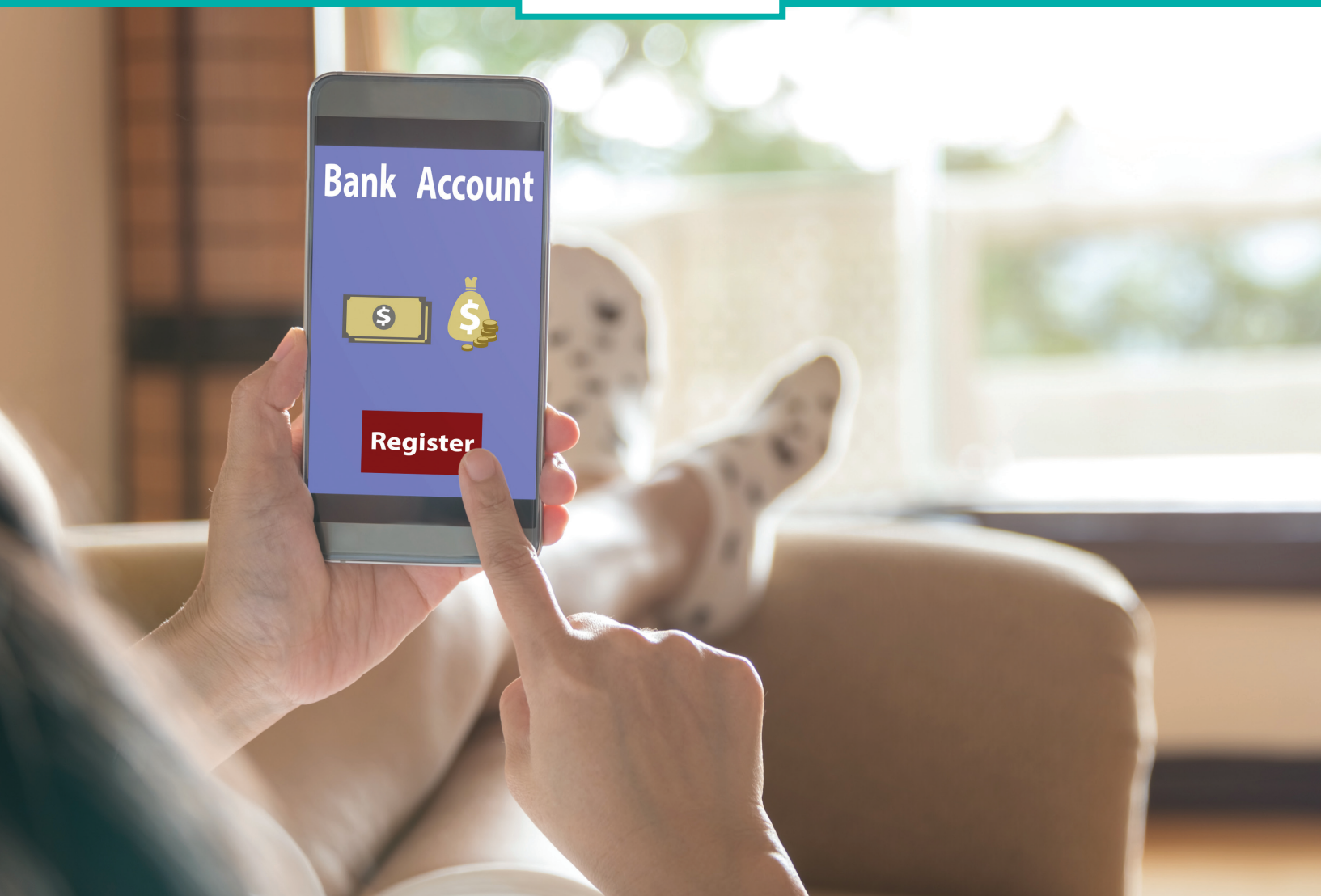


Financial Ratings Series

WeissRatings
& Grey House Publishing

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

2023/24



GREY HOUSE PUBLISHING

Financial Literacy Basics: What to Know About Checking Accounts



Financial Literacy Basics: What to Know About Checking Accounts 2023/24 Edition



GREY HOUSE PUBLISHING



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2023/24 Edition
ISBN: 978-1-63700-206-3

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Welcome!

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

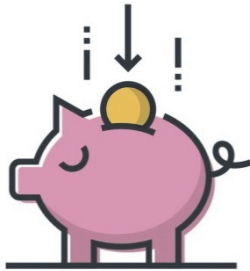
Each of these eight volumes focus on specific ways to take the guesswork out of financial planning—how to stick to a budget, how to manage debt, how to buy a car or rent an apartment, how to calculate the cost of college, and how to start saving for retirement—all information necessary to get started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

Individual volumes are:

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

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

Financial Literacy Basics: What to Know About Checking Accounts



Checking Accounts

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

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

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

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

You can access the money in your checking account using a debit card to withdraw or transfer funds electronically. You can also write a paper check from your checkbook. These days, some people write very few checks and choose to bank electronically instead. If you go that route, you can pay your bills online and pay in store with a debit card, instead of using a paper check.



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



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. 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, it's like a grown-up version of the piggy bank, but on a larger and more secure scale.

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. Some banks that do will even 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." This can happen with your debit card too, if you charge something and

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

What is the fee for deposited checks that bounce?

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

What type of overdraft protection does the bank have?

Most banks offer you the option of signing up for **overdraft protection**. This means the bank will cover the cost of any bounced checks or debit card charges that are more than your account balance. In return, the bank will not send the check back to the person you wrote it to or the transaction back to the business where you made the purchase. The catch is, your bank will usually charge you an overdraft fee for transactions



that result in nonsufficient funds. While overdraft protection policies vary by bank, federal law says that you must request the service to be eligible for it. Banks will not sign you up for overdraft protection without your consent. Typically, most banks will cover nonsufficient funds by charging a fee to your account. This fee can range from \$15 to \$40, with an average fee of about \$34. Some banks limit the number of fees that can be charged per day, while others have no limits. Some banks do not offer this service at all, and simply reject any transaction that exceeds the balance in a checking account.

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

Will you have online account access?

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



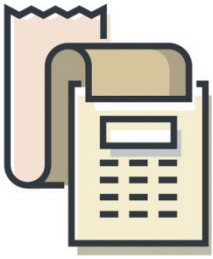
Most people today utilize online banking to pay bills and transfer money between accounts.



SAMPLE OVERDRAFT FEES

Bank	Overdraft Fee per Item*	Maximum Fees per Day	Total Possible Cost in a Day
Alliant Credit Union	\$0	N/A	\$0
Ally Bank	\$0	N/A	\$0
American Express National Bank	No overdraft fees	N/A	N/A
Associated Bank	\$36	4	\$144
Bank of America	\$10	4	\$40
BMO Harris Bank	\$36	4	\$10-\$108
Capital One 360	\$0	N/A	\$0
Charles Schwab	\$25	4	\$0-\$100
Chase	\$34	3	\$0-\$102
Chime	No overdraft fees	N/A	N/A
Citizens Bank	\$37	7	\$12-\$185
Comerica	Up to \$38	5	\$0-\$190
Connexus Credit Union	\$4	2	\$0-\$8
Consumers Credit Union	\$30	4	\$10-\$120
Discover Bank	No overdraft fees	N/A	N/A
Fifth Third Bank	\$37	3	\$0-\$111
First Republic Bank	\$30	4	\$0-\$120
HSBC Bank	\$0	N/A	N/A
Huntington Bank	\$36	3	\$108
KeyBank	\$38.50	5	\$0-\$192
M&T Bank	\$36	5	\$0-180
Navy Federal Credit Union	\$20	3	\$0-\$20
PNC Bank	\$36	4	\$0-\$144
Regions Bank	\$36	5	\$0-\$180
Santander Bank	\$35	3	\$0-\$105
TD Bank	\$35	3	\$3-\$175
TIAA Bank	No overdraft fees	N/A	N/A
Truist Bank	\$36	6	\$12.50-\$216
Union Bank	\$33	5	\$0-\$165
USAA	No overdraft fees	N/A	N/A
U.S. Bank	\$36	4	\$0-\$144
Wells Fargo	\$35	3	\$0-\$105





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

Interest-Bearing Checking Account

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

Joint Checking Account

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



Express Checking Account

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

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.

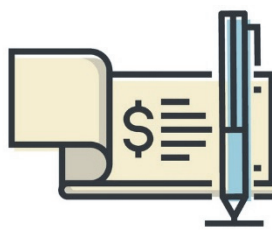




How to Open a Checking Account

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



Starter Checks

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

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

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

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





Debit Cards (Check Cards)

Using a debit card is just like writing a 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.

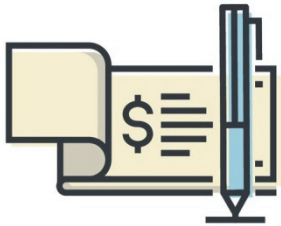
Make sure to keep your paper checks and your debit card safe, to protect yourself from fraudulent charges and identity theft. Many banks offer protections if your debit card is lost or stolen. Some offer unlimited fraud protection and will cover any

SAMPLE ATM FEES

Bank	Out-of-Network ATM Fees
Bank of America	\$5.00
BB&T	\$2.50
Capital One	\$2.00
Chase	\$3-\$5
Citibank	\$2.50
PNC Bank	\$3.00
SunTrust	\$2.50
TD Bank	\$3.00
US Bank	\$2.50
Wells Fargo	\$2.50



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 will keep track of your account, your bank register allows you to keep a running tally of how much you have spent and how much money you have left.



IMPORTANT!

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

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


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

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



A Sample Check Register

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



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

CHECKING ACCOUNT STATEMENT
Page: 1 of 1

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

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

A Sample Bank Statement





How to Balance a Checking Account

If you use your checking account to make numerous transactions, it can be difficult to keep track of your spending. Making sure your checking account is current and reflects the true status of your available funds is called balancing a checking account. This is also called reconciling a checking account. Keeping an accurate 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 your bank statements. Many banks send you a statement each month by mail or email, but you can also access it online. You may also want to include copies of your duplicate checks 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 17.

Compare your register and bank statement

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

Put a checkmark by all the items on your check register that match your



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

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

Reexamine your information

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

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

Note the items that do not have checkmarks

Look for items on your check register that do not have checkmarks and make sure you did not miss any when you added them the first time around. Check your bank statement for any

ATM or overdraft fees you may have missed. If you find any, add them to your check register.


Add any electronic transfers

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



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

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



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

CHECKING ACCOUNT STATEMENT
Page: 1 of 1

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

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

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




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

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

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

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

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



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Page: 1 of 1

Statement Period

Account No.

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

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<hr/>							
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4
2
5



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CHECKING ACCOUNT STATEMENT
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*** Totals ***			937.00	1,700.00	

1



SAMPLE WORKSHEET

1

Write in the Ending Balance On Your Bank Statement

Balance:
CHECKBOOK BALANCE
\$ 1763.00

2

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

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

Additions:
TOTAL ADDITIONS
\$ 800.00

3

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

Total:
ADD STEP 1 + STEP 2
\$ 2563.00

4

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

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

Withdrawals:
TOTAL WITHDRAWALS
\$ 615.75

5

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

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

Checkbook Balance:
STEP 3 MINUS STEP 4
\$ 1947.25



CHECKBOOK WORKSHEET

1

Write in the Ending Balance On Your Bank Statement

Balance: CHECKBOOK BALANCE

\$ _____

2

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

Additions: TOTAL ADDITIONS

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

\$ _____

3

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

Total: ADD STEP 1 + STEP 2

\$ _____

4

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

Withdrawals: TOTAL WITHDRAWALS

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

\$ _____

5

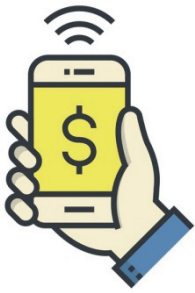
Take Step 3 (Total), Subtract Step 4 (Withdrawals)

Checkbook Balance: STEP 3 MINUS STEP 4

This should match the ending balance written in your checkbook.

\$ _____

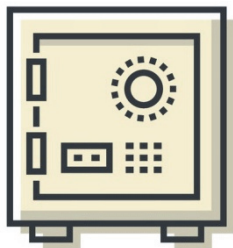




Account-Balancing Software

If this process seems overwhelming, you may want to look into

software that can help you manage your checking account. Many companies offer these services. 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 Mint, 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 apps that may work better for you.



Savings Accounts

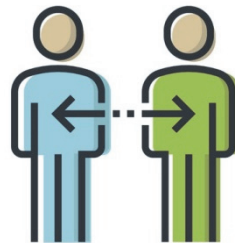
A savings account is the simplest banking account, designed to

be a safe place for you to keep your extra money. You can deposit funds, keep your money safe, and withdraw money easily. Unlike checking accounts, which are designed for

paying bills and keeping a monthly budget, a savings account is a better place to keep extra money or your emergency fund.

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

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



Joint Accounts

A joint 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 payments, and more. And, if you have an existing bank account, chances are good that your bank offers options for online banking.

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

your username and password to start using your online account.

- You can deposit checks with mobile deposit, where you take a picture of your check and post that picture through your bank's mobile app to deposit the money into your account.
- You can also sign up for direct deposit through your employer to have your paycheck deposited right into your bank account, without having to cash a physical check.
- You can pay bills online and you can also set up automatic bill pay through your bank's website or app to avoid late payments and possible late fees.
- You can transfer funds from one account to another quickly and easily.
- Researching previous payments is easy, since you can search your payment history online to find out how much you paid to a specific account and when.
- Online banking is a good way to make your banking paperless. If you opt to not receive a monthly statement in the mail, you'll receive an email alert that your statement is ready to view online. Going



paperless is a good way to protect your identity and your financial documents.

- You can easily find out your account balance online, so you know how much money is in your account. But, keep in mind that some payments, like those paid with a paper check or a debit card, can take a few days to be withdrawn from your account. Keeping a running log of the funds you've withdrawn from your account will tell you what your balance is at any given time.
- Experts say that online banking is more secure, since you don't have to worry about mail theft and forged checks. But, make sure you keep your banking information, like your account numbers and logins, safe and secure. Don't share your username and password and make sure that you don't log in to your bank account online from an unsecure location, like a public wifi or hotspot. Use strong passwords too.



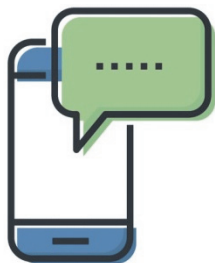
Online-Only Banks

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

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

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





Budgeting, Savings, Expense-Tracker & Payment Apps

There are many tools available to help you budget your money, keep track of your spending, and save money.

Budgeting Apps

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

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

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

Some of the most popular budgeting apps are:

- **Digit:** digit.co
- **EveryDollar:** everydollar.com
- **GoodBudget:** goodbudget.com
- **Honeydue (budget for couples):** honeydue.com
- **Mint:** mint.intuit.com
- **Mobils:** mobillsapp.com
- **Monarch Money:** monarchmoney.com
- **NerdWallet Money Tracker:** nerdwallet.com
- **PearBudget:** pearbudget.com
- **Prism:** prismmoney.com
- **PocketGuard:** pocketguard.com
- **Spendee (budget for couples):** spendee.com
- **Wally:** wally.me
- **YNAB (You Need a Budget):** youneedabudget.com
- **Zeta (budget for families)** askzeta.com

Saving Apps

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

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



you know how much these few cents can add up.

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

- **Acorns:** acorns.com
- **Chime Bank:** chimebank.com
- **Current:** current.com
- **Digit:** digit.co
- **Mint:** mint.intuit.com
- **Qapital:** qapital.com
- **Qoins:** coins.io

Expense-Tracker Apps

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

- **EveryDollar:** everydollar.com
- **Expensify:** expensify.com
- **Mint:** mint.intuit.com
- **TrueBill:** app.truebill.com

YNAB (You Need a Budget):
youneedabudget.com

Person to Person Payments

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

ApplePay: apple.com

Cash App: cash.app

Facebook Messenger: facebook.com

GooglePay: pay.google.com

PayPal: paypal.com

SamsungPay: samsung.com

Square Cash: squareup.com

Venmo: venmo.com

Zelle: zellepay.com





How to Avoid Overdraft Fees

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

1. Record all of the checks you write into your check register.
2. Record all of your ATM withdrawals, 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 less you pay in bank fees means more money for you!



Lost or Stolen Debit Cards

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

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

days after your statement is sent to you.

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

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

For Credit and ATM or Debit Cards

- Don't share your account information. Don't give your account number over the phone unless you made the call — and know why you need to share it. Never leave your account information out in the open.
- Protect your accounts by using multi-factor authentication, when available. Some accounts offer extra security by requiring two or more credentials to log into your account. This is called multi-factor authentication — a security practice that makes it harder for scammers to log in to your accounts if they get your username and password. To log in to your account, you'd need either: something you

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



have — like a passcode you get via text message or an authentication app and something you are — like a scan of your fingerprint, your retina, or your face.

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



Weiss' Ratings' Highly Recommended Banks by State

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

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

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

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



Year Founded

Year founded.

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

The following list of highly recommended Banks by State is based on ratings as of April 24, 2023. 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: www.firstbankofboaz.com

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

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

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

Bank Name: **The HomeTown Bank of Alabama**
 Headquartered In: Oneonta, AL
 Website: www.hometownbankal.com

Rating: **A** Yr Founded: 2003
 Has Branches In: AL
 Telephone: (205) 625-4434

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

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

Alaska

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

Rating: **A-** Yr Founded: 1966
 Has Branches In: AZ, CO, KS, MO
 Telephone: (877) 712-2265

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

Rating: **A-** Yr Founded: 1933
 Has Branches In: AZ, MI, MN, ND
 Telephone: (701) 795-3369

Bank Name: **Armed Forces Bank, National Association**
 Headquartered In: Fort Leavenworth, KS
 Has Branches In: AZ, CA, CO, IL, KS, KY, MO, NV, NY, TX, VA, WA
 Website: www.afbank.com

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

Bank Name: **Bell Bank**
 Headquartered In: Fargo, ND
 Website: www.bell.bank

Rating: **A-** Yr Founded: 1966
 Has Branches In: AZ, MN, ND
 Telephone: (701) 298-1500



Bank Name: **BNC National Bank**
 Headquartered In: Glendale, AZ
 Website: www.bnc.bank

Rating: **A-** Yr Founded: 1996
 Has Branches In: AZ, ND
 Telephone: (602) 508-3760

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

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

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

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

Bank Name: **KS StateBank**
 Headquartered In: Manhattan, KS
 Website: 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: 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: www.stearnsbank.com

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

Arkansas

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

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

Bank Name: **Eagle Bank and Trust Company**
 Headquartered In: Little Rock, AR
 Website: www.eaglebank.com

Rating: **A** Yr Founded: 1919
 Has Branches In: AR
 Telephone: (501) 223-2000

Bank Name: **First Security Bank**
 Headquartered In: Searcy, AR
 Website: www.fsbank.com

Rating: **A** Yr Founded: 1932
 Has Branches In: AR
 Telephone: (501) 279-3400

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

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

Bank Name: **Sterling Bank**
 Headquartered In: Poplar Bluff, MO
 Website: www.sterbank.com

Rating: **A** Yr Founded: 2004
 Has Branches In: AR, IL, MO
 Telephone: (573) 778-3333

Bank Name: **The First National Bank at Paris**
 Headquartered In: Paris, AR
 Website: www.firstparis.net

Rating: **A** Yr Founded: 1891
 Has Branches In: AR
 Telephone: (479) 963-2121



Bank Name: **The Union Bank of Mena**
 Headquartered In: Mena, AR
 Website: www.unionbankofmena.com

Rating: **A** Yr Founded: 1934
 Has Branches In: AR
 Telephone: (479) 394-2211

California

Bank Name: **American Continental Bank**
 Headquartered In: City of Industry, CA
 Website: www.americancontinentalbank.com/

Rating: **A** Yr Founded: 2003
 Has Branches In: CA, WA
 Telephone: (626) 363-8988

Bank Name: **Fresno First Bank**
 Headquartered In: Fresno, CA
 Website: www.fresnofirstbank.com

Rating: **A** Yr Founded: 2005
 Has Branches In: CA
 Telephone: (559) 439-0200

Colorado

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

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

Bank Name: **Frontier Bank**
 Headquartered In: Lamar, CO
 Website: www.frontierbankco.com

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

Connecticut

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

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

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

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

Delaware

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

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



District of Columbia

Bank Name: **EagleBank**
 Headquartered In: Bethesda, MD
 Website: www.eaglebankcorp.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: DC, MD, VA
 Telephone: (301) 986-1800

Bank Name: **John Marshall Bank**
 Headquartered In: Reston, VA
 Website: www.johnmarshallbank.com

Rating: **A-** Yr Founded: 2006
 Has Branches In: DC, MD, VA
 Telephone: (703) 584-0840

Bank Name: **MainStreet Bank**
 Headquartered In: Fairfax, VA
 Website: www.mstreetbank.com

Rating: **A-** Yr Founded: 2004
 Has Branches In: DC, VA
 Telephone: (703) 481-4567

Bank Name: **United Bank**
 Headquartered In: Vienna, VA
 Website: www.bankwithunited.com

Rating: **A-** Yr Founded: 1979
 Has Branches In: DC, MD, NC, OH, PA, SC, VA, WV
 Telephone: (703) 556-0900

Florida

Bank Name: **Esquire Bank, National Association**
 Headquartered In: Jericho, NY
 Website: www.esquirebank.com

Rating: **A+** Yr Founded: 2006
 Has Branches In: FL, NY
 Telephone: (516) 535-2002

Bank Name: **Belmont Bank & Trust Company**
 Headquartered In: Chicago, IL
 Website: www.belmontbank.com

Rating: **A** Yr Founded: 2006
 Has Branches In: FL, IL
 Telephone: (773) 589-9500

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

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

Bank Name: **Grand Ridge National Bank**
 Headquartered In: Grand Ridge, IL
 Website: www.grnbank.com

Rating: **A** Yr Founded: 1903
 Has Branches In: FL, IL
 Telephone: (815) 249-6414

Georgia

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

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



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

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

Bank Name: **FNB South**
 Headquartered In: Alma, GA
 Website: www.fnbsouth.net

Rating: **A** Yr Founded: 1951
 Has Branches In: GA
 Telephone: (912) 632-7262

Bank Name: **The First National Bank of Waynesboro**
 Headquartered In: Waynesboro, GA
 Website: www.fnbwaynesboro.com

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

Hawaii

Bank Name: **Commonwealth Business Bank**
 Headquartered In: Los Angeles, CA
 Website: www.cbb-bank.com/

Rating: **A-** Yr Founded: 2005
 Has Branches In: CA, HI, TX
 Telephone: (323) 988-3000

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

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

Idaho

Bank Name: **The Bank of Commerce**
 Headquartered In: Ammon, ID
 Website: www.bofc.bank

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

Illinois

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

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

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

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

Bank Name: **Belmont Bank & Trust Company**
 Headquartered In: Chicago, IL
 Website: www.belmontbank.com

Rating: **A** Yr Founded: 2006
 Has Branches In: FL, IL
 Telephone: (773) 589-9500



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

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

Bank Name: **Grand Ridge National Bank**
 Headquartered In: Grand Ridge, IL
 Website: www.grnbank.com

Rating: **A** Yr Founded: 1903
 Has Branches In: FL, IL
 Telephone: (815) 249-6414

Bank Name: **Republic Bank of Chicago**
 Headquartered In: Oak Brook, IL
 Website: www.republicebank.com

Rating: **A** Yr Founded: 1964
 Has Branches In: IL
 Telephone: (630) 570-7700

Bank Name: **Sterling Bank**
 Headquartered In: Poplar Bluff, MO
 Website: www.sterbank.com

Rating: **A** Yr Founded: 2004
 Has Branches In: AR, IL, MO
 Telephone: (573) 778-3333

Bank Name: **Town and Country Bank Midwest**
 Headquartered In: Quincy, IL
 Website: www.tcbankmidwest.com

Rating: **A** Yr Founded: 1910
 Has Branches In: IL, MO
 Telephone: (217) 222-0015

Indiana

Bank Name: **Bank of Wolcott**
 Headquartered In: Wolcott, IN
 Website: www.bankofwolcott.com

Rating: **A** Yr Founded: 1944
 Has Branches In: IN
 Telephone: (219) 279-2185

Iowa

Bank Name: **Bellevue State Bank**
 Headquartered In: Bellevue, IA
 Website: www.bellevuestatebank.com

Rating: **A** Yr Founded: 1934
 Has Branches In: IA
 Telephone: (563) 872-4911

Bank Name: **Cedar Rapids Bank and Trust Company**
 Headquartered In: Cedar Rapids, IA
 Website: www.crbt.bank

Rating: **A** Yr Founded: 2001
 Has Branches In: IA
 Telephone: (319) 862-2728

Bank Name: **Farmers Trust and Savings Bank**
 Headquartered In: Williamsburg, IA
 Website: www.ftsbia.com

Rating: **A** Yr Founded: 1934
 Has Branches In: IA
 Telephone: (319) 668-2525



Kansas

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

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

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

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

Bank Name: **The City National Bank & Trust Co. of Lawton, OK**
Headquartered In: Lawton, OK
Website: www.cnb1901.com

Rating: **A** Yr Founded: 1901
Has Branches In: KS, OK
Telephone: (866) 385-3444

Kentucky

Bank Name: **Cumberland Security Bank, Inc.**
Headquartered In: Somerset, KY
Website: www.csbweb.com

Rating: **A+** Yr Founded: 1909
Has Branches In: KY
Telephone: (606) 679-9361

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

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

Bank Name: **Magnolia Bank, Inc**
Headquartered In: Magnolia, KY
Website: www.magnoliabank.com

Rating: **A** Yr Founded: 1919
Has Branches In: KY
Telephone: (270) 324-3226

Louisiana

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

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

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

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

Bank Name: **Peoples Bank & Trust Co. of Pointe Coupee Parish**
Headquartered In: New Roads, LA
Website: www.thefriendlybank.com

Rating: **A** Yr Founded: 1980
Has Branches In: LA
Telephone: (225) 638-3713



Maine

Bank Name: **Bath Savings Institution**
 Headquartered In: Bath, ME
 Website: www.bathsavings.bank

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

Bank Name: **Norway Savings Bank**
 Headquartered In: Norway, ME
 Website: www.norwaysavings.bank

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

Maryland

Bank Name: **BayVanguard Bank**
 Headquartered In: Sparrows Point, MD
 Website: www.bayvanguard.com

Rating: **A-** Yr Founded: 1873
 Has Branches In: MD
 Telephone: (410) 477-5000

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

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

Bank Name: **Clear Mountain Bank, Inc.**
 Headquartered In: Bruceton Mills, WV
 Website: www.clearmountain.bank

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

Bank Name: **Community Bank of the Chesapeake**
 Headquartered In: Waldorf, MD
 Website: www.cbtc.com

Rating: **A-** Yr Founded: 1950
 Has Branches In: MD, VA
 Telephone: (301) 645-5601

Bank Name: **EagleBank**
 Headquartered In: Bethesda, MD
 Website: www.eaglebankcorp.com

Rating: **A-** Yr Founded: 1998
 Has Branches In: DC, MD, VA
 Telephone: (301) 986-1800

Bank Name: **Firsttrust Savings Bank**
 Headquartered In: Conshohocken, PA
 Website: www.firsttrust.com

Rating: **A-** Yr Founded: 1934
 Has Branches In: MD, NJ, PA
 Telephone: (610) 238-5001

Bank Name: **John Marshall Bank**
 Headquartered In: Reston, VA
 Website: www.johnmarshallbank.com

Rating: **A-** Yr Founded: 2006
 Has Branches In: DC, MD, VA
 Telephone: (703) 584-0840

Bank Name: **United Bank**
 Headquartered In: Vienna, VA
 Website: www.bankwithunited.com

Rating: **A-** Yr Founded: 1979
 Has Branches In: DC, MD, NC, OH, PA, SC, VA, WV
 Telephone: (703) 556-0900



Massachusetts

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

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

Michigan

Bank Name: **1st Source Bank**
Headquartered In: South Bend, IN
Website: www.1stsource.com

Rating: **A-** Yr Founded: 1863
Has Branches In: FL, IN, MI
Telephone: (574) 235-2260

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

Rating: **A-** Yr Founded: 1933
Has Branches In: AZ, MI, MN, ND
Telephone: (701) 795-3369

Bank Name: **Century Bank and Trust**
Headquartered In: Coldwater, MI
Website: www.centurybankandtrust.com

Rating: **A-** Yr Founded: 1909
Has Branches In: MI
Telephone: (517) 278-1500

Bank Name: **LCA Bank Corporation**
Headquartered In: Park City, UT
Website: www.leasecorp.com

Rating: **A-** Yr Founded: 2006
Has Branches In: MI, UT
Telephone: (435) 658-4824

Bank Name: **Mercantile Bank**
Headquartered In: Grand Rapids, MI
Website: www.mercbank.com

Rating: **A-** Yr Founded: 1997
Has Branches In: MI
Telephone: (616) 242-7760

Bank Name: **Morgan Stanley Private Bank, National Association**
Headquartered In: New York, NY
Has Branches In: CA, CO, DE, FL, GA, MA, MI, NC, NY, OR, TX, VA
Website: www.morganstanley.com

Rating: **A-** Yr Founded: 1996

Telephone: (212) 762-1803

Bank Name: **Tri-County Bank**
Headquartered In: Brown City, MI
Website: www.tri-countybank.com

Rating: **A-** Yr Founded: 1889
Has Branches In: MI
Telephone: (810) 346-2745



Minnesota

Bank Name: **Bank of Alma**
 Headquartered In: Alma, WI
 Website: www.bankofalma.net

Rating: **A+** Yr Founded: 1986
 Has Branches In: MN, WI
 Telephone: (608) 685-4461

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

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

Bank Name: **Fidelity Bank**
 Headquartered In: Edina, MN
 Website: www.fidelitybankmn.com

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

Bank Name: **Liberty Bank Minnesota**
 Headquartered In: Saint Cloud, MN
 Website: 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: 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: **FNB Picayune Bank**
 Headquartered In: Picayune, MS
 Website: www.fnbop.com

Rating: **A** Yr Founded: 1947
 Has Branches In: MS
 Telephone: (601) 749-3200

Missouri

Bank Name: **HNB National Bank**
 Headquartered In: Hannibal, MO
 Website: www.hnbbanks.com

Rating: **A+** Yr Founded: 1888
 Has Branches In: MO
 Telephone: (573) 221-0050

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

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

Bank Name: **The Bank of Old Monroe**
 Headquartered In: Old Monroe, MO
 Website: 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: www.centralbankkc.com

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

Bank Name: **New Era Bank**
Headquartered In: Fredericktown, MO
Website: www.newerabank.com

Rating: **A** Yr Founded: 1934
Has Branches In: MO
Telephone: (573) 783-3336

Bank Name: **Peoples Community Bank**
Headquartered In: Greenville, MO
Website: www.peoplescommunitybank.com/

Rating: **A** Yr Founded: 1977
Has Branches In: MO
Telephone: (573) 224-3267

Bank Name: **Sterling Bank**
Headquartered In: Poplar Bluff, MO
Website: www.sterbank.com

Rating: **A** Yr Founded: 2004
Has Branches In: AR, IL, MO
Telephone: (573) 778-3333

Bank Name: **The Bank of Grain Valley**
Headquartered In: Kansas City, MO
Website: www.bankofgrainvalley.com

Rating: **A** Yr Founded: 1905
Has Branches In: MO
Telephone: (816) 373-1905

Bank Name: **The Citizens Bank of Edina**
Headquartered In: Edina, MO
Website: www.cbofe.com

Rating: **A** Yr Founded: 1914
Has Branches In: MO
Telephone: (660) 397-2266

Bank Name: **Town and Country Bank Midwest**
Headquartered In: Quincy, IL
Website: www.tcbankmidwest.com

Rating: **A** Yr Founded: 1910
Has Branches In: IL, MO
Telephone: (217) 222-0015

Montana

Bank Name: **The Bank of Commerce**
Headquartered In: Ammon, ID
Website: www.bofc.bank

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

Bank Name: **Yellowstone Bank**
Headquartered In: Laurel, MT
Website: www.yellowstone.bank

Rating: **A+** Yr Founded: 1926
Has Branches In: MT
Telephone: (406) 628-7951

Nebraska

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

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



Nevada

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

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

Bank Name: **GBank**
 Headquartered In: Las Vegas, NV
 Website: www.bankofgeorge.com

Rating: **A** Yr Founded: 2007
 Has Branches In: NV
 Telephone: (702) 851-4200

New Hampshire

Bank Name: **Bank of New England**
 Headquartered In: Salem, NH
 Website: bankofnewengland.com

Rating: **A-** Yr Founded: 1983
 Has Branches In: MA, NH
 Telephone: (603) 894-5700

New Jersey

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

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

Bank Name: **Bessemer Trust Company**
 Headquartered In: New York, NY
 Website: www.bessemertrust.com

Rating: **A** Yr Founded: 1907
 Has Branches In: NJ
 Telephone: (212) 708-9100

New Mexico

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

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

Bank Name: **Centinel Bank of Taos**
 Headquartered In: Taos, NM
 Website: www.centinelbank.com

Rating: **A-** Yr Founded: 1969
 Has Branches In: NM
 Telephone: (575) 758-6700

Bank Name: **City Bank**
 Headquartered In: Lubbock, TX
 Website: www.city.bank

Rating: **A-** Yr Founded: 1941
 Has Branches In: NM, TX
 Telephone: (806) 792-7101



Bank Name: CNB Bank Headquartered In: Carlsbad, NM Website: www.ourcnb.bank	Rating: A- Yr Founded: 1924 Has Branches In: NM Telephone: (575) 234-2500
Bank Name: First American Bank Headquartered In: Artesia, NM Website: www.firstamericanbanknm.com	Rating: A- Yr Founded: 1903 Has Branches In: NM, TX Telephone: (575) 746-8000
Bank Name: First New Mexico Bank Headquartered In: Deming, NM Website: 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: www.fnmbc.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: www.firstnewmexicobanklc.com	Rating: A- Yr Founded: 2008 Has Branches In: NM Telephone: (575) 556-3000
Bank Name: First Savings Bank Headquartered In: Beresford, SD Website: www.firstsavingsbanks.bank/	Rating: A- Yr Founded: 1913 Has Branches In: AZ, NE, NM, NV, SD, TX Telephone: (605) 763-2009
Bank Name: Main Bank Headquartered In: Albuquerque, NM Website: www.mainbank.com	Rating: A- Yr Founded: 1975 Has Branches In: NM Telephone: (505) 880-1700
Bank Name: Morgan Stanley Bank, N.A. Headquartered In: Salt Lake City, UT Website: www.morganstanley.com	Rating: A- Yr Founded: 1935 Has Branches In: NM, NY, UT Telephone: (801) 236-3600
Bank Name: The Citizens Bank of Clovis Headquartered In: Clovis, NM Website: www.citizensbankofclovis.com	Rating: A- Yr Founded: 1916 Has Branches In: NM Telephone: (575) 769-1911
Bank Name: WestStar Bank Headquartered In: El Paso, TX Website: www.weststarbank.com	Rating: A- Yr Founded: 1990 Has Branches In: NM, TX Telephone: (915) 532-1000

New York

Bank Name: Esquire Bank, National Association Headquartered In: Jericho, NY Website: www.esquirebank.com	Rating: A+ Yr Founded: 2006 Has Branches In: FL, NY Telephone: (516) 535-2002
Bank Name: Bessemer Trust Company, National Association Headquartered In: New York, NY Website: www.bessemertrust.com	Rating: A Yr Founded: 1907 Has Branches In: CT, NY, TX, WA Telephone: (212) 708-9100



North Carolina

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

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

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

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

North Dakota

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

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

Ohio

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

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

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

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

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

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

Oklahoma

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

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

Bank Name: **Community National Bank of Okarche**
 Headquartered In: Okarche, OK
 Website: www.cnbbanker.com

Rating: **A** Yr Founded: 1984
 Has Branches In: OK
 Telephone: (405) 263-7491



Bank Name: **First Bank of Owasso**
Headquartered In: Owasso, OK
Website: www.firstbank.net

Rating: **A** Yr Founded: 1962
Has Branches In: OK
Telephone: (918) 272-5301

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

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

Bank Name: **The Bank of the West**
Headquartered In: Thomas, OK
Website: www.thebankofthewest.com

Rating: **A** Yr Founded: 1984
Has Branches In: OK
Telephone: (580) 661-3541

Bank Name: **The City National Bank and Trust Co. of Lawton, OK**
Headquartered In: Lawton, OK
Website: www.cnb1901.com

Rating: **A** Yr Founded: 1901
Has Branches In: KS, OK
Telephone: (866) 385-3444

Oregon

Bank Name: **Pioneer Trust Bank, National Association**
Headquartered In: Salem, OR
Website: www.pioneertrustbank.com

Rating: **A+** Yr Founded: 1924
Has Branches In: OR
Telephone: (503) 363-3136

Bank Name: **Willamette Valley Bank**
Headquartered In: Salem, OR
Website: www.willamettevalleybank.com

Rating: **A** Yr Founded: 2000
Has Branches In: OR
Telephone: (503) 485-2222

Pennsylvania

Bank Name: **Port Richmond Savings**
Headquartered In: Philadelphia, PA
Website: www.prsbank.com

Rating: **A** Yr Founded: 1919
Has Branches In: PA
Telephone: (215) 634-7000

Rhode Island

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

Bank Name: **Bank Rhode Island**
Headquartered In: Providence, RI
Website: www.bankri.com

Rating: **B+** Yr Founded: 1996
Has Branches In: RI
Telephone: (401) 456-5000



Bank Name: **BankNewport**
 Headquartered In: Middletown, RI
 Website: www.banknewport.com

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

Bank Name: **Bristol County Savings Bank**
 Headquartered In: Taunton, MA
 Website: www.bristolcountysavings.com

Rating: **B+** Yr Founded: 1846
 Has Branches In: MA, RI
 Telephone: (508) 824-6626

Bank Name: **HarborOne Bank**
 Headquartered In: Brockton, MA
 Website: www.harborone.com

Rating: **B+** Yr Founded: 1917
 Has Branches In: MA, RI
 Telephone: (508) 895-1000

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

Rating: **B+** Yr Founded: 1824
 Telephone: (614) 217-6284

Bank Name: **The Washington Trust Company of Westerly**
 Headquartered In: Westerly, RI
 Website: www.washtrust.com

Rating: **B+** Yr Founded: 1800
 Has Branches In: CT, RI
 Telephone: (401) 348-1210

South Carolina

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

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

South Dakota

Bank Name: **Bryant State Bank**
 Headquartered In: Bryant, SD
 Website: www.bryantstatebank.com

Rating: **A** Yr Founded: 1915
 Has Branches In: SD
 Telephone: (605) 628-2171

Bank Name: **First National Bank in Philip**
 Headquartered In: Philip, SD
 Website: www.fnbphilip.com

Rating: **A** Yr Founded: 1906
 Has Branches In: SD
 Telephone: (605) 859-2525

Bank Name: **Richland State Bank**
 Headquartered In: Bruce, SD
 Website: www.richlandstate.org

Rating: **A** Yr Founded: 1913
 Has Branches In: SD
 Telephone: (605) 627-5671



Tennessee

Bank Name: **Bank of Cleveland**
 Headquartered In: Cleveland, TN
 Website: www.bankofcleveland.com

Rating: **A+** Yr Founded: 1987
 Has Branches In: TN
 Telephone: (423) 478-5656

Bank Name: **Citizens Bank**
 Headquartered In: Carthage, TN
 Website: www.citzcar.com

Rating: **A+** Yr Founded: 1929
 Has Branches In: TN
 Telephone: (615) 735-1490

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

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

Bank Name: **Citizens Community Bank**
 Headquartered In: Winchester, TN
 Website: www.ccbank.net

Rating: **A** Yr Founded: 1992
 Has Branches In: TN
 Telephone: (931) 967-3342

Bank Name: **McKenzie Banking Company**
 Headquartered In: McKenzie, TN
 Website: www.foundationbank.org

Rating: **A** Yr Founded: 1934
 Has Branches In: TN
 Telephone: (731) 352-2262

Texas

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

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

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

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

Bank Name: **BOC Bank**
 Headquartered In: Amarillo, TX
 Website: www.bocbanking.com

Rating: **A** Yr Founded: 1984
 Has Branches In: TX
 Telephone: (806) 779-2461

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

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

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

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

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

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



Bank Name: **International Bank of Commerce**
 Headquartered In: Laredo, TX
 Website: www.abc.com

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

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

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

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

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

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

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

Bank Name: **The Cowboy Bank of Texas**
 Headquartered In: Maypearl, TX
 Website: www.cowboybank.com

Rating: **A** Yr Founded: 1930
 Has Branches In: TX
 Telephone: (972) 435-2131

Bank Name: **The Waggoner National Bank of Vernon**
 Headquartered In: Vernon, TX
 Website: www.wnbvernon.com

Rating: **A** Yr Founded: 1899
 Has Branches In: TX
 Telephone: (940) 552-2511

Utah

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

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

Bank Name: **Brighton Bank**
 Headquartered In: Salt Lake City, UT
 Website: www.brightonbank.com

Rating: **A** Yr Founded: 1978
 Has Branches In: UT
 Telephone: (801) 943-6500

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

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

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

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

Bank Name: **Utah Independent Bank**
 Headquartered In: Salina, UT
 Website: www.uibankonline.com

Rating: **A** Yr Founded: 1977
 Has Branches In: UT
 Telephone: (435) 529-7459



Vermont

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

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

Bank Name: **Community National Bank** Rating: **B+** Yr Founded: 1851
 Headquartered In: Derby, VT Has Branches In: VT
 Website: www.communitynationalbank.com Telephone: (802) 334-7915

Bank Name: **KeyBank National Association** Rating: **B+** Yr Founded: 1849
 Headquartered In: Cleveland, OH
 Has Branches In: AK, CO, CT, FL, ID, IN, MA, ME, MI, NY, OH, OR, PA, UT, VT, WA
 Website: www.keybank.com Telephone: (216) 689-3000

Bank Name: **NBT Bank, National Association** Rating: **B+** Yr Founded: 1856
 Headquartered In: Norwich, NY Has Branches In: CT, MA, ME, NH, NY, PA, VT
 Website: www.nbtbank.com Telephone: (607) 337-6416

Bank Name: **TrustCo Bank** Rating: **B+** Yr Founded: 1925
 Headquartered In: Glenville, NY Has Branches In: FL, MA, NJ, NY, VT
 Website: www.trustcobank.com Telephone: (518) 377-3311

Virginia

Bank Name: **AMG National Trust Bank** Rating: **A+** Yr Founded: 1972
 Headquartered In: Greenwood Village, CO Has Branches In: CO, IL, NC, NJ, SC, VA, WY
 Website: www.amgnational.com Telephone: (303) 694-2190

Washington

Bank Name: **American Continental Bank** Rating: **A** Yr Founded: 2003
 Headquartered In: City of Industry, CA Has Branches In: CA, WA
 Website: www.americancontinentalbank.com/ Telephone: (626) 363-8988

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

Bank Name: **Timberland Bank** Rating: **A** Yr Founded: 1915
 Headquartered In: Hoquiam, WA Has Branches In: WA
 Website: www.timberlandbank.com Telephone: (360) 533-4747



West Virginia

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

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

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

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

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

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

Bank Name: **Clear Mountain Bank, Inc.**
 Headquartered In: Bruceton Mills, WV
 Website: www.clearmountain.bank

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

Bank Name: **United Bank**
 Headquartered In: Vienna, VA
 Website: www.bankwithunited.com

Rating: **A-** Yr Founded: 1979
 Has Branches In: DC, MD, NC, OH, PA, SC, VA, WV
 Telephone: (703) 556-0900

Wisconsin

Bank Name: **Bank of Alma**
 Headquartered In: Alma, WI
 Website: www.bankofalma.net

Rating: **A+** Yr Founded: 1986
 Has Branches In: MN, WI
 Telephone: (608) 685-4461

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

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

Bank Name: **Bank of Mauston**
 Headquartered In: Mauston, WI
 Website: www.bankofmauston.com

Rating: **A** Yr Founded: 1932
 Has Branches In: WI
 Telephone: (608) 847-6200

Bank Name: **Waukesha State Bank**
 Headquartered In: Waukesha, WI
 Website: 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: www.amgnational.com

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





Weiss Ratings' Weakest Banks by State

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

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

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

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

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



The following list of Weakest Banks by State is based on ratings as of April 25, 2023. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Georgia

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

Rating: **E-** Yr Founded: 1947
Has Branches In: GA
Telephone: (706) 846-8415

Illinois

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

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

Bank Name: **Midland Federal Savings and Loan Association**
Headquartered In: Bridgeview, IL
Website: www.midlandfederal.com

Rating: **E+** Yr Founded: 1914
Has Branches In: IL
Telephone: (708) 598-9400

Bank Name: **State Bank of Nauvoo**
Headquartered In: Nauvoo, IL
Website:

Rating: **E+** Yr Founded: 1893
Has Branches In: IL
Telephone: (217) 453-2515

Bank Name: **Wabash Savings Bank**
Headquartered In: Mount Carmel, IL
Website:

Rating: **E+** Yr Founded: 1890
Has Branches In: IL
Telephone: (618) 263-3276

Iowa

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

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

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

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

Kansas

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

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



Kentucky

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

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

Mississippi

Bank Name: **Citizens Bank and Trust Company**
Headquartered In: Marks, MS
Website: www.cbt-co.com/

Rating: **E** Yr Founded: 1917
Has Branches In: MS
Telephone: (662) 326-8047

Nebraska

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

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

Bank Name: **Bank of Steinauer**
Headquartered In: Steinauer, NE
Website: www.bankofsteinauer.com

Rating: **E+** Yr Founded: 1888
Has Branches In: NE
Telephone: (402) 869-2211

New Hampshire

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

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

Ohio

Bank Name: **Rockhold Bank**
Headquartered In: Bainbridge, OH
Website: www.rockholdbank.com

Rating: **E+** Yr Founded: 1867
Has Branches In: OH
Telephone: (740) 634-2331



Tennessee

Bank Name: **Thread Bank**
Headquartered In: Rogersville, TN
Website: www.thread.bank

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

Wisconsin

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

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





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.

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

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



The following list of highly recommended Credit Unions by State is based on ratings as of April 25, 2023. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



Alabama

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

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

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

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

Name: **Coosa Pines Federal Credit Union**
Headquartered In: Childersburg, AL

Rating: **A** Phone: (256) 378-5559
Website: www.coosapinesfcu.org

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

Rating: **A** Phone: (205) 844-5527
Website: www.naheola.com

Alaska

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

Rating: **A** Phone: (907) 561-1407
Website: www.nsfcu.org

Arizona

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

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

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

Name: **Credit Union West**
Headquartered In: Glendale, AZ

Rating: **A-** Phone: (602) 631-3200
Website: www.cuwest.org

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

Rating: **A-** Phone: (602) 252-6831
Website: www.marisolcu.org/

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

Rating: **A-** Phone: (520) 887-5010
Website: www.pimafederal.org

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

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



Arkansas

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

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

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

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

Name: **Success Federal Credit Union**
Headquartered In: Blytheville, AR

Rating: **A** Phone: (870) 763-1111
Website: www.successcreditunion.com

Name: **Telcoe Federal Credit Union**
Headquartered In: Little Rock, AR

Rating: **A** Phone: (501) 375-5321
Website: www.telcoe.com

California

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

Rating: **A+** Phone: (559) 584-0922
Website: www.fastcu.com

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

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

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

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

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

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

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

Rating: **A** Phone: (626) 444-1972
Website: www.certifiedfed.com

Name: **Chevron Federal Credit Union**
Headquartered In: Concord, CA

Rating: **A** Phone: (800) 232-8101
Website: www.chevronfcu.org

Name: **First Imperial Credit Union**
Headquartered In: El Centro, CA

Rating: **A** Phone: (760) 352-1540
Website: www.ficu.com

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

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

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

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

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

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



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

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

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

Rating: **A** Phone: (877) 732-2848
Website: www.sdccu.com

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

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

Name: **VA Desert Pacific Federal Credit Union**
Headquartered In: Signal Hill, CA

Rating: **A** Phone: (562) 498-1250
Website: www.vadpfcu.org/

Colorado

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

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

Name: **NuVista Federal Credit Union**
Headquartered In: Montrose, CO

Rating: **A** Phone: (970) 249-8813
Website: www.nuvista.org

Name: **Partner Colorado Credit Union**
Headquartered In: Arvada, CO

Rating: **A** Phone: (303) 422-6221
Website: www.partnercoloradocu.org

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

Rating: **A** Phone: (303) 458-6660
Website: www.rmlefcu.org

Connecticut

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

Rating: **A** Phone: (860) 513-5000
Website: www.nutmegstatefcu.org

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

Rating: **A** Phone: (203) 758-9500
Website: 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: www.tidemarkfcu.org



District of Columbia

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

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

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

Florida

Name: **Baptist Health South Florida Federal Credit Union**
Headquartered In: Miami, FL

Rating: **A** Phone: (786) 257-2300
Website: www.bhsffcu.org

Name: **Campus USA Credit Union**
Headquartered In: Newberry, FL

Rating: **A** Phone: (352) 335-9090
Website: www.campuscu.com

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

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

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

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

Name: **Community South Credit Union**
Headquartered In: Chipley, FL

Rating: **A** Phone: (850) 638-8376
Website: www.communitysouth.net

Name: **Florida Credit Union**
Headquartered In: Gainesville, FL

Rating: **A** Phone: (352) 377-4141
Website: www.flcu.org

Georgia

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

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

Name: **Workmens Circle Credit Union**
Headquartered In: Savannah, GA

Rating: **A+** Phone: (912) 356-9225
Website: www.workmenscirclecu.com

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

Rating: **A** Phone: (912) 427-3904
Website: www.interstatecu.org



Hawaii

Name: **Wailuku Federal Credit Union**
Headquartered In: Kahului, HI

Rating: **A** Phone: (808) 244-7981
Website: www.wailukufcu.com

Idaho

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

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

Illinois

Name: **Members First Community Credit Union**
Headquartered In: Quincy, IL

Rating: **A+** Phone: (217) 223-4377
Website: www.membersfirstccu.com

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

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

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

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

Name: **I A A Credit Union**
Headquartered In: Bloomington, IL

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

Name: **Illinois State Credit Union**
Headquartered In: Normal, IL

Rating: **A** Phone: (309) 451-8400
Website: www.itsmycreditunion.org

Name: **NuMark Credit Union**
Headquartered In: Joliet, IL

Rating: **A** Phone: (815) 729-3211
Website: www.numarkcu.org

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

Rating: **A** Phone: (815) 673-5577
Website: www.socu.org

Name: **United Community Credit Union**
Headquartered In: Quincy, IL

Rating: **A** Phone: (217) 224-1093
Website: www.myuccu.com



Indiana

Name: **FORUM Credit Union**
Headquartered In: Fishers, IN

Rating: **A** Phone: (317) 558-6000
Website: www.forumcu.com

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

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

Name: **Liberty Federal Credit Union**
Headquartered In: Evansville, IN

Rating: **A** Phone: (812) 477-9271
Website: www.libertyfcu.org

Name: **Midwest America Federal Credit Union**
Headquartered In: Fort Wayne, IN

Rating: **A** Phone: (260) 482-3334
Website: www.mwafcu.org

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

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

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

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

Iowa

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

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

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

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

Name: **Journey Credit Union**
Headquartered In: Des Moines, IA

Rating: **A** Phone: (515) 243-8735
Website: www.journeycu.org

Name: **Veridian Credit Union**
Headquartered In: Waterloo, IA

Rating: **A** Phone: (319) 236-5600
Website: www.veridiancu.org

Kansas

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

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

Name: **Golden Plains Credit Union**
Headquartered In: Garden City, KS

Rating: **A** Phone: (620) 275-2151
Website: www.gpcu.org

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

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



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

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

Kentucky

Name: **Abound Federal Credit Union**
Headquartered In: Radcliff, KY

Rating: **A** Phone: (800) 285-5669
Website: www.aboundcu.com

Name: **Ashland Credit Union**
Headquartered In: Ashland, KY

Rating: **A** Phone: (606) 329-5489
Website: www.ashlandcu.org

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

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

Louisiana

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

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

Name: **Centric Federal Credit Union**
Headquartered In: West Monroe, LA

Rating: **A** Phone: (318) 340-9656
Website: www.mycentric.org

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

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

Name: **Louisiana Federal Credit Union**
Headquartered In: Laplace, LA

Rating: **A** Phone: (985) 652-4990
Website: www.louisianafcu.org

Name: **Southwest Louisiana Credit Union**
Headquartered In: Lake Charles, LA

Rating: **A** Phone: (337) 477-9190
Website: www.swlacu.com

Name: **Wymar Federal Credit Union**
Headquartered In: Geismar, LA

Rating: **A** Phone: (225) 673-7191
Website: www.wymarfcu.com

Maine

Name: **Gardiner Federal Credit Union**
Headquartered In: Gardiner, ME

Rating: **A** Phone: (207) 582-2676
Website: www.gardinerfcu.org

Name: **Lincoln Maine Federal Credit Union**
Headquartered In: Lincoln, ME

Rating: **A** Phone: (207) 794-8623
Website: www.lincolnmainefcu.com



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

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

Name: **Sebasticook Valley Federal Credit Union**
Headquartered In: Pittsfield, ME

Rating: **A** Phone: (207) 487-5576
Website: www.svfcume.com

Maryland

Name: **Lafayette Federal Credit Union**
Headquartered In: Rockville, MD

Rating: **A** Phone: (301) 929-7990
Website: www.lfcu.org

Name: **NASA Federal Credit Union**
Headquartered In: Upper Marlboro, MD

Rating: **A** Phone: (301) 249-1800
Website: www.nasafcu.com

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

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

Name: **WEPCO Federal Credit Union**
Headquartered In: Bloomington, MD

Rating: **A** Phone: (301) 359-3081
Website: www.wepcofcu.com

Massachusetts

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

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

Name: **Pioneer Valley Federal Credit Union**
Headquartered In: Springfield, MA

Rating: **A** Phone: (413) 733-2800
Website: www.pvcu.org

Name: **Rockland Federal Credit Union**
Headquartered In: Rockland, MA

Rating: **A** Phone: (781) 878-0232
Website: www.rfcu.com

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

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

Michigan

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

Rating: **A+** Phone: (989) 356-3577
Website: www.aacu.com

Name: **Lake Michigan Credit Union**
Headquartered In: Caledonia, MI

Rating: **A+** Phone: (616) 242-9790
Website: www.lmccu.org



Name: **A A C Credit Union**
Headquartered In: Grand Rapids, MI

Rating: **A** Phone: (616) 288-0288
Website: www.aacreditunion.org

Name: **Cornerstone Community Financial Credit Union**
Headquartered In: Auburn Hills, MI

Rating: **A** Phone: (248) 340-9310
Website: www.ccfinancial.com

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

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

Name: **ELGA Credit Union**
Headquartered In: Grand Blanc, MI

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

Name: **Extra Credit Union**
Headquartered In: Warren, MI

Rating: **A** Phone: (586) 276-3000
Website: www.extracreditunion.org

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

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

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

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

Name: **Marshall Community Credit Union**
Headquartered In: Marshall, MI

Rating: **A** Phone: (269) 781-9885
Website: www.marshallcommunitycu.com

Name: **Michigan First Credit Union**
Headquartered In: Lathrup Village, MI

Rating: **A** Phone: (248) 443-4600
Website: www.michiganfirst.com

Name: **Michigan Schools and Government Credit Union**
Headquartered In: Clinton Township, MI

Rating: **A** Phone: (586) 263-8800
Website: www.msgcu.org

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

Rating: **A** Phone: (269) 441-1400
Website: www.omnicommunitycu.org

Name: **Service 1 Federal Credit Union**
Headquartered In: Norton Shores, MI

Rating: **A** Phone: (231) 739-5068
Website: www.service1fcu.com

Name: **T L C Community Credit Union**
Headquartered In: Adrian, MI

Rating: **A** Phone: (517) 263-9120
Website: www.tlccu.org

Name: **TBA Credit Union**
Headquartered In: Traverse City, MI

Rating: **A** Phone: (231) 946-7090
Website: www.tbacu.com

Name: **West Michigan Credit Union**
Headquartered In: Grand Rapids, MI

Rating: **A** Phone: (800) 442-4576
Website: www.westmichiganacu.com

Name: **Zeal Credit Union**
Headquartered In: Livonia, MI

Rating: **A** Phone: (800) 321-8570
Website: www.zealcu.org



Minnesota

Name: **Dawson Cooperative Credit Union**
Headquartered In: Dawson, MN

Rating: **A+** Phone: (320) 769-2908
Website: www.dawsonco-opcu.com

Name: **Associated Healthcare Credit Union**
Headquartered In: Woodbury, MN

Rating: **A** Phone: (651) 383-4000
Website: www.ahcu.org

Name: **Co-Op Credit Union of Montevideo**
Headquartered In: Montevideo, MN

Rating: **A** Phone: (320) 269-2117
Website: www.co-opcreditunion.com

Name: **Minnesota Valley Federal Credit Union**
Headquartered In: Mankato, MN

Rating: **A** Phone: (507) 387-3055
Website: www.mnvalleyfcu.com

Mississippi

Name: **Magnolia Federal Credit Union**
Headquartered In: Jackson, MS

Rating: **A** Phone: (601) 977-8300
Website: www.magfedcu.org

Name: **Members Exchange Credit Union**
Headquartered In: Ridgeland, MS

Rating: **A** Phone: (601) 922-3350
Website: www.mecuanywhere.com

Missouri

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

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

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

Rating: **A** Phone: (417) 887-1983
Website: www.blucurrent.org

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

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

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

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

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

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



Montana

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

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

Name: **Valley Financial Credit Union**
Headquartered In: Billings, MT

Rating: **A** Phone: (406) 656-9100
Website: www.valleyfcu.com

Nebraska

Name: **Hastings Federal Credit Union**
Headquartered In: Hastings, NE

Rating: **A** Phone: (402) 463-6668
Website: www.hastingsfcu.org

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

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

Name: **Nebraska Energy Federal Credit Union**
Headquartered In: Columbus, NE

Rating: **A** Phone: (402) 563-5900
Website: www.ne-fcu.org

Nevada

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

Rating: **A** Phone: (702) 228-2228
Website: www.ccculv.org

Name: **Elko Federal Credit Union**
Headquartered In: Elko, NV

Rating: **A** Phone: (775) 738-4083
Website: www.elkofcu.org

New Hampshire

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

Name: **Granite State Credit Union**
Headquartered In: Manchester, NH

Rating: **B+** Phone: (603) 668-2221
Website: www.gscu.org

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

Rating: **B+** Phone: (603) 422-8300
Website: www.servicecu.org



New Jersey

Name: **Advanced Financial Federal Credit Union**
Headquartered In: New Providence, NJ

Rating: **A** Phone: (908) 771-0300
Website: www.advfincfu.com

New Mexico

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

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

Name: **Otero Federal Credit Union**
Headquartered In: Alamogordo, NM

Rating: **A** Phone: (575) 434-8500
Website: www.oterofcu.org

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

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

New York

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

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

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

Rating: **A+** Phone: (716) 655-2360
Website: www.moogemployeesfcu.com

Name: **Financial Trust Federal Credit Union**
Headquartered In: Cheektowaga, NY

Rating: **A** Phone: (716) 831-3007
Website: www.financialtrustfederalcreditunion.com/

Name: **G.P.O. Federal Credit Union**
Headquartered In: New Hartford, NY

Rating: **A** Phone: (315) 724-1654
Website: www.gpofcu.com

Name: **Genesee Valley Federal Credit Union**
Headquartered In: Geneseo, NY

Rating: **A** Phone: (585) 243-1500
Website: www.geneseevalleyfcu.com

Name: **Hudson River Community Credit Union**
Headquartered In: Corinth, NY

Rating: **A** Phone: (518) 886-3400
Website: www.hrccu.org

Name: **New York University Federal Credit Union**
Headquartered In: New York, NY

Rating: **A** Phone: (212) 995-3171
Website: www.nyufcu.com

Name: **Port Washington Federal Credit Union**
Headquartered In: Port Washington, NY

Rating: **A** Phone: (516) 883-3537
Website: www.pwfcu.org

Name: **ServU Federal Credit Union**
Headquartered In: Painted Post, NY

Rating: **A** Phone: (607) 936-4615
Website: www.servucu.com/



Name: **Southern Chautauqua Federal Credit Union**
Headquartered In: Lakewood, NY

Rating: **A** Phone: (716) 665-7000
Website: www.665-7000.com

Name: **St. Josephs Parish Buffalo Federal Credit Union**
Headquartered In: Buffalo, NY

Rating: **A** Phone: (716) 833-9670
Website: www.sjpfcu.org

Name: **Syracuse Fire Dept Employees Federal Credit Union**
Headquartered In: Syracuse, NY

Rating: **A** Phone: (315) 471-4621
Website: www.syrfirecu.com

North Carolina

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

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

Name: **Members Credit Union**
Headquartered In: Winston-Salem, NC

Rating: **A** Phone: (336) 748-4800
Website: www.memcu.com

North Dakota

Name: **Aspire Community Federal Credit Union**
Headquartered In: Minot, ND

Rating: **A** Phone: (701) 837-5353
Website: www.aspire.creditunion

Name: **Capital Credit Union**
Headquartered In: Bismarck, ND

Rating: **A** Phone: (701) 255-0042
Website: www.capcu.org

Name: **First Community Credit Union**
Headquartered In: Jamestown, ND

Rating: **A** Phone: (800) 850-7676
Website: www.myfccu.com

Name: **Hometown Credit Union**
Headquartered In: Kulm, ND

Rating: **A** Phone: (701) 647-2448
Website: www.hcuonline.com

Name: **Railway Credit Union**
Headquartered In: Mandan, ND

Rating: **A** Phone: (701) 667-9500
Website: www.railwaycu.com

Ohio

Name: **Superior Credit Union Inc**
Headquartered In: Lima, OH

Rating: **A+** Phone: (419) 223-9746
Website: www.superiorcu.com

Name: **Day Air Credit Union, Inc.**
Headquartered In: Kettering, OH

Rating: **A** Phone: (937) 643-2160
Website: www.dayair.org



Name: **Kemba Credit Union, Inc.**
Headquartered In: West Chester, OH

Rating: **A** Phone: (513) 762-5070
Website: www.kemba.com

Name: **Kemba Financial Credit Union, Inc.**
Headquartered In: Gahanna, OH

Rating: **A** Phone: (614) 235-2395
Website: www.kemba.org

Name: **Ohio Catholic Federal Credit Union**
Headquartered In: Garfield Heights, OH

Rating: **A** Phone: (216) 663-6800
Website: www.ohiocatholicfcu.com

Name: **Seven Seventeen Credit Union Inc**
Headquartered In: Warren, OH

Rating: **A** Phone: (330) 372-8100
Website: www.717cu.com

Oklahoma

Name: **Communication Federal Credit Union**
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 879-5600
Website: www.comfedcu.org

Name: **Oklahoma Federal Credit Union**
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 524-6467
Website: www.okfcu.com

Name: **U.S. Employees O.C. Federal Credit Union**
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 685-6200
Website: www.usecreditunion.org

Name: **Western Sun Federal Credit Union**
Headquartered In: Broken Arrow, OK

Rating: **A** Phone: (918) 362-1400
Website: www.wsfcu.com

Oregon

Name: **Cascade Community Federal Credit Union**
Headquartered In: Roseburg, OR

Rating: **A+** Phone: (541) 672-9000
Website: www.cascadecu.org/

Name: **Consolidated Federal Credit Union**
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 232-8070
Website: www.consolidatedccu.com

Name: **Marion and Polk Schools Credit Union**
Headquartered In: Salem, OR

Rating: **A** Phone: (503) 588-0181
Website: www.mapscu.com

Name: **NW Preferred Federal Credit Union**
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 620-6248
Website: www.nwpreferredfcu.com

Name: **OnPoint Community Credit Union**
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 228-7077
Website: www.onpointcu.com

Name: **Sunset Science Park Federal Credit Union**
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 643-1335
Website: www.sspfcu.com



Pennsylvania

Name: **Police and Fire Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **A+** Phone: (215) 931-0300
Website: www.pffcu.org

Name: **Citymark Federal Credit Union**
Headquartered In: Plains, PA

Rating: **A** Phone: (570) 826-8244
Website: www.citymark.org

Name: **Freedom Credit Union**
Headquartered In: Warminster, PA

Rating: **A** Phone: (215) 612-5900
Website: www.freedomcu.org

Name: **Frick Tri-County Federal Credit Union**
Headquartered In: Uniontown, PA

Rating: **A** Phone: (724) 438-5123
Website: www.frickfin.org

Name: **Grove City Federal Credit Union**
Headquartered In: Grove City, PA

Rating: **A** Phone: (724) 458-7520
Website: www.gcafcu.org

Name: **Members 1st Federal Credit Union**
Headquartered In: Enola, PA

Rating: **A** Phone: (717) 697-1161
Website: www.members1st.org

Name: **Mon Valley Community Federal Credit Union**
Headquartered In: Allenport, PA

Rating: **A** Phone: (724) 326-5632
Website: www.mvfcu.com/

Name: **P&G Mehoopany Employees Federal Credit Union**
Headquartered In: Tunkhannock, PA

Rating: **A** Phone: (570) 836-3227
Website: www.pgmfcu.org

Name: **Patriot Federal Credit Union**
Headquartered In: Chambersburg, PA

Rating: **A** Phone: (717) 263-4444
Website: www.patriotfcu.org

Name: **Philadelphia Federal Credit Union**
Headquartered In: Philadelphia, PA

Rating: **A** Phone: (215) 934-3500
Website: www.pfcu.com

Name: **Top Tier Federal Credit Union**
Headquartered In: Clarion, PA

Rating: **A** Phone: (814) 226-5032
Website: www.toptierfcu.org

Name: **Upper Darby Belltelco Federal Credit Union**
Headquartered In: Upper Darby, PA

Rating: **A** Phone: (610) 734-1883
Website: www.udbell.org

Name: **West-Aircomm Federal Credit Union**
Headquartered In: Beaver, PA

Rating: **A** Phone: (724) 775-6640
Website: www.westaircomm.com



Rhode Island

* There are no A+ or A Rated Credit Unions in Rhode Island. The top rated credit unions in RI are:

Name: **Coastal1 Credit Union**
Headquartered In: Pawtucket, RI

Rating: **A-** Phone: (401) 722-2212
Website: www.coastal1.org

Name: **Greenwood Credit Union**
Headquartered In: Warwick, RI

Rating: **A-** Phone: (401) 739-4600
Website: www.greenwoodcu.org

Name: **Navigant Credit Union**
Headquartered In: Smithfield, RI

Rating: **A-** Phone: (401) 233-4300
Website: www.navigantcu.org

South Carolina

Name: **AllSouth Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A+** Phone: (803) 736-3110
Website: www.allsouth.org/

Name: **Carolina Foothills Federal Credit Union**
Headquartered In: Spartanburg, SC

Rating: **A+** Phone: (864) 585-6838
Website: www.carolinafoothillsfcu.coop

Name: **Georgetown Kraft Credit Union**
Headquartered In: Georgetown, SC

Rating: **A+** Phone: (843) 546-8494
Website: www.gkcu.org

Name: **SRP Federal Credit Union**
Headquartered In: North Augusta, SC

Rating: **A+** Phone: (803) 278-4851
Website: www.srpfcu.org

Name: **Founders Federal Credit Union**
Headquartered In: Lancaster, SC

Rating: **A** Phone: (800) 845-1614
Website: www.foundersfcu.com

Name: **Palmetto Health Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 978-2101
Website: www.palmettohealthcu.org

Name: **S.C. State Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 343-0300
Website: www.scscu.com

Name: **South Carolina National Guard Federal Credit Union**
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 799-1090
Website: www.scnationalguardfcu.org

South Dakota

Name: **Area Federal Credit Union**
Headquartered In: Aberdeen, SD

Rating: **A** Phone: (605) 225-2488
Website: www.aberdeenfcu.org



Tennessee

Name: Eastman Credit Union Headquartered In: Kingsport, TN	Rating: A+ Phone: (423) 578-7676 Website: www.ecu.org
Name: First South Financial Credit Union Headquartered In: Bartlett, TN	Rating: A+ Phone: (901) 380-7400 Website: www.firstsouth.com
Name: Tennessee Valley Federal Credit Union Headquartered In: Chattanooga, TN	Rating: A+ Phone: (423) 634-3600 Website: www.tvfcu.com
Name: Ascend Federal Credit Union Headquartered In: Tullahoma, TN	Rating: A Phone: (931) 455-5441 Website: www.ascend.org
Name: Heritage South Community Credit Union Headquartered In: Shelbyville, TN	Rating: A Phone: (931) 680-1400 Website: www.heritagesouth.org
Name: Johnsonville TVA Employees Credit Union Headquartered In: Camden, TN	Rating: A Phone: (731) 584-7238 Website: www.jtvaecu.org
Name: Orion Federal Credit Union Headquartered In: Memphis, TN	Rating: A Phone: (901) 385-5200 Website: www.orionfcu.com
Name: ORNL Federal Credit Union Headquartered In: Oak Ridge, TN	Rating: A Phone: (865) 688-9555 Website: www.ornlfcu.com
Name: Y-12 Federal Credit Union Headquartered In: Oak Ridge, TN	Rating: A Phone: (865) 482-1043 Website: www.y12fcu.org

Texas

Name: Abilene Teachers Federal Credit Union Headquartered In: Abilene, TX	Rating: A+ Phone: (325) 677-2274 Website: www.abileneteachersfcu.org
Name: Border Federal Credit Union Headquartered In: Del Rio, TX	Rating: A+ Phone: (830) 774-2328 Website: www.borderfcu.com
Name: East Texas Professional Credit Union Headquartered In: Longview, TX	Rating: A+ Phone: (903) 323-0230 Website: www.etpcu.org
Name: Harris County Federal Credit Union Headquartered In: Houston, TX	Rating: A+ Phone: (713) 755-5160 Website: www.hcfcu.com
Name: Members First Credit Union Headquartered In: Corpus Christi, TX	Rating: A+ Phone: (361) 991-6178 Website: www.m1st.org



Name: **Neches Federal Credit Union**
Headquartered In: Port Neches, TX

Rating: **A+** Phone: (409) 722-1174
Website: www.nechesfcu.org

Name: **Schlumberger Employees Credit Union**
Headquartered In: Sugar Land, TX

Rating: **A+** Phone: (281) 285-4551
Website: www.secu.slb.com

Name: **Alliance Credit Union**
Headquartered In: Lubbock, TX

Rating: **A** Phone: (806) 798-5554
Website: www.alliancecutx.com

Name: **Baycel Federal Credit Union**
Headquartered In: Bay City, TX

Rating: **A** Phone: (979) 244-3995
Website: www.baycel.org

Name: **Caprock Santa Fe Credit Union**
Headquartered In: Slaton, TX

Rating: **A** Phone: (806) 828-5825
Website: www.csfcu.com

Name: **Complex Community Federal Credit Union**
Headquartered In: Odessa, TX

Rating: **A** Phone: (432) 550-9126
Website: www.comcfcu.com

Name: **DATCU Credit Union**
Headquartered In: Corinth, TX

Rating: **A** Phone: (866) 387-8585
Website: www.datcu.org

Name: **Domino Federal Credit Union**
Headquartered In: Texarkana, TX

Rating: **A** Phone: (903) 832-3906
Website: www.dominofcu.com/

Name: **DuGood Federal Credit Union**
Headquartered In: Beaumont, TX

Rating: **A** Phone: (409) 899-3430
Website: www.dugood.org

Name: **EECU**
Headquartered In: Fort Worth, TX

Rating: **A** Phone: (817) 882-0000
Website: www.eecu.org

Name: **First Central Credit Union**
Headquartered In: Waco, TX

Rating: **A** Phone: (254) 776-9333
Website: www.firstcentralcu.com

Name: **GECU Federal Credit Union**
Headquartered In: El Paso, TX

Rating: **A** Phone: (915) 778-9221
Website: www.gecu.com

Name: **Hereford Texas Federal Credit Union**
Headquartered In: Hereford, TX

Rating: **A** Phone: (806) 364-1888
Website: www.htfcu.com

Name: **Kelly Community Federal Credit Union**
Headquartered In: Tyler, TX

Rating: **A** Phone: (903) 597-7291
Website: www.kellycommunity.org

Name: **Mobiloil Credit Union**
Headquartered In: Beaumont, TX

Rating: **A** Phone: (409) 892-1111
Website: www.mobiloilcu.org

Name: **Naft Federal Credit Union**
Headquartered In: Pharr, TX

Rating: **A** Phone: (956) 787-2774
Website: www.naftfcu.coop

Name: **Rally Credit Union**
Headquartered In: Corpus Christi, TX

Rating: **A** Phone: (361) 986-4500
Website: www.rallycu.com



Name: **Randolph-Brooks Federal Credit Union**
Headquartered In: Live Oak, TX

Rating: **A** Phone: (210) 945-3300
Website: www.rbfcu.org

Name: **Red River Employees Federal Credit Union**
Headquartered In: Texarkana, TX

Rating: **A** Phone: (903) 735-3000
Website: www.rrcu.com

Name: **Shell Federal Credit Union**
Headquartered In: Deer Park, TX

Rating: **A** Phone: (713) 844-1100
Website: www.shellfcu.org

Name: **Southwest Heritage CU**
Headquartered In: Odessa, TX

Rating: **A** Phone: (432) 250-6040
Website: www.swhcu.com

Name: **Synergy Federal Credit Union**
Headquartered In: San Antonio, TX

Rating: **A** Phone: (210) 750-8333
Website: www.synergyfcu.org

Name: **Texar Federal Credit Union**
Headquartered In: Texarkana, TX

Rating: **A** Phone: (903) 223-0000
Website: www.gotexar.com

Name: **Texasgulf Federal Credit Union**
Headquartered In: Wharton, TX

Rating: **A** Phone: (979) 282-2300
Website: www.texasgulffcu.org

Name: **WesTex Community Credit Union**
Headquartered In: Kermit, TX

Rating: **A** Phone: (432) 586-6631
Website: www.wccu.net

Utah

Name: **Elevate Federal Credit Union**
Headquartered In: Brigham City, UT

Rating: **A+** Phone: (435) 723-3437
Website: www.elevatecu.com

Name: **Goldenwest Federal Credit Union**
Headquartered In: Ogden, UT

Rating: **A+** Phone: (801) 621-4550
Website: www.gwcu.org

Name: **America First Federal Credit Union**
Headquartered In: Riverdale, UT

Rating: **A** Phone: (801) 627-0900
Website: www.americafirst.com

Name: **Cyprus Federal Credit Union**
Headquartered In: West Jordan, UT

Rating: **A** Phone: (801) 260-7600
Website: www.cypruscu.com/

Name: **Members First Credit Union**
Headquartered In: Brigham City, UT

Rating: **A** Phone: (435) 723-5231
Website: www.memfirstcu.com

Name: **Nebo Credit Union**
Headquartered In: Springville, UT

Rating: **A** Phone: (801) 491-3691
Website: www.nebocreditunion.org

Name: **Utah First Federal Credit Union**
Headquartered In: Salt Lake City, UT

Rating: **A** Phone: (801) 320-2600
Website: www.utahfirst.com



Vermont

Name: **Credit Union of Vermont**
Headquartered In: Rutland, VT

Rating: **A** Phone: (802) 773-0027
Website: www.cuvermont.coop

Name: **New England Federal Credit Union**
Headquartered In: Williston, VT

Rating: **A** Phone: (802) 879-8790
Website: www.nefcu.com

Virginia

Name: **Blue Eagle Credit Union**
Headquartered In: Roanoke, VA

Rating: **A** Phone: (540) 342-3429
Website: www.blueeaglecreditunion.com

Name: **URW Community Federal Credit Union**
Headquartered In: Danville, VA

Rating: **A** Phone: (434) 793-1278
Website: www.urwfcu.org

Washington

Name: **Great Northwest Federal Credit Union**
Headquartered In: Aberdeen, WA

Rating: **A+** Phone: (360) 533-9990
Website: www.greatnwfcu.com

Name: **Qualstar Credit Union**
Headquartered In: Bothell, WA

Rating: **A** Phone: (425) 643-3400
Website: www.qualstarcu.com

Name: **Sound Credit Union**
Headquartered In: Tacoma, WA

Rating: **A** Phone: (253) 383-2016
Website: www.soundcu.com

Name: **WCLA Credit Union**
Headquartered In: Olympia, WA

Rating: **A** Phone: (360) 352-5033
Website: www.loggerscu.com

Name: **Whatcom Educational Credit Union**
Headquartered In: Bellingham, WA

Rating: **A** Phone: (360) 676-1168
Website: www.wecu.com

West Virginia

Name: **Peoples Federal Credit Union**
Headquartered In: Nitro, WV

Rating: **A** Phone: (304) 722-2274
Website: www.peoplesfcu.com

Name: **The United Federal Credit Union**
Headquartered In: Morgantown, WV

Rating: **A** Phone: (304) 598-5010
Website: www.tufcu.org



Name: **West Virginia Central Federal Credit Union**
Headquartered In: Parkersburg, WV

Rating: **A** Phone: (304) 485-4523
Website: www.wvccu.org

Name: **WVU Employees Federal Credit Union**
Headquartered In: Morgantown, WV

Rating: **A** Phone: (304) 293-5737
Website: www.wvucu.com

Wisconsin

Name: **Westby Co-op Credit Union**
Headquartered In: Westby, WI

Rating: **A+** Phone: (608) 634-3118
Website: www.wccucreditunion.coop

Name: **Altra Federal Credit Union**
Headquartered In: Onalaska, WI

Rating: **A** Phone: (608) 787-4500
Website: www.altra.org/

Name: **Capital Credit Union**
Headquartered In: Green Bay, WI

Rating: **A** Phone: (920) 494-2828
Website: www.capitalcu.com

Name: **Community First Credit Union**
Headquartered In: Neenah, WI

Rating: **A** Phone: (920) 830-7200
Website: www.communityfirstcu.org

Name: **Firefighters Credit Union**
Headquartered In: Onalaska, WI

Rating: **A** Phone: (608) 784-9480
Website: www.myfirecu.org

Name: **First Community Credit Union of Beloit**
Headquartered In: Beloit, WI

Rating: **A** Phone: (608) 362-9077
Website: www.firstccu.com

Name: **Landmark Credit Union**
Headquartered In: Brookfield, WI

Rating: **A** Phone: (262) 796-4500
Website: www.landmarkcu.com

Name: **Members' Advantage Credit Union**
Headquartered In: Wisconsin Rapids, WI

Rating: **A** Phone: (715) 421-1610
Website: www.membersadvantagecu.com

Name: **Winnebago Community Credit Union**
Headquartered In: Oshkosh, WI

Rating: **A** Phone: (920) 233-9096
Website: www.wincu.org/

Wyoming

Name: **Atlantic City Federal Credit Union**
Headquartered In: Lander, WY

Rating: **A** Phone: (307) 332-5151
Website: www.atlanticcity.coop

Name: **Trona Valley Community Federal Credit Union**
Headquartered In: Green River, WY

Rating: **A** Phone: (307) 875-9800
Website: www.tronavally.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.

Weiss Safety Rating Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.

Headquartered In: The city and state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.

Website The company's web address.

Telephone The company's phone number.

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

The following list of Weakest Credit Unions by State is based on ratings as of April 25, 2023. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.





Alabama

Name: **Tuskegee Federal Credit Union**
Headquartered In: Tuskegee, AL

Rating: **E-** Phone: (334) 727-3180
Website: www.w-w-i-s.com/hb/51/default.aspx?entity=QKF01

Name: **Tuscaloosa County Credit Union**
Headquartered In: Tuscaloosa, AL

Rating: **E+** Phone: (205) 344-5100
Website: www.tuscaloosacountycu.com

Arizona

Name: **Arizona Copper Federal Credit Union**
Headquartered In: Kearny, AZ

Rating: **E+** Phone: (520) 363-5681
Website: www.rayfcu.org

Arkansas

Name: **People Trust Community Federal Credit Union**
Headquartered In: North Little Rock, AR

Rating: **E-** Phone: (501) 404-4857

Name: **Arkansas Teachers Federal Credit Union**
Headquartered In: Little Rock, AR

Rating: **E+** Phone: (501) 375-9250
Website: www.artfcu.org

California

Name: **Especco Federal Credit Union**
Headquartered In: Bakersfield, CA

Rating: **E-** Phone: (661) 846-3800
Website: www.especco.org/

Name: **Chula Vista City Employees Federal Credit Union**
Headquartered In: Chula Vista, CA

Rating: **E+** Phone: (619) 691-5240

Name: **Inland Federal Credit Union**
Headquartered In: La Mesa, CA

Rating: **E+** Phone: (619) 444-5656
Website: www.inlandfederal.org



Colorado

Name: **Harrison District No 2 Federal Credit Union**
Headquartered In: Colorado Springs, CO

Rating: **E+** Phone: (719) 527-1358
Website: www.iamharrison.com

Name: **One Thirteen Credit Union**
Headquartered In: Colorado Springs, CO

Rating: **E+** Phone: (719) 632-7118
Website: www.113creditunion.com/

District of Columbia

Name: **District of Columbia Teachers Federal Credit Union**
Headquartered In: Washington, DC

Rating: **E+** Phone: (202) 547-4800
Website: www.dctfcu.org

Delaware

Name: **edU Federal Credit Union**
Headquartered In: New Castle, DE

Rating: **E+** Phone: (302) 613-5330
Website: www.edufcu.org

Florida

Name: **Tampa Postal District Federal Credit Union**
Headquartered In: Lutz, FL

Rating: **E+** Phone: (813) 264-4969
Website: www.tpcu.org

Georgia

Name: **Omega Psi Phi Fraternity Federal Credit Union**
Headquartered In: Toccoa, GA

Rating: **E+** Phone: (762) 348-6808
Website: www.opffcu.com

Illionois

Name: **Ethicon Suture Credit Union**
Headquartered In: Chicago, IL

Rating: **E+** Phone: (708) 728-0225



Indiana

Name: **Richmond City Employees Federal Credit Union**
Headquartered In: Richmond, IN

Rating: **E+** Phone: (765) 983-7228
Website: www.richmondcityfcu.org

Louisiana

Name: **AME Church Federal Credit Union**
Headquartered In: Baton Rouge, LA

Rating: **E+** Phone: (225) 281-9934

Name: **Cogic Credit Union**
Headquartered In: Lafayette, LA

Rating: **E+** Phone: (337) 504-3502

Name: **Concordia Parish School Employees Federal Credit Union**
Headquartered In: Ferriday, LA

Rating: **E+** Phone: (318) 757-6171

Name: **SHPE Federal Credit Union**
Headquartered In: Greensburg, LA

Rating: **E+** Phone: (225) 222-6869
Website: www.sshpecu.org

Name: **SPELC Federal Credit Union**
Headquartered In: Lake Charles, LA

Rating: **E+** Phone: (337) 436-2257
Website: www.spelcfcu.com

Name: **TEA Federal Credit Union**
Headquartered In: Houma, LA

Rating: **E+** Phone: (985) 876-6269
Website: www.teafcuc.org

Massachusetts

Name: **Chelsea Employees Federal Credit Union**
Headquartered In: Chelsea, MA

Rating: **E+** Phone: (617) 884-3599
Website: www.ChelseaEFCU.org

Name: **Greater Salem Employees Federal Credit Union**
Headquartered In: Salem, MA

Rating: **E+** Phone: (978) 745-9803
Website: www.greatersalemfcu.org

Name: **Lowell Mass Municipal Employees Federal Credit Union**
Headquartered In: Lowell, MA

Rating: **E+** Phone: (978) 970-4088
Website: www.lmefcu.net

Name: **Symphony Federal Credit Union**
Headquartered In: Boston, MA

Rating: **E+** Phone: (857) 362-7328



Michigan

Name: **Eastpointe Community Credit Union**
Headquartered In: Eastpointe, MI

Rating: **E-** Phone: (586) 775-3160
Website: www.eastpointeccu.com

Name: **Rock Community Federal Credit Union**
Headquartered In: Rock, MI

Rating: **E+** Phone: (906) 356-6877
Website: www.rockcommfcu.com

Name: **Traverse Catholic Federal Credit Union**
Headquartered In: Traverse City, MI

Rating: **E+** Phone: (231) 946-6655
Website: www.tcfedcu.org

Mississippi

Name: **Water's Edge Federal Credit Union**
Headquartered In: Biloxi, MS

Rating: **E+** Phone: (228) 896-0038
Website: www.watersedgefcu.com

Missouri

Name: **Missouri Baptist Credit Union**
Headquartered In: Jefferson City, MO

Rating: **E** Phone: (573) 635-4428
Website: www.mobaptistcu.org/

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

Rating: **E** Phone: (314) 892-6325
Website: www.patriotcu.com

Name: **Academic Employees Credit Union**
Headquartered In: Columbia, MO

Rating: **E+** Phone: (573) 445-1845
Website: www.academiccecu.com

Name: **Bayer Credit Union**
Headquartered In: Kansas City, MO

Rating: **E+** Phone: (816) 242-2133
Website: www.bayercu.coop

Montana

Name: **The Morning Star Federal Credit Union**
Headquartered In: Lame Deer, MT

Rating: **E-** Phone: (406) 477-8911
Website: www.tmsfcu.com

Name: **Bitterroot Community Federal Credit Union**
Headquartered In: Darby, MT

Rating: **E+** Phone: (406) 821-3171
Website: www.bitterrootcommunityfcu.com

Name: **Montana Health Federal Credit Union**
Headquartered In: Billings, MT

Rating: **E+** Phone: (406) 259-2000
Website: www.montanahealthfcu.org



Nebraska

Name: **Union Pacific Streamliner Federal Credit Union**
Headquartered In: Omaha, NE

Rating: **E-** Phone: (402) 544-2500
Website: www.upcu.org

New Hampshire

Name: **N. H. Community Federal Credit Union**
Headquartered In: Claremont, NH

Rating: **E-** Phone: (603) 542-7781
Website: www.nhcommunityfcu.org

New Jersey

Name: **Entertainment Industries Federal Credit Union**
Headquartered In: Elizabeth, NJ

Rating: **E-** Phone: (908) 282-9881
Website: www.eicu.org

Name: **Hamilton Horizons Federal Credit Union**
Headquartered In: Hamilton, NJ

Rating: **E-** Phone: (609) 631-4300
Website: www.hamiltonhorizons.org

Name: **First Financial Federal Credit Union**
Headquartered In: Freehold, NJ

Rating: **E+** Phone: (732) 312-1500
Website: www.firstffcu.com

New York

Name: **Branch 6000 NALC Credit Union**
Headquartered In: Amityville, NY

Rating: **E** Phone: (631) 789-0303
Website: www.branch6000cu.com

Name: **Bykota Federal Credit Union**
Headquartered In: Brooklyn, NY

Rating: **E+** Phone: (718) 783-3630

Name: **Medical Employees of Staten Island Federal Credit Union**
Headquartered In: Staten Island, NY

Rating: **E+** Phone: (718) 876-2721

Name: **Mohawk Progressive Federal Credit Union**
Headquartered In: Schenectady, NY

Rating: **E+** Phone: (518) 372-0828
Website: www.mohawkprogressivefcu.com/

Name: **N Y Team Federal Credit Union**
Headquartered In: Hicksville, NY

Rating: **E+** Phone: (516) 822-1070
Website: www.nyteamfcu.org

Name: **Nassau Financial Federal Credit Union**
Headquartered In: East Meadow, NY

Rating: **E+** Phone: (516) 742-4900
Website: www.nassaufinancial.org



Name: **Schenectady County Employees Federal Credit Union**
Headquartered In: Schenectady, NY

Rating: **E+** Phone: (518) 374-3830
Website: www.schcofcu.org

Name: **Syracuse Cooperative Federal Credit Union**
Headquartered In: Syracuse, NY

Rating: **E+** Phone: (315) 471-1116
Website: www.cooperativefederal.org

Ohio

Name: **Butler Heritage Federal Credit Union**
Headquartered In: Middletown, OH

Rating: **E+** Phone: (513) 423-2921
Website: www.butlerheritagefcu.org

Name: **S And J School Employees Federal Credit Union**
Headquartered In: Wintersville, OH

Rating: **E+** Phone: (740) 266-6354

Name: **Sorg Bay West Federal Credit Union**
Headquartered In: Middletown, OH

Rating: **E+** Phone: (513) 422-8697
Website: www.sorgbaywest.com/

Name: **Teamsters Local 92 Federal Credit Union**
Headquartered In: Canton, OH

Rating: **E+** Phone: (330) 453-8409
Website: www.teamsterslocal92fcu.com

Oklahoma

Name: **Morning Star Federal Credit Union**
Headquartered In: Tulsa, OK

Rating: **E+** Phone: (918) 582-9422

Pennsylvania

Name: **VAntage Trust Federal Credit Union**
Headquartered In: Wilkes-Barre, PA

Rating: **E+** Phone: (570) 819-3337
Website: www.vantagetrustfcu.org

Rhode Island

Name: **Woodlawn Federal Credit Union**
Headquartered In: Pawtucket, RI

Rating: **E-** Phone: (401) 728-8300
Website: woodlawnfcu.org



South Carolina

Name: **Emerald Credit Association Federal Credit Union**
Headquartered In: Greenwood, SC

Rating: **E+** Phone: (864) 223-9135
Website: www.EMERALDCU.COM

Tennessee

Name: **Hardin County Hospital Employees Credit Union**
Headquartered In: Savannah, TN

Rating: **E+** Phone: (731) 926-8420

Name: **Pathway Credit Union**
Headquartered In: Cleveland, TN

Rating: **E+** Phone: (423) 479-2168
Website: www.pathwaycredit.com/

Texas

Name: **Capital Federal Credit Union**
Headquartered In: Lubbock, TX

Rating: **E-**

Name: **Houston Highway Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 864-4438
Website: www.houstonhighwaycu.com

Name: **IBEW 116 Federal Credit Union**
Headquartered In: Fort Worth, TX

Rating: **E+** Phone: (817) 335-3658
Website: www.ibew116fcu.org

Name: **IBEW Community Federal Credit Union**
Headquartered In: Beaumont, TX

Rating: **E+** Phone: (409) 833-8271
Website: www.ibewfcu.com

Name: **Local 20 IBEW Federal Credit Union**
Headquartered In: Grand Prairie, TX

Rating: **E+** Phone: (214) 363-9223
Website: www.local20ibewfcu.com

Name: **Team Financial Federal Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 316-9999
Website: www.teamffcu.org

Name: **United Savers Trust Credit Union**
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 462-5552
Website: www.ustcu.com



Virginia

Name: **Mosaic Federal Credit Union**
Headquartered In: Harrisonburg, VA

Rating: **E-** Phone: (540) 564-6080
Website: www.mosaicfcu.org

Name: **Hampton V A Federal Credit Union**
Headquartered In: Hampton, VA

Rating: **E+** Phone: (757) 723-8842
Website: www.hvafcu.org

Name: **Newport News Municipal Employees Credit Union**
Headquartered In: Newport News, VA

Rating: **E+** Phone: (757) 249-1003
Website: www.nnmecu.org

Washington

Name: **Longshore Federal Credit Union**
Headquartered In: Hoquiam, WA

Rating: **E+** Phone: (360) 532-9224
Website: www.longshorefcu.com

West Virginia

Name: **Berkeley County Public Schools Federal Credit Union**
Headquartered In: Martinsburg, WV

Rating: **E+** Phone: (304) 263-0902
Website: www.bcpsfcu.com

Name: **C C M H Federal Credit Union**
Headquartered In: Parkersburg, WV

Rating: **E+** Phone: (304) 424-2255
Website: www.ccmhfcu.org

Name: **US Employees Federal Credit Union**
Headquartered In: Fairmont, WV

Rating: **E+** Phone: (304) 366-0910

Name: **Willow Island Federal Credit Union**
Headquartered In: Saint Marys, WV

Rating: **E+** Phone: (304) 665-1127
Website: www.wifcu.com

Wisconsin

Name: **LCO Federal Credit Union**
Headquartered In: Hayward, WI

Rating: **E+** Phone: (715) 634-7772
Website: lcofcu.com/



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2023 Rankings of the Best Checking Accounts

(Listed in Alphabetical Order)

Alliant Credit Union	<ul style="list-style-type: none">• BEST CREDIT UNION, The Balance
Ally Bank	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, Bankrate
Axos Bank	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet
Capital One 360	<ul style="list-style-type: none">• BEST FOR MINORS, The Balance• BEST CHECKING ACCOUNTS, NerdWallet• BEST CHECKING ACCOUNTS, Bankrate
Chase Bank	<ul style="list-style-type: none">• BEST WITH BRANCHES, The Balance• BEST CHECKING ACCOUNTS, Bankrate
Connexus 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
Heritage Bank	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, Bankrate
LendingClub	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet• BEST CHECKING ACCOUNTS, Bankrate
Navy Federal Credit Union	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, Bankrate
nbc Bank	<ul style="list-style-type: none">• BEST FOR EARNING INTEREST, The Balance• BEST CHECKING ACCOUNTS, NerdWallet• BEST CHECKING ACCOUNTS, Bankrate
Quontic	<ul style="list-style-type: none">• BEST CHECKING ACCOUNTS, NerdWallet



- | | |
|-------------|-----------------------------------------------|
| Schwab Bank | • BEST FOR GLOBAL TRAVEL , The Balance |
| SoFi | • BEST CHECKING ACCOUNTS , NerdWallet |
| TIAA Bank | • BEST CHECKING ACCOUNTS , Bankrate |
| Wealthfront | • BEST FOR \$250,000+ , The Balance |

Sources:

<https://www.thebalance.com/best-banks-for-checking-accounts-4163073>

<https://www.nerdwallet.com/banking/best-checking-accounts>

<https://www.bankrate.com/banking/checking/best-checking-accounts/>



Helpful Resources

Federal Deposit Insurance Corporation (FDIC)

Telephone: 877-ASK-FDIC

www.fdic.gov

Overdraft Payment Information:

www.fdic.gov/news/news/financial/2010/fil10081.html

Total Bank Fees Charged by Banks

<http://graphics.wsj.com/bank-fees/>





Glossary

This glossary contains the most important terms used in this publication.

Account Balance	This is the amount of money in your checking account at any given time.
Balancing a Checking Account	Ensuring that a check register matches a bank statement.
Bank Statement	A record of your account activity kept by your bank.
Check Register	Your personal record of the activity in your checking account.
Debit Card	A card issued by your bank that you can use the same way as a check.
Direct Deposit	Money deposited into your checking account by electronic fund transfer. This method is often used by companies as a way to pay their employees.
Electronic Fund Transfer	A direct transfer of money from one source to another by electronic means.
Interest	A small fee paid to you by the bank for allowing them to use your money.
Overdraft	A negative balance in your checking account. This occurs if you write a check for, or withdraw, more funds than you have available.
Overdraft Protection	With this service, a bank will pay the amount of a check even if there is not enough money in the account.
Reconciling a Checking Account	Another term for balancing a checking account; ensuring that a check register matches a bank statement.



SOURCES

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<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/>



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A Excellent. The institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, high asset quality, steady earnings, and high liquidity. While the financial position of any company is subject to change, we believe that this institution has the resources necessary to deal with severe economic conditions.

B Good. The institution offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. Nevertheless, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the company is still maintaining adequate financial strength.

C Fair. This is a cautionary or yellow flag. In the event of a recession or major financial crisis, we feel this company may encounter difficulties in maintaining its financial stability.

D Weak. The institution currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact depositors or creditors. In the event of a severe recession or major financial crisis, these weaknesses could be magnified.

E Very Weak. The institution currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that depositors or creditors could incur significant risks.

F Failed. The institution has been placed under the custodianship of regulatory authorities. This implies that it will be either liquidated or taken over by another financial institution.

- + The plus sign is an indication that the institution is in the upper third of the letter grade.
- The minus sign is an indication that the institution is in the lower third of the letter grade.
- U Unrated. The institution is unrated due to the absence of sufficient data for our ratings.



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Box Set: 978-1-63700-206-3



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Publishing

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