: Sacramento, CA

Rating: **A** Phone: (916) 444-6070
Website: <http://www.sactocu.org>

Name: **Safe 1 Credit Union**
Headquartered In: Bakersfield, CA

Rating: **A** Phone: (661) 327-3818
Website: <http://www.safe1.org>

Name: **San Mateo Credit Union**
Headquartered In: Redwood City, CA

Rating: **A** Phone: (650) 363-1725
Website: <http://www.smcu.org>

Name: **Schools Financial Credit Union**
Headquartered In: Sacramento, CA

Rating: **A** Phone: (916) 569-5400
Website: <https://www.schools.org>

Name: **SchoolsFirst Federal Credit Union**
Headquartered In: Santa Ana, CA

Rating: **A** Phone: (714) 258-4000
Website: <http://www.schoolsfirstfcu.org>

Name: **Self-Help Federal Credit Union**
Headquartered In: Modesto, CA

Rating: **A** Phone: (877) 369-2828
Website: <http://www.self-helpfcu.org>

Name: **Technology Credit Union**
Headquartered In: San Jose, CA

Rating: **A** Phone: (408) 467-2380
Website: <http://www.techcu.com>

Name: **Yolo Federal Credit Union**
Headquartered In: Woodland, CA

Rating: **A** Phone: (530) 668-2700
Website: <http://www.yolofcu.org>

Colorado

Name: **Rocky Mountain Law Enforcement Federal Credit Union**
Headquartered In: Lone Tree, CO

Rating: **A+** Phone: (303) 458-6660
Website: <https://www.rmlefcu.org>

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

Rating: **A** Phone: (303) 755-2572
Website: <http://www.auroracu.com>

Name: **Colorado Credit Union**
Headquartered In: Littleton, CO

Rating: **A** Phone: (303) 978-2274
Website: <http://www.ccu.org>

Name: **Credit Union of Denver**
Headquartered In: Lakewood, CO

Rating: **A** Phone: (303) 234-1700
Website: <http://www.cudenver.com>

Name: **Ent Credit Union**
Headquartered In: Colorado Springs, CO

Rating: **A** Phone: (719) 574-1100
Website: <http://www.ent.com>

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

Rating: **A** Phone: (970) 522-0111
Website: <http://www.sterlingcreditunion.org>



Connecticut

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

Name: **Dutch Point Credit Union**
Headquartered In: Wethersfield, CT

Rating: **B+** Phone: (860) 563-2617
Website: <http://www.dutchpoint.org>

Name: **Nutmeg State Financial Credit Union**
Headquartered In: Rocky Hill, CT

Rating: **B+** Phone: (860) 513-5000
Website: <http://www.nutmegstatefcu.org>

Name: **Sikorsky Financial Credit Union**
Headquartered In: Stratford, CT

Rating: **B+** Phone: (203) 377-2252
Website: <https://www.sikorskycu.org>

Name: **Waterbury Connecticut Teachers Federal Credit Union**
Headquartered In: Middlebury, CT

Rating: **B+** Phone: (203) 758-9500
Website: <http://www.wctfcu.com>

Delaware

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

Name: **Tidemark Federal Credit Union**
Headquartered In: Seaford, DE

Rating: **A-** Phone: (302) 629-0100
Website: <http://www.tidemarkfcu.org>

Florida

Name: **Community Credit Union of Florida**
Headquartered In: Rockledge, FL

Rating: **A** Phone: (321) 690-2328
Website: <https://www.ccuflorida.org>

Name: **Community First Credit Union of Florida**
Headquartered In: Jacksonville, FL

Rating: **A** Phone: (904) 354-8537
Website: <http://www.communityfirstfl.org>

Name: **Guardians Credit Union**
Headquartered In: West Palm Beach, FL

Rating: **A** Phone: (561) 686-4006
Website: <http://www.guardianscu.coop>

Name: **MIDFLORIDA Credit Union**
Headquartered In: Lakeland, FL

Rating: **A** Phone: (863) 688-3733
Website: <http://www.midflorida.com>

Name: **Panhandle Educators Federal Credit Union**
Headquartered In: Panama City, FL

Rating: **A** Phone: (850) 769-3306
Website: <http://www.pefcu.org>

Name: **Pen Air Federal Credit Union**
Headquartered In: Pensacola, FL

Rating: **A** Phone: (850) 505-3200
Website: <http://www.penair.org>

Name: **Publix Employees Federal Credit Union**
Headquartered In: Lakeland, FL

Rating: **A** Phone: (863) 683-6404
Website: <http://www.pefcu.com>



Name: **Space Coast Credit Union**
Headquartered In: Melbourne, FL

Rating: **A** Phone: (321) 752-2222
Website: <http://www.sccu.com>

Georgia

Name: **Robins Financial Credit Union**
Headquartered In: Warner Robins, GA

Rating: **A+** Phone: (478) 923-3773
Website: <http://www.robinsfcu.org>

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

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

Name: **Credit Union of Georgia**
Headquartered In: Woodstock, GA

Rating: **A** Phone: (678) 322-2000
Website: <http://www.cuofga.org>

Name: **Interstate Unlimited Federal Credit Union**
Headquartered In: Jesup, GA

Rating: **A** Phone: (912) 427-3904
Website: <http://www.iufcu.org>

Name: **LGE Community Credit Union**
Headquartered In: Marietta, GA

Rating: **A** Phone: (770) 424-0060
Website: <http://www.lgeccu.org>

Name: **Workmen's Circle Credit Union**
Headquartered In: Savannah, GA

Rating: **A** Phone: (912) 356-9225
Website: <https://www.workmenscirclecu.com>

Hawaii

Name: **Maui County Federal Credit Union**
Headquartered In: Wailuku, HI

Rating: **A** Phone: (808) 244-7968
Website: <http://www.mauicountyfcu.org>

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**
Headquartered In: Cottonwood, ID

Rating: **A-** Phone: (208) 962-3451
Website: <http://www.cfcu.coop/>

Name: **Idaho Central Credit Union**
Headquartered In: Chubbuck, ID

Rating: **A-** Phone: (208) 239-3000
Website: <http://www.iccu.com>



Illinois

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

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

Name: **Earthmover Credit Union**
Headquartered In: Oswego, IL

Rating: **A** Phone: (630) 844-4950
Website: <http://www.earthmovercu.com>

Name: **Financial Plus Credit Union**
Headquartered In: Ottawa, IL

Rating: **A** Phone: (815) 433-1496
Website: <http://www.financialplus.org>

Name: **IAA Credit Union**
Headquartered In: Bloomington, IL

Rating: **A** Phone: (309) 557-2541
Website: <http://www.iaacu.org>

Name: **Streator Onized Credit Union**
Headquartered In: Streator, IL

Rating: **A** Phone: (815) 673-1589
Website: <http://www.socu.org>

Indiana

Name: **Indiana University Credit Union**
Headquartered In: Bloomington, IN

Rating: **A** Phone: (812) 855-7823
Website: <http://www.iucu.org>

Name: **Three Rivers Federal Credit Union**
Headquartered In: Fort Wayne, IN

Rating: **A** Phone: (260) 490-8328
Website: <http://www.3riversfcu.org>

Iowa

Name: **Cedar Falls Community Credit Union**
Headquartered In: Cedar Falls, IA

Rating: **A** Phone: (319) 266-7531
Website: <http://www.cfccu.org>

Name: **Dupaco Community Credit Union**
Headquartered In: Dubuque, IA

Rating: **A** Phone: (563) 557-7600
Website: <http://www.dupaco.com>



Kansas

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

Name: **Credit Union of America**
Headquartered In: Wichita, KS

Rating: **A-** Phone: (316) 265-3272
Website: <http://www.cuofamerica.com>

Name: **Skyward Credit Union**
Headquartered In: Wichita, KS

Rating: **A-** Phone: (316) 440-9690
Website: <https://www.skywardcu.com>

Name: **White Eagle Credit Union**
Headquartered In: Augusta, KS

Rating: **A-** Phone: (316) 775-7591
Website: <http://www.whiteeaglecu.com>

Name: **Wichita Federal Credit Union**
Headquartered In: Wichita, KS

Rating: **A-** Phone: (316) 941-0600
Website: <http://www.wichitafcu.com>

Kentucky

Name: **Autotruck Financial Credit Union**
Headquartered In: Louisville, KY

Rating: **A** Phone: (502) 459-8981
Website: <http://www.autotruckfcu.org>

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

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

Name: **L&N Federal Credit Union**
Headquartered In: Louisville, KY

Rating: **A** Phone: (502) 368-5858
Website: <http://www.lnfcu.com>

Name: **Service One Credit Union, Inc.**
Headquartered In: Bowling Green, KY

Rating: **A** Phone: (270) 796-8500
Website: <http://www.socu.com>

Name: **University of Kentucky Federal Credit Union**
Headquartered In: Lexington, KY

Rating: **A** Phone: (859) 264-4200
Website: <http://www.myukfcu.org>

Louisiana

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

Rating: **A** Phone: (225) 342-6618
Website: <http://www.doccu.org>

Maine

Name: **Oxford Federal Credit Union**
Headquartered In: Mexico, ME

Rating: **A** Phone: (207) 369-9976
Website: <http://www.ofcu.org/>



Maryland

Name: **Johns Hopkins Federal Credit Union**
Headquartered In: Baltimore, MD

Rating: **A** Phone: (410) 534-4500
Website: <http://www.jhfcu.org>

Name: **Library of Congress Federal Credit Union**
Headquartered In: Hyattsville, MD

Rating: **A** Phone: (202) 707-5852
Website: <http://www.lcfcu.org>

Name: **Prince George's Community Federal Credit Union**
Headquartered In: Bowie, MD

Rating: **A** Phone: (301) 627-2666
Website: <http://www.princegeorgescfcu.org>

Massachusetts

Name: **Greater Springfield Credit Union**
Headquartered In: Springfield, MA

Rating: **A** Phone: (413) 782-3161
Website: <http://www.grscu.org>

Name: **Webster First Federal Credit Union**
Headquartered In: Worcester, MA

Rating: **A** Phone: (508) 671-5000
Website: <http://www.websterfirst.com>

Michigan

Name: **AAC Credit Union**
Headquartered In: Grand Rapids, MI

Rating: **A** Phone: (616) 288-0288
Website: <http://www.aaccreditunion.org>

Name: **Alliance Catholic Credit Union**
Headquartered In: Southfield, MI

Rating: **A** Phone: (248) 663-4006
Website: <https://www.allianceccu.com>

Name: **Alpena-Alcona Area Credit Union**
Headquartered In: Alpena, MI

Rating: **A** Phone: (989) 356-3577
Website: <http://www.aaacu.com>

Name: **Dort Federal Credit Union**
Headquartered In: Grand Blanc, MI

Rating: **A** Phone: (810) 767-8390
Website: <http://www.dortononline.org>

Name: **ELGA Credit Union**
Headquartered In: Burton, MI

Rating: **A** Phone: (810) 715-3542
Website: <http://www.elgacu.com>

Name: **Genisys Credit Union**
Headquartered In: Auburn Hills, MI

Rating: **A** Phone: (248) 322-9800
Website: <https://www.genisyscu.org>

Name: **Honor Credit Union**
Headquartered In: Berrien Springs, MI

Rating: **A** Phone: (800) 442-2800
Website: <https://www.honorcu.com>

Name: **Kellogg Community Credit Union**
Headquartered In: Battle Creek, MI

Rating: **A** Phone: (269) 968-9251
Website: <https://www.kelloggccu.org>



Name: Lake Michigan Credit Union Headquartered In: Byron Center, MI	Rating: A Phone: (616) 242-9790 Website: http://www.lmcu.org
Name: Marshall Community Credit Union Headquartered In: Marshall, MI	Rating: A Phone: (269) 781-9885 Website: http://www.marshallcommunitycu.com
Name: Michigan Schools and Government Credit Union Headquartered In: Clinton Township, MI	Rating: A Phone: (586) 263-8800 Website: http://www.msgcu.org
Name: Omni Community Credit Union Headquartered In: Battle Creek, MI	Rating: A Phone: (269) 441-1400 Website: https://www.omnicommunitycu.org
Name: Polish-American Federal Credit Union Headquartered In: Troy, MI	Rating: A Phone: (248) 619-0440 Website: https://www.mypafcu.com
Name: Preferred Credit Union Headquartered In: Grand Rapids, MI	Rating: A Phone: (616) 942-9630 Website: http://www.preferredcu.org
Name: Service 1 Federal Credit Union Headquartered In: Norton Shores, MI	Rating: A Phone: (231) 739-5068 Website: http://www.service1fcu.com
Name: Soo Co-op Credit Union Headquartered In: Sault Sainte Marie, MI	Rating: A Phone: (906) 632-5300 Website: http://www.soocoop.com/
Name: St. Francis X Federal Credit Union Headquartered In: Petoskey, MI	Rating: A Phone: (231) 347-8480 Website: http://www.stfranciscu.org
Name: TLC Community Credit Union Headquartered In: Adrian, MI	Rating: A Phone: (517) 263-9120 Website: http://www.tlccu.org
Name: West Michigan Credit Union Headquartered In: Grand Rapids, MI	Rating: A Phone: (616) 451-4567 Website: https://www.westmichiganacu.com

Minnesota

Name: Co-Op Credit Union of Montevideo Headquartered In: Montevideo, MN	Rating: A+ Phone: (320) 269-2117 Website: http://www.co-opcreditunion.com
Name: Central Minnesota Credit Union Headquartered In: Melrose, MN	Rating: A Phone: (320) 256-3669 Website: https://www.mycmcu.org
Name: Mayo Employees Federal Credit Union Headquartered In: Rochester, MN	Rating: A Phone: (507) 535-1460 Website: http://www.mayocreditunion.org
Name: Red Wing Credit Union Headquartered In: Red Wing, MN	Rating: A Phone: (651) 388-7133 Website: http://www.redwingcu.com
Name: St. Paul Federal Credit Union Headquartered In: Saint Paul, MN	Rating: A Phone: (651) 772-8744 Website: http://www.stpaulfcu.org



Name: **TruStone Financial Federal Credit Union**
Headquartered In: Plymouth, MN

Rating: **A** Phone: (763) 544-1517
Website: <http://www.trustonefinancial.org>

Name: **Wings Financial Credit Union**
Headquartered In: Apple Valley, MN

Rating: **A** Phone: (952) 997-8000
Website: <http://www.wingsfinancial.com>

Mississippi

Name: **1st Mississippi Federal Credit Union**
Headquartered In: Meridian, MS

Rating: **A** Phone: (601) 693-6873
Website: <https://1stms.com>

Name: **Sunbelt Federal Credit Union**
Headquartered In: Laurel, MS

Rating: **A** Phone: (601) 649-7181
Website: <http://sunbeltfcu.org>

Missouri

Name: **Multipli Credit Union**
Headquartered In: Springfield, MO

Rating: **A+** Phone: (417) 865-3912
Website: <https://www.multiplicu.com>

Name: **Century Credit Union**
Headquartered In: Saint Louis, MO

Rating: **A** Phone: (314) 544-1818
Website: <http://www.centurycu.org>

Name: **St. Louis Community Credit Union**
Headquartered In: Saint Louis, MO

Rating: **A** Phone: (314) 534-7610
Website: <https://www.stlouiscommunity.com>

Name: **Telcomm Credit Union**
Headquartered In: Springfield, MO

Rating: **A** Phone: (417) 886-5355
Website: <http://www.telcommcu.com/>

Name: **United Credit Union**
Headquartered In: Mexico, MO

Rating: **A** Phone: (573) 581-8651
Website: <http://www.unitedcu.org>

Montana

Name: **Lincoln County Credit Union**
Headquartered In: Libby, MT

Rating: **A** Phone: (406) 293-7771
Website: <http://www.lincolncountycu.com>

Nebraska

Name: **Liberty First Credit Union**
Headquartered In: Lincoln, NE

Rating: **A** Phone: (402) 465-1000
Website: <http://www.libertyfirstcu.com>



Nevada

Name: **Clark County Credit Union**
Headquartered In: Las Vegas, NV

Rating: **A+** Phone: (702) 228-2228
Website: <http://www.ccculv.org>

Name: **One Nevada Credit Union**
Headquartered In: Las Vegas, NV

Rating: **A+** Phone: (702) 457-1000
Website: <https://www.onenevada.org>

Name: **Boulder Dam Credit Union**
Headquartered In: Boulder City, NV

Rating: **A** Phone: (702) 293-7777
Website: <http://www.boulderdamcu.org>

Name: **Silver State Schools Credit Union**
Headquartered In: Las Vegas, NV

Rating: **A** Phone: (702) 733-8820
Website: <http://www.silverstatecu.com>

New Hampshire

* There are no A+ or A Rated Credit Unions in New Hampshire. The top rated credit unions in NH are:

Name: **Service Credit Union**
Headquartered In: Portsmouth, NH

Rating: **A-** Phone: (603) 422-8300
Website: <http://www.servicecu.org>

New Jersey

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

Name: **Central Jersey Police & Fire Federal Credit Union**
Headquartered In: Hamilton, NJ

Rating: **B+** Phone: (609) 570-8155
Website: <http://www.cjpolicefirefcu.org/>

Name: **Liberty Savings Federal Credit Union**
Headquartered In: Jersey City, NJ

Rating: **B+** Phone: (201) 659-3900
Website: <http://www.lsfcu.org>

Name: **Seaport Federal Credit Union**
Headquartered In: Elizabeth, NJ

Rating: **B+** Phone: (908) 558-6356
Website: <http://www.seaportfcu.org>

New Mexico

Name: **Artesia Credit Union**
Headquartered In: Artesia, NM

Rating: **A** Phone: (575) 748-9779
Website: <http://www.artesiacu.org>

Name: **Guadalupe Credit Union**
Headquartered In: Santa Fe, NM

Rating: **A** Phone: (505) 216-0512
Website: <http://www.guadalupecu.org>

Name: **Rio Grande Credit Union**
Headquartered In: Albuquerque, NM

Rating: **A** Phone: (505) 262-1401
Website: <https://www.riograndecu.org>



Name: **State Employees Credit Union**
Headquartered In: Santa Fe, NM

Rating: **A** Phone: (505) 983-7328
Website: <http://www.secunm.org>

New York

Name: **ESL Federal Credit Union**
Headquartered In: Rochester, NY

Rating: **A+** Phone: (585) 336-1000
Website: <http://www.esl.org>

Name: **Moog Employees Federal Credit Union**
Headquartered In: East Aurora, NY

Rating: **A** Phone: (716) 655-2360
Website: <http://www.moogemployeesfcu.com>

Name: **Olean Area Federal Credit Union**
Headquartered In: Olean, NY

Rating: **A** Phone: (716) 372-6607
Website: <http://www.oleanareafcu.org>

North Carolina

Name: **Charlotte Metro Federal Credit Union**
Headquartered In: Charlotte, NC

Rating: **A** Phone: (704) 375-0183
Website: <http://www.cmcu.org>

Name: **Latino Community Credit Union**
Headquartered In: Durham, NC

Rating: **A** Phone: (919) 530-8800
Website: <http://www.latinoccu.org>

Name: **Self-Help Credit Union**
Headquartered In: Durham, NC

Rating: **A** Phone: (919) 956-4400
Website: <http://www.self-help.org>

Name: **Telco Community Credit Union**
Headquartered In: Asheville, NC

Rating: **A** Phone: (828) 252-6458
Website: <https://www.telcoccu.org>

North Dakota

Name: **First Community Credit Union**
Headquartered In: Jamestown, ND

Rating: **A** Phone: (800) 850-7676
Website: <https://www.myfccu.com>

Ohio

Name: **Superior Credit Union, Inc.**
Headquartered In: Lima, OH

Rating: **A+** Phone: (419) 223-9746
Website: <http://www.superiorcu.com>

Name: **Day Air Credit Union**
Headquartered In: Kettering, OH

Rating: **A** Phone: (937) 643-2160
Website: <http://www.dayair.org>

Name: **KEMBA Financial Credit Union**
Headquartered In: Gahanna, OH

Rating: **A** Phone: (614) 235-2395
Website: <http://www.kemba.org>



Name: **Ohio Catholic Federal Credit Union**
Headquartered In: Garfield Heights, OH

Rating: **A** Phone: (216) 663-6800
Website: <http://www.ohiocatholicfcu.com>

Name: **Seven Seventeen Credit Union**
Headquartered In: Warren, OH

Rating: **A** Phone: (330) 372-8100
Website: <https://www.717cu.com/>

Name: **Wright-Patt Credit Union, Inc.**
Headquartered In: Beavercreek, OH

Rating: **A** Phone: (937) 912-7000
Website: <http://www.wpcu.coop>

Oklahoma

Name: **Oklahoma Federal Credit Union**
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 524-6467
Website: <http://www.okfcu.com>

Oregon

Name: **OnPoint Community Credit Union**
Headquartered In: Portland, OR

Rating: **A+** Phone: (503) 228-7077
Website: <https://www.onpointcu.com>

Name: **Cascade Community Federal Credit Union**
Headquartered In: Roseburg, OR

Rating: **A** Phone: (541) 672-9000
Website: <http://www.cascadecu.org/>

Name: **NW Preferred Federal Credit Union**
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 620-6248
Website: <https://www.nwpreferredfcu.com>

Name: **SELCO Community Credit Union**
Headquartered In: Eugene, OR

Rating: **A** Phone: (800) 445-4483
Website: <http://www.selco.org>

Pennsylvania

Name: **Police and Fire Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **A+** Phone: (215) 931-0300
Website: <http://www.pffcu.org>

Name: **Freedom Credit Union**
Headquartered In: Warminster, PA

Rating: **A** Phone: (215) 612-5900
Website: <http://www.freedomcu.org>

Name: **Mon Valley Community Federal Credit Union**
Headquartered In: Allentown, PA

Rating: **A** Phone: (724) 326-5632
Website: <http://www.mvcfcu.com/>

Name: **Philadelphia Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **A** Phone: (215) 934-3500
Website: <http://www.pfcu.com>



Rhode Island

* There are no A+ or A Rated Credit Unions in Rhode Island. The top rated credit unions in RI are:

Name: **People's Credit Union**
Headquartered In: Middletown, RI

Rating: **A-** Phone: (401) 846-8930
Website: <http://www.peoplescu.com>

South Carolina

Name: **AllSouth Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 736-3110
Website: <http://www.allsouth.org/>

Name: **Carolina Foothills Federal Credit Union**
Headquartered In: Spartanburg, SC

Rating: **A** Phone: (864) 585-6838
Website: <http://www.carolinafoothillsfcu.coop>

Name: **CPM Federal Credit Union**
Headquartered In: North Charleston, SC

Rating: **A** Phone: (843) 747-6376
Website: <http://www.cpmfed.com>

Name: **Georgetown Kraft Credit Union**
Headquartered In: Georgetown, SC

Rating: **A** Phone: (843) 546-8494
Website: <http://www.gkcu.org>

Name: **Palmetto Citizens Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 779-1232
Website: <http://www.palmettocitizens.org>

Name: **S.C. State Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 343-0300
Website: <https://www.scsu.com>

Name: **SRP Federal Credit Union**
Headquartered In: North Augusta, SC

Rating: **A** Phone: (803) 278-4851
Website: <http://www.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: **Aberdeen Federal Credit Union**
Headquartered In: Aberdeen, SD

Rating: **A-** Phone: (605) 225-2488
Website: <http://www.aberdeenfcu.org>

Name: **Norstar Federal Credit Union**
Headquartered In: Britton, SD

Rating: **A-** Phone: (605) 448-2292
Website: <http://www.norstarfcu.com>

Name: **Sioux Falls Federal Credit Union**
Headquartered In: Sioux Falls, SD

Rating: **A-** Phone: (605) 334-2471
Website: <http://www.siouxfallsfcu.org>



Tennessee

Name: **First South Financial Credit Union**
Headquartered In: Bartlett, TN

Rating: **A+** Phone: (901) 380-7400
Website: <http://www.firstsouth.com>

Name: **Ascend Federal Credit Union**
Headquartered In: Tullahoma, TN

Rating: **A** Phone: (931) 455-5441
Website: <https://www.ascend.org>

Name: **Eastman Credit Union**
Headquartered In: Kingsport, TN

Rating: **A** Phone: (423) 578-7676
Website: <https://www.ecu.org>

Name: **Heritage South Community Credit Union**
Headquartered In: Shelbyville, TN

Rating: **A** Phone: (931) 680-1400
Website: <https://www.heritagesouth.org>

Name: **Leaders Credit Union**
Headquartered In: Jackson, TN

Rating: **A** Phone: (731) 664-1784
Website: <https://www.leaderscu.org>

Name: **Northeast Community Credit Union**
Headquartered In: Elizabethton, TN

Rating: **A** Phone: (423) 547-1200
Website: <http://www.bemycu.org>

Name: **Orion Federal Credit Union**
Headquartered In: Memphis, TN

Rating: **A** Phone: (901) 385-5200
Website: <http://www.orionfcu.com>

Name: **Tennessee Valley Federal Credit Union**
Headquartered In: Chattanooga, TN

Rating: **A** Phone: (423) 634-3600
Website: <http://www.tvfcu.com>

Texas

Name: **East Texas Professional Credit Union**
Headquartered In: Longview, TX

Rating: **A+** Phone: (903) 323-0230
Website: <http://www.etpcu.org>

Name: **Schlumberger Employees Credit Union**
Headquartered In: Sugar Land, TX

Rating: **A+** Phone: (281) 285-4551
Website: <http://www.secu.slb.com>

Name: **Abilene Teachers Federal Credit Union**
Headquartered In: Abilene, TX

Rating: **A** Phone: (325) 677-2274
Website: <http://www.abileneteachersfcu.org>

Name: **Alliance Credit Union**
Headquartered In: Lubbock, TX

Rating: **A** Phone: (806) 798-5554
Website: <https://www.alliancecutx.com>

Name: **Austin Telco Federal Credit Union**
Headquartered In: Austin, TX

Rating: **A** Phone: (512) 302-5555
Website: <https://www.atfcu.org>

Name: **Border Federal Credit Union**
Headquartered In: Del Rio, TX

Rating: **A** Phone: (830) 774-2328
Website: <http://www.borderfcu.com>



Name: **DATCU Credit Union**
Headquartered In: Corinth, TX

Rating: **A** Phone: (866) 387-8585
Website: <http://www.datcu.org>

Name: **EECU**
Headquartered In: Fort Worth, TX

Rating: **A** Phone: (817) 882-0000
Website: <http://www.eecu.org>

Name: **Gulf Coast Educators Federal Credit Union**
Headquartered In: Pasadena, TX

Rating: **A** Phone: (281) 487-9333
Website: <http://www.gcefcu.org>

Name: **Harris County Federal Credit Union**
Headquartered In: Houston, TX

Rating: **A** Phone: (713) 755-5160
Website: <http://www.hcfcu.com>

Name: **Kelly Community Federal Credit Union**
Headquartered In: Tyler, TX

Rating: **A** Phone: (903) 597-7291
Website: <https://www.kellycommunity.org>

Name: **Members First Credit Union**
Headquartered In: Corpus Christi, TX

Rating: **A** Phone: (361) 991-6178
Website: <http://www.m1st.org>

Name: **Mobiloil Federal Credit Union**
Headquartered In: Beaumont, TX

Rating: **A** Phone: (409) 892-1111
Website: <https://www.mobiloilcu.org>

Name: **Naft Federal Credit Union**
Headquartered In: Pharr, TX

Rating: **A** Phone: (956) 787-2774
Website: <https://www.naftfcu.coop>

Name: **Neches Federal Credit Union**
Headquartered In: Port Neches, TX

Rating: **A** Phone: (409) 722-1174
Website: <http://www.nechesfcu.org>

Name: **Randolph-Brooks Federal Credit Union**
Headquartered In: Live Oak, TX

Rating: **A** Phone: (210) 945-3300
Website: <http://www.rbfcu.org>

Name: **Southwest Airlines Federal Credit Union**
Headquartered In: Dallas, TX

Rating: **A** Phone: (214) 357-5577
Website: <https://www.swacu.org>

Name: **Texasgulf Federal Credit Union**
Headquartered In: Wharton, TX

Rating: **A** Phone: (979) 282-2300
Website: <http://www.texasgulffcu.org>

Utah

Name: **Box Elder County Federal Credit Union**
Headquartered In: Brigham City, UT

Rating: **A+** Phone: (435) 723-3437
Website: <http://www.boxelderfcu.com>

Name: **American United Family of Credit Unions, FCU**
Headquartered In: West Jordan, UT

Rating: **A** Phone: (801) 359-9600
Website: <https://www.amucu.org/>

Name: **Cyprus Federal Credit Union**
Headquartered In: West Jordan, UT

Rating: **A** Phone: (801) 260-7600
Website: <http://www.cypruscu.com/>

Name: **Eastern Utah Community Federal Credit Union**
Headquartered In: Price, UT

Rating: **A** Phone: (435) 637-2443
Website: <http://www.euccu.com/>



Name: **Goldenwest Federal Credit Union**
Headquartered In: Ogden, UT

Rating: **A** Phone: (801) 621-4550
Website: <http://www.gwcu.org>

Name: **Utah Community Federal Credit Union**
Headquartered In: Provo, UT

Rating: **A** Phone: (801) 223-8188
Website: <http://www.uccu.com>

Name: **Utah First Federal Credit Union**
Headquartered In: Salt Lake City, UT

Rating: **A** Phone: (801) 320-2600
Website: <https://www.utahfirst.com>

Vermont

* There are no A+ or A Rated Credit Unions in Vermont. The top rated credit unions in VT are:

Name: **Members Advantage Community Credit Union**
Headquartered In: Barre, VT

Rating: **A-** Phone: (802) 479-9411
Website: <http://www.maccu.org/>

Virginia

Name: **Fairfax County Federal Credit Union**
Headquartered In: Fairfax, VA

Rating: **A** Phone: (703) 218-9900
Website: <http://www.fairfaxcu.org>

Name: **Navy Federal Credit Union**
Headquartered In: Vienna, VA

Rating: **A** Phone: (703) 255-8000
Website: <https://www.navyfederal.org>

Name: **United States Senate Federal Credit Union**
Headquartered In: Alexandria, VA

Rating: **A** Phone: (202) 224-2967
Website: <http://www.ussfcu.org>

Washington

Name: **Sound Credit Union**
Headquartered In: Tacoma, WA

Rating: **A+** Phone: (253) 383-2016
Website: <http://www.soundcu.com/>

Name: **Whatcom Educational Credit Union**
Headquartered In: Bellingham, WA

Rating: **A+** Phone: (360) 676-1168
Website: <http://www.wecu.com>

Name: **Boeing Employees Credit Union**
Headquartered In: Tukwila, WA

Rating: **A** Phone: (800) 233-2328
Website: <http://www.becu.org>

Name: **Fibre Federal Credit Union**
Headquartered In: Longview, WA

Rating: **A** Phone: (360) 423-8750
Website: <http://www.fibreku.com>

Name: **Great Northwest Federal Credit Union**
Headquartered In: Aberdeen, WA

Rating: **A** Phone: (360) 533-9990
Website: <http://www.greatnwfcu.com>

Name: **Horizon Credit Union**
Headquartered In: Spokane Valley, WA

Rating: **A** Phone: (509) 928-6494
Website: <http://www.hzcu.org>



Name: **IQ Credit Union**
Headquartered In: Vancouver, WA

Rating: **A** Phone: (360) 695-3441
Website: <http://www.iqcu.com>

Name: **North Coast Credit Union**
Headquartered In: Bellingham, WA

Rating: **A** Phone: (360) 733-3982
Website: <http://www.northcoastcu.com>

Name: **Our Community Credit Union**
Headquartered In: Shelton, WA

Rating: **A** Phone: (360) 426-9701
Website: <https://www.ourcu.com>

Name: **Qualstar Credit Union**
Headquartered In: Redmond, WA

Rating: **A** Phone: (425) 643-3400
Website: <http://www.qualstarcu.com>

West Virginia

Name: **United Federal Credit Union**
Headquartered In: Morgantown, WV

Rating: **A** Phone: (304) 598-5010
Website: <http://www.tufcu.org>

Name: **West Virginia Central Federal Credit Union**
Headquartered In: Parkersburg, WV

Rating: **A** Phone: (304) 485-4523
Website: <http://www.wvccu.org>

Wisconsin

Name: **Community First Credit Union**
Headquartered In: Neenah, WI

Rating: **A** Phone: (920) 830-7200
Website: <http://www.communityfirstcu.org>

Name: **Covantage Credit Union**
Headquartered In: Antigo, WI

Rating: **A** Phone: (715) 627-4336
Website: <http://www.covantagecu.org>

Name: **Fox Communities Credit Union**
Headquartered In: Appleton, WI

Rating: **A** Phone: (920) 993-9000
Website: <http://www.foxcu.org>

Name: **Members' Advantage Credit Union**
Headquartered In: Wisconsin Rapids, WI

Rating: **A** Phone: (715) 421-1610
Website: <http://www.membersadvantagecu.com>

Name: **Shipbuilders Credit Union**
Headquartered In: Manitowoc, WI

Rating: **A** Phone: (920) 682-8500
Website: <http://www.shipbuilderscu.com>

Name: **Summit Credit Union**
Headquartered In: Madison, WI

Rating: **A** Phone: (608) 243-5000
Website: <http://www.summitcreditunion.com>

Name: **Verve, a Credit Union**
Headquartered In: Oshkosh, WI

Rating: **A** Phone: (920) 236-7040
Website: <https://www.verveacu.com>

Name: **Westby Co-op Credit Union**
Headquartered In: Westby, WI

Rating: **A** Phone: (608) 634-3118
Website: <http://www.wccucreditunion.coop>

Name: **Winnebago Community Credit Union**
Headquartered In: Oshkosh, WI

Rating: **A** Phone: (920) 233-9096
Website: <http://www.wincu.org/>



Wyoming

Name: **Sunlight Federal Credit Union**
Headquartered In: Cody, WY

Rating: **A** Phone: (307) 587-4915
Website: <http://www.sunlightfcu.com>



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.

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>.

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.

The following list of Weakest Credit Unions by State is based on ratings as of the date of publication. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Alabama

Name: **Sixth Avenue Baptist Federal Credit Union**
Headquartered In: Birmingham, AL

Rating: **E+** Phone: (205) 322-6654
Website: <http://www.sixthavebaptistfcu.org>

Name: **Tuskegee Federal Credit Union**

Headquartered In: Tuskegee, AL Website: <https://www.w-w-i-s.com/hb/51/default.aspx?entity=QKF0I>

Rating: **E+** Phone: (334) 727-3180

Arizona

Name: **San Tan Credit Union**
Headquartered In: Chandler, AZ

Rating: **E+** Phone: (480) 963-5661
Website: <http://santancu.org>

California

Name: **Cal Poly Federal Credit Union**
Headquartered In: Pomona, CA

Rating: **E+** Phone: (909) 869-6800
Website: <http://www.calpolyfcu.org>

Name: **Cooperative Center Federal Credit Union**
Headquartered In: Berkeley, CA

Rating: **E+** Phone: (510) 845-6428
Website: <http://www.coopfcu.org>

Name: **Pacoima Development Federal Credit Union**
Headquartered In: Pacoima, CA

Rating: **E+** Phone: (818) 899-8506
Website: <http://www.pacoimafcu.org>

Name: **S.F. Bay Area Educators Credit Union**
Headquartered In: San Francisco, CA

Rating: **E+** Phone: (415) 664-4313
Website: <http://www.sfbayedcu.org>

Name: **United America West Federal Credit Union**
Headquartered In: Panorama City, CA

Rating: **E+** Phone: (818) 834-1959
Website: <http://www.uawfcu.com>

Name: **Victor Valley Federal Credit Union**
Headquartered In: Victorville, CA

Rating: **E+** Phone: (760) 245-7170
Website: <http://www.vvfcu.org>

Colorado

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

Rating: **E+** Phone: (970) 323-5448
Website:

Name: **One Thirteen Credit Union**
Headquartered In: Colorado Springs, CO

Rating: **E+** Phone: (719) 632-7118
Website: <http://www.113creditunion.com/>

Name: **Options Credit Union**
Headquartered In: Littleton, CO

Rating: **E+** Phone: (303) 860-1117
Website: <http://www.optionscreditunion.com>



Connecticut

Name: **New Haven County Credit Union**
Headquartered In: North Haven, CT

Rating: **E** Phone: (203) 234-8773
Website: <http://www.nhccu.com>

Name: **Western Connecticut Federal Credit Union**
Headquartered In: Bethel, CT

Rating: **E** Phone: (203) 791-9399
Website: <http://www.westernctfcu.com>

Name: **Community Credit Union of New Milford, Inc.**
Headquartered In: New Milford, CT

Rating: **E+** Phone: (860) 210-0777
Website: <http://www.ccunm.org>

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

Rating: **E+** Phone: (860) 244-9344
Website: <http://www.cttransitfcu.org>

Name: **Faith Tabernacle Baptist Federal Credit Union**
Headquartered In: Stamford, CT

Rating: **E+** Phone: (203) 348-8755
Website: <http://www.faithtabct.org/members/faith-federal-credit-union>

Name: **First Baptist Church (Stratford) Federal Credit Union**
Headquartered In: Stratford, CT

Rating: **E+** Phone: (203) 378-9228
Website:

District of Columbia

Name: **Georgetown Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E+** Phone: (202) 687-4841
Website: <https://www.georgetownfcu.org>

Name: **Sargent Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E+** Phone: (202) 396-2923
Website:

Name: **Washington Typographic Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E+** Phone: (202) 966-5155
Website:

Florida

Name: **Florida A&M University Federal Credit Union**
Headquartered In: Tallahassee, FL

Rating: **E-** Phone: (850) 222-4541
Website: <http://www.famufcu.com>

Name: **Florida State Employees Federal Credit Union**
Headquartered In: Pensacola, FL

Rating: **E+** Phone: (850) 474-1400
Website: <http://www.fsefcu.org>



Idaho

Name: **Mountain Gem Credit Union**
Headquartered In: Nampa, ID

Rating: **E+** Phone: (208) 466-9455
Website: <http://www.mountaingemcu.org>

Name: **St. Joe Valley Credit Union**
Headquartered In: Saint Maries, ID

Rating: **E+** Phone: (208) 245-4231
Website: <http://www.stjoevalleycu.com>

Illionois

Name: **C & N W Proviso Credit Union**
Headquartered In: Northlake, IL

Rating: **E+** Phone: (708) 544-1266
Website:

Name: **Kankakee Terminal Belt Credit Union**
Headquartered In: Kankakee, IL

Rating: **E+** Phone: (815) 939-1688
Website: <http://www.ktbcu.com>

Name: **North Side Community Federal Credit Union**
Headquartered In: Chicago, IL

Rating: **E+** Phone: (773) 769-5800
Website: <http://www.northsidecu.org>

Name: **Northern Illinois Federal Credit Union**
Headquartered In: DeKalb, IL

Rating: **E+** Phone: (815) 753-1911
Website: <http://www.niucreditunion.com>

Indiana

Name: **Link Federal Credit Union**
Headquartered In: Indianapolis, IN

Rating: **E-** Phone: (317) 248-9241
Website: <https://www.linkfcu.org>

Name: **First County Federal Credit Union**
Headquartered In: Muncie, IN

Rating: **E+** Phone: (765) 284-3471
Website: <http://www.firstcountycu.org/>

Kansas

Name: **Wheat State Credit Union**
Headquartered In: Wichita, KS

Rating: **E** Phone: (316) 687-4101
Website: <http://www.wheatstatecu.com>

Name: **Eagle Federal Credit Union**
Headquartered In: Atchison, KS

Rating: **E+** Phone: (913) 367-5004
Website:



Louisiana

Name: **Louisiana Central Credit Union**
Headquartered In: Harahan, LA

Rating: **E-** Phone: (504) 733-0789
Website: <http://www.louisianacentral.org>

Name: **Cogic Credit Union**
Headquartered In: Lafayette, LA

Rating: **E+** Phone: (337) 504-3502
Website:

Name: **SHPE Federal Credit Union**
Headquartered In: Greensburg, LA

Rating: **E+** Phone: (225) 222-6869
Website: <http://www.sshpecu.org>

Name: **West Jefferson Federal Credit Union**
Headquartered In: Marrero, LA

Rating: **E+** Phone: (504) 349-1350
Website: <http://www.wjfcu.virtualcu.net>

Maryland

Name: **Baltimore Washington Federal Credit Union**
Headquartered In: Glen Burnie, MD

Rating: **E+** Phone: (410) 787-4680
Website: <http://www.bwfcu.com>

Name: **Healthcare 1st Federal Credit Union**
Headquartered In: Cumberland, MD

Rating: **E+** Phone: (301) 723-4098
Website: <http://www.healthcare1fcu.org/>

Massachusetts

Name: **Greater Salem Employees Federal Credit Union**
Headquartered In: Salem, MA

Rating: **E+** Phone: (978) 745-9803
Website: <http://www.greatersalemfcu.org>

Name: **Lowell Municipal Employees Federal Credit Union**
Headquartered In: Lowell, MA

Rating: **E+** Phone: (978) 970-4088
Website: <http://www.lmefcu.net>

Michigan

Name: **Four Flags Area Credit Union**
Headquartered In: Niles, MI

Rating: **E+** Phone: (269) 684-6512
Website: <http://www.fourflagsacu.com>

Name: **Lake Superior Credit Union**
Headquartered In: Ontonagon, MI

Rating: **E+** Phone: (906) 884-2069
Website: <http://www.lscu.virtualcu.net>

Name: **Live Life Federal Credit Union**
Headquartered In: Sterling Heights, MI

Rating: **E+** Phone: (586) 268-3720
Website: <http://www.livelifefcu.org/>

Name: **Warren Municipal Federal Credit Union**
Headquartered In: Warren, MI

Rating: **E+** Phone: (586) 268-9690
Website: <http://www.warrenmunicipalfcu.com>



Mississippi

Name: **First Unity Federal Credit Union**
Headquartered In: McComb, MS

Rating: **E** Phone: (601) 680-4419
Website:

Name: **HealthPlus Federal Credit Union**
Headquartered In: Jackson, MS

Rating: **E+** Phone: (601) 354-6633
Website: <http://www.healthplusfcu.com>

Name: **Twin States Federal Credit Union**
Headquartered In: Columbus, MS

Rating: **E+** Phone: (662) 327-7666
Website: <http://www.twinstatesfcu.com>

Missouri

Name: **Atlas Credit Union**
1740x223
Headquartered In: Hannibal, MO

Rating: **E+** Phone: (573) 221-
Website:

Name: **Heartland Community Credit Union**
Headquartered In: Kansas City, MO

Rating: **E+** Phone: (816) 363-2223
Website: <http://www.hccu.com>

Name: **Missouri Baptist Credit Union**
Headquartered In: Jefferson City, MO

Rating: **E+** Phone: (573) 635-4428
Website: <http://www.mobaptistcu.org/>

Nebraska

Name: **Union Pacific Streamliner Federal Credit Union**
Headquartered In: Omaha, NE

Rating: **E** Phone: (402) 544-2500
Website: <http://www.upcu.org>

New Hampshire

Name: **N.H. Community Federal Credit Union**
Headquartered In: Claremont, NH

Rating: **E+** Phone: (603) 542-7781
Website: <http://www.nhcommunityfcu.org>

New Jersey

Name: **Entertainment Industries Federal Credit Union**
Headquartered In: Elizabeth, NJ

Rating: **E-** Phone: (908) 282-9881
Website: <http://www.eicu.org>

Name: **Hamilton Horizons Federal Credit Union**
Headquartered In: Hamilton, NJ

Rating: **E-** Phone: (609) 631-4300
Website: <http://www.hamiltonhorizons.org>



Name: 1st Bergen Federal Credit Union Headquartered In: Hackensack, NJ	Rating: E+ Phone: (201) 968-0202 Website: http://www.1stbergen.com
Name: Defense Logistics Federal Credit Union Headquartered In: Picatinny Arsenal, NJ	Rating: E+ Phone: (973) 724-8290 Website:
Name: Essex County Teachers Federal Credit Union Headquartered In: Bloomfield, NJ	Rating: E+ Phone: (973) 748-8847 Website: http://www.ectcu.org
Name: Parlin Dupont Employees Federal Credit Union Headquartered In: Sayreville, NJ	Rating: E+ Phone: (732) 254-7573 Website: http://www.parlindupontefcu.com
Name: Rutherford Postal District Employees Fed. Credit Union Headquartered In: Lakewood, NJ	Rating: E+ Phone: (732) 987-6533 Website:
Name: United Investors Federal Credit Union Headquartered In: Linden, NJ	Rating: E+ Phone: (908) 862-5566 Website:
Name: West Orange Municipal Federal Credit Union Headquartered In: West Orange, NJ	Rating: E+ Phone: (973) 736-1929 Website: http://www.womfcu.org

New York

Name: Lexington Avenue Federal Credit Union Headquartered In: Rochester, NY	Rating: E- Phone: (585) 254-4543 Website: http://www.lexfcu.org
Name: Syracuse Cooperative Federal Credit Union Headquartered In: Syracuse, NY	Rating: E- Phone: (315) 471-1116 Website: http://www.cooperativefederal.org
Name: Branch 6000 NALC Credit Union Headquartered In: Amityville, NY	Rating: E+ Phone: (631) 789-0303 Website: http://www.branch6000cu.com
Name: Buffalo Cooperative Federal Credit Union Headquartered In: Buffalo, NY	Rating: E+ Phone: (716) 881-3767 Website: http://www.coopcreditunion.com
Name: City of Schenectady Employees Federal Credit Union Headquartered In: Schenectady, NY	Rating: E+ Phone: (518) 346-3007 Website:
Name: Empire Branch 36 National Assoc of Le Carr Credit Union Headquartered In: New York, NY	Rating: E+ Phone: (212) 714-9899 Website: http://www.nylcbr36.org/empire3.htm
Name: Medical Employees of Staten Island Federal Credit Union Headquartered In: Staten Island, NY	Rating: E+ Phone: (718) 876-2721 Website:
Name: MSBA Employees Federal Credit Union Headquartered In: Garden City, NY	Rating: E+ Phone: (516) 766-0009 Website: http://www.msbaefcu.org/
Name: N Y Team Federal Credit Union Headquartered In: Hicksville, NY	Rating: E+ Phone: (516) 822-1070 Website: http://www.nyteamfcu.org



Name: **Schenectady County Employees Federal Credit Union**
Headquartered In: Schenectady, NY

Rating: **E+** Phone: (518) 374-3830
Website: <http://www.schcofcu.org>

North Carolina

Name: **Fayetteville Postal Credit Union**
Headquartered In: Fayetteville, NC

Rating: **E+** Phone: (910) 484-5146
Website: <http://www.faypostalcu.org>

Ohio

Name: **Focus Federal Credit Union**
Headquartered In: Toledo, OH

Rating: **E+** Phone: (419) 724-6611
Website: <http://www.focusfcu.com>

Name: **Greater Wayne Community Federal Credit Union**
Headquartered In: Rittman, OH

Rating: **E+** Phone: (330) 927-2516
Website: <http://www.gwcfcu.org>

Name: **Mount Zion Woodlawn Federal Credit Union**
Headquartered In: Cincinnati, OH

Rating: **E+** Phone: (513) 772-6230
Website: <http://www.mtzionwoodlawn.com>

Name: **S And J School Employees Federal Credit Union**
Headquartered In: Wintersville, OH

Rating: **E+** Phone: (740) 266-6354
Website:

Name: **Sorg Bay West Federal Credit Union**
Headquartered In: Middletown, OH

Rating: **E+** Phone: (513) 422-8697
Website: <http://www.sorgbaywest.com/>

Name: **Toledo Urban Federal Credit Union**
Headquartered In: Toledo, OH

Rating: **E+** Phone: (419) 255-8876
Website: <http://www.toledourban.net>

Oklahoma

Name: **Arbuckle Federal Credit Union**
Headquartered In: Ada, OK

Rating: **E+** Phone: (580) 332-0181
Website: <http://www.arbucklefcu.com>

Name: **Employees Federal Credit Union**
Headquartered In: Tulsa, OK

Rating: **E+** Phone: (918) 582-7573
Website: <http://www.employeesfed.com>

Oregon

Name: **Machinists-Boilermakers Federal Credit Union**
Headquartered In: Gladstone, OR

Rating: **E+** Phone: (503) 210-2477
Website: <http://www.mbfcu.com>



Pennsylvania

Name: **CMC-FCPI Employees Federal Credit Union**
Headquartered In: Scranton, PA

Rating: **E+** Phone: (570) 348-2140
Website: <http://www.cmcfcpi.com>

Name: **Financial 1st Federal Credit Union**
Headquartered In: Williamsport, PA

Rating: **E+** Phone: (570) 322-2061
Website: <http://www.financial1fcu.org>

Name: **Heights Community Federal Credit Union**
Headquartered In: Bethlehem, PA

Rating: **E+** Phone: (610) 868-8211
Website: <http://www.htsfcu.org/>

Name: **Hill District Federal Credit Union**
Headquartered In: Pittsburgh, PA

Rating: **E+** Phone: (412) 281-0822
Website: <http://www.hilldistrictfcu.org>

Name: **I B E W Local 56 Federal Credit Union**
Headquartered In: Erie, PA

Rating: **E+** Phone: (814) 455-2270
Website: <http://www.ibew56fcu.org>

Name: **Paper Converters Local 286/1034 Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **E+** Phone: (215) 829-9212
Website:

Name: **PATA Federal Credit Union**
Headquartered In: Pittsburgh, PA

Rating: **E+** Phone: (412) 963-8081
Website:

http://gpada.com/GPADA/Content/PATA_Federal_Credit_Union.cfm

Name: **People's Choice Federal Credit Union**
Headquartered In: Duryea, PA

Rating: **E+** Phone: (570) 451-3318
Website: <https://awebteller.com/peopleschoicefcu/>

Rhode Island

Name: **Woodlawn Federal Credit Union**
Headquartered In: Pawtucket, RI

Rating: **E+** Phone: (401) 728-8300
Website: <http://woodlawnfcu.org>

South Carolina

Name: **Brookland Federal Credit Union**
Headquartered In: West Columbia, SC

Rating: **E+** Phone: (803) 794-9201
Website: <http://www.brooklandfcu.org/>

South Dakota

Name: **Dakota Rail Line Federal Credit Union**
Headquartered In: Huron, SD

Rating: **E+** Phone: (605) 352-3648
Website:



Tennessee

Name: **Health Systems Credit Union**
Headquartered In: Powell, TN

Rating: **E+** Phone: (865) 859-7008
Website: <http://www.healthsystemscu.com>

Name: **Holston Methodist Federal Credit Union**
Headquartered In: Knoxville, TN

Rating: **E+** Phone: (865) 558-3117
Website: <http://www.hmfcu.org>

Name: **Mid East Tennessee Community Credit Union**
Headquartered In: Decatur, TN

Rating: **E+** Phone: (423) 334-2100
Website: <http://www.metcom.us>

Texas

Name: **1st University Credit Union**
Headquartered In: Waco, TX

Rating: **E** Phone: (254) 752-2797
Website: <http://www.culink.net>

Name: **Texhillco School Employees Federal Credit Union**
Headquartered In: Kerrville, TX

Rating: **E** Phone: (830) 896-3977
Website: <https://www.texhillco.org>

Name: **Transtar Federal Credit Union**
Headquartered In: Houston, TX

Rating: **E** Phone: (832) 201-0190
Website: <http://www.transtarfcu.org/>

Name: **Brentwood Baptist Church Federal Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 852-1459
Website: <http://www.bbcfcu.org>

Name: **Coastal Teachers Federal Credit Union**
Headquartered In: Port Lavaca, TX

Rating: **E+** Phone: (361) 552-1558
Website: <http://www.ctfcu.net>

Name: **C-T Waco Federal Credit Union**
Headquartered In: Waco, TX

Rating: **E+** Phone: (254) 772-2774
Website: <http://www.ctwfcu.org>

Name: **Galveston Government Employees Credit Union**
Headquartered In: La Marque, TX

Rating: **E+** Phone: (409) 908-9834
Website: <http://www.ggecu.com>

Name: **Hilco Federal Credit Union**
Headquartered In: Kerrville, TX

Rating: **E+** Phone: (830) 257-8238
Website: <http://www.hilcocu.com>

Name: **Houston Highway Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 864-4438
Website: <http://www.houstonhighwaycu.com>

Name: **Local 20 IBEW Federal Credit Union**
Headquartered In: Grand Prairie, TX

Rating: **E+** Phone: (214) 363-9223
Website: <http://www.local20ibewfcu.com>

Name: **Pampa Municipal Credit Union**
Headquartered In: Pampa, TX

Rating: **E+** Phone: (806) 665-8875
Website:



Name: **South Texas Federal Credit Union**
Headquartered In: McAllen, TX

Rating: **E+** Phone: (956) 618-7500
Website: <http://www.southtexasfcu.com>

Name: **South Texas Regional Federal Credit Union**
Headquartered In: Laredo, TX

Rating: **E+** Phone: (956) 723-0363
Website: <http://www.strfcu.com>

Name: **Southeast Texas Employees Federal Credit Union**
Headquartered In: Orange, TX

Rating: **E+** Phone: (409) 886-7191
Website: <https://www.setxefcu.com>

Name: **Team Financial Federal Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 316-9999
Website: <http://www.teamffcu.org>

Name: **United Credit Union**
Headquartered In: Tyler, TX

Rating: **E+** Phone: (903) 595-3604
Website: <http://www.unitedcu.coop>

Name: **United Savers Trust Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 462-5552
Website: <http://www.ustcu.com>

Virginia

Name: **Mosaic Federal Credit Union**
Headquartered In: Harrisonburg, VA

Rating: **E-** Phone: (540) 564-6080
Website: <http://www.mosaicfcu.org>

Name: **Virginia United Methodist Credit Union, Inc.**
Headquartered In: Glen Allen, VA

Rating: **E** Phone: (804) 672-0200
Website: <https://www.tumcu.org>

Name: **Star City Federal Credit Union**
Headquartered In: Roanoke, VA

Rating: **E+** Phone: (540) 362-7315
Website:

Name: **Virginia State University Federal Credit Union**
Headquartered In: South Chesterfield, VA

Rating: **E+** Phone: (804) 526-6708
Website: <http://www.vsufcu.org>

Name: **WJC Federal Credit Union**
Headquartered In: Damascus, VA

Rating: **E+** Phone: (276) 475-5596
Website: <http://www.cmfcu.com>

Washington

Name: **Longshore Federal Credit Union**
Headquartered In: Hoquiam, WA

Rating: **E+** Phone: (360) 532-9224
Website: <http://www.longshorefcu.com>



West Virginia

Name: **Tri Ag West Virginia Federal Credit Union**
Headquartered In: Morgantown, WV

Rating: **E-** Phone: (304) 292-3798
Website: <http://www.triagwvfcu.virtualcu.net>

Name: **Berkeley County Public Schools Federal Credit Union**
Headquartered In: Martinsburg, WV

Rating: **E+** Phone: (304) 263-0902
Website: <http://www.bcpsfcu.com>

Wisconsin

Name: **LCO Federal Credit Union**
Headquartered In: Hayward, WI

Rating: **E+** Phone: (715) 634-7772
Website: <http://lcofcu.com/>

Wyoming

Name: **Green River Basin Federal Credit Union**
Headquartered In: Green River, WY

Rating: **E** Phone: (307) 875-3044
Website: <http://www.grbasinfcu.org>



Appendices

2019 Rankings of the Best Checking Accounts	86
Helpful Resources	88
Glossary.....	89
Sources	90
What Our Ratings Mean	91
Terms & Conditions.....	92



2019 Rankings of the Best Checking Accounts

(Listed in Alphabetical Order)

Alliant Credit Union

- **BEST CHECKING ACCOUNTS,** NerdWallet

Ally Bank

- **BEST ONLINE CHECKING,** The Balance
- **BEST CHECKING ACCOUNTS,** NerdWallet
- **BEST FOR ONLINE BANKING,** ValuePenguin

Aspiration

- **BEST CHECKING ACCOUNTS,** NerdWallet

Axos Bank

- **BEST CHECKING ACCOUNTS,** NerdWallet

Bank 5 Connect

- **BEST CHECKING ACCOUNTS,** NerdWallet

Capital One 360

- **BEST HIGH TECH,** The Balance
- **BEST CHECKING ACCOUNTS,** NerdWallet

Charles Schwab Bank

- **BEST OVERALL CHECKING ACCOUNT,** The Balance
- **BEST CHECKING ACCOUNTS,** NerdWallet
- **BEST FOR TRAVELERS,** ValuePenguin

Chase Bank

- **BEST PHYSICAL BRANCHES,** The Balance
- **BEST CHECKING ACCOUNTS,** NerdWallet
- **BEST FOR CONVENIENT BANKING,** ValuePenguin

Chime

- **BEST FOR MILLENNIALS,** The Balance
- **BEST CHECKING ACCOUNTS,** NerdWallet



ConnexUS Credit Union	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet
Consumers Credit Union	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet
Discover Bank	<ul style="list-style-type: none">• BEST CASH BACK, The Balance• BEST CHECKING ACCOUNTS, NerdWallet• BEST FOR FREE CHECKING, ValuePenguin
Fidelity Investments	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet
First Tech Federal Credit Union	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet
Redneck Bank	<ul style="list-style-type: none">• BEST FOR EARNING REWARDS, ValuePenguin
Santander	<ul style="list-style-type: none">• BEST FOR STUDENTS, ValuePenguin
Simple	<ul style="list-style-type: none">• BEST FOR KEEPING A BUDGET, The Balance• BEST CHECKING ACCOUNTS, NerdWallet
USAA Federal Savings Bank	<ul style="list-style-type: none">• BEST FOR MILITARY FAMILIES, The Balance

Sources:

<https://www.thebalance.com/best-banks-for-checking-accounts-4163073>

<https://www.nerdwallet.com/banking/best-checking-accounts>

<https://www.valuepenguin.com/banking/best-checking-accounts>



Helpful Resources

Federal Deposit Insurance Corporation (FDIC)

Telephone: 877-ASK-FDIC

www.fdic.gov

Overdraft Payment Information:

www.fdic.gov/news/news/financial/2010/fil10081.html

Total Bank Fees Charged by Banks

<http://graphics.wsj.com/bank-fees/>



Glossary

This glossary contains the most important terms used in this publication.

Account Balance	This is the amount of money in your checking account at any given time.
Balancing a Checking Account	Ensuring that a check register matches a bank statement.
Bank Statement	A record of your account activity kept by your bank.
Check Register	Your personal record of the activity in your checking account.
Debit Card	A card issued by your bank that you can use the same way as a check.
Direct Deposit	Money deposited into your checking account by electronic fund transfer. This method is often used by companies as a way to pay their employees.
Electronic Fund Transfer	A direct transfer of money from one source to another by electronic means.
Interest	A small fee paid to you by the bank for allowing them to use your money.
Overdraft	A negative balance in your checking account. This occurs if you write a check for, or withdraw, more funds than you have available.
Overdraft Protection	With this service, a bank will pay the amount of a check even if there is not enough money in the account.
Reconciling a Checking Account	Another term for balancing a checking account; ensuring that a check register matches a bank statement.



SOURCES

<https://www.thebalance.com/checking-accounts-2385969>

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<https://www.wellsfargo.com/financial-education/basic-finances/manage-money/options/bank-account-types/>

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<https://www.nerdwallet.com/blog/banking/cash-check-paying-high-fees/>

<http://money.usnews.com/money/blogs/my-money/2015/02/20/how-to-cash-a-check-without-a-bank-account>

<https://wallethub.com/edu/bounced-check/13879/>

http://blogs.findlaw.com/law_and_life/2013/06/legal-how-to-dealing-with-bounced-checks.html

<http://www.bankrate.com/finance/checking/overdraft-protection-plans-1.aspx>

<https://www.nerdwallet.com/rates/checking-account>

<https://www.providentcu.org/index.asp?i=checkingResources&search=monthlyStatement>

<https://wallethub.com/edu/how-to-balance-a-checkbook/13769/>

http://download.cnet.com/Just-Checking/3000-2057_4-10028774.html

<https://www.thebalance.com/use-check-registers-315289>

<https://wallethub.com/edu/how-to-open-a-checking-account/10299/>



Weiss Ratings: What Our Ratings Mean

A Excellent. The institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, high asset quality, steady earnings, and high liquidity. While the financial position of any company is subject to change, we believe that this institution has the resources necessary to deal with severe economic conditions.

B Good. The institution offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. Nevertheless, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the company is still maintaining adequate financial strength.

C Fair. The institution offers fair financial security, is currently stable, and will likely remain relatively healthy as long as the economic environment remains relatively stable. In the event of a severe recession or major financial crisis, however, 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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