

Financial Ratings Series

**WeissRatings**  
& Grey House Publishing

# Financial Literacy Basics: What to Know About Checking Accounts

2022



GREY HOUSE PUBLISHING



# Financial Literacy Basics: What to Know About Checking Accounts





# Financial Literacy Basics: What to Know About Checking Accounts 2022 Edition

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

GREY HOUSE PUBLISHING



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# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fifth 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:

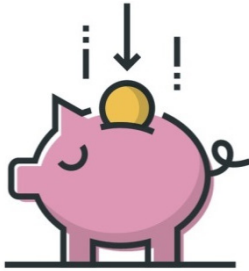
- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance** Plans
- **Renting an Apartment & Understanding Renters Insurance**
- Understanding the **Cost of College, Student Loans & How to Pay Them Back**
- **Buying a Car & Understanding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

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

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

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

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

You can access the money in your checking account using a debit card to withdraw or transfer funds electronically. You can also write a paper check from your checkbook. Paper checks have become less popular in recent years, as more and more people choose to bank electronically.

Your bank may offer several kinds of checking accounts. The one you choose depends on your financial needs. It is your responsibility to keep track of the money in the account and



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



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.

While paper checks are still widely used, most banks also issue a debit card that you can use to access your funds. These are also known as check cards and act just like a paper check, except without the hassle of having to write one out. If you open a checking account and receive a debit card, you will be able to access your money at automated teller machines (ATMs). These are often conveniently located and easy to use. Be aware that many ATMs charge extra fees when you use

them. However, when you use an ATM associated with your bank, there usually isn't a fee.

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



### How to Choose a Bank

Consider these questions when choosing a bank:

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

Since many employers use an electronic direct deposit to transfer your paycheck into your account, the location of your bank may not be that important. Even if you receive your paycheck in paper form, many modern banks give you the option to deposit your money by taking a picture of your check and submitting it online or through your mobile



phone. If you do not have access to these services or need to make frequent cash deposits, then you may want to choose a bank conveniently located near your work or home.

### **How many checks do you write a month?**

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

### **What is the fee for bounced checks?**

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

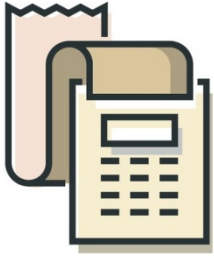


## SAMPLE OVERDRAFT FEES

Bank	Overdraft Fee per Item	Maximum Fees per Day	Total Possible Cost in a Day
Alliant Credit Union	\$28	N/A	\$28
Ally Bank	\$0	N/A	\$0
Associated Bank	\$35	4	\$140
Bank of America	\$35	4	\$140
BB&T	\$36	6	\$216
BBVA	\$38 (\$32 in Calif.)	6	\$228 (\$192)
BMO Harris Bank	\$36	4	\$144
Capital One 360	\$35 (or \$0 transfer fee from linked account)	4	\$140
Charles Schwab	\$25 (or \$0 transfer fee from overdraft source)	4	\$100
Chase	\$34 (or \$0 transfer fee from linked account)	3	\$102
Chime	No overdraft fees	N/A	N/A
Citibank	\$34	4	\$136
Citizens Bank	\$37	7	\$259
Comerica	Up to \$38	5	Up to \$190
Connexus Credit Union	\$4	2	\$8
Consumers Credit Union	\$30	4	\$120
Discover Bank	No overdraft fees	N/A	N/A
Fifth Third Bank	\$37	5	\$185
HSBC Bank	\$35	3	\$105
KeyBank	\$38.50	5	\$192.50
M&T Bank	\$38.50	5	\$192.50
Navy Federal Credit Union	\$20	3	\$60
PNC Bank	\$36 (or \$0 transfer fee from linked account)	4	\$144
Regions Bank	\$36	5	\$180
Santander Bank	\$35	6	\$210
SunTrust	\$36	6	\$216
TD Bank	\$35	5	\$175
TIAA Bank	\$30 (or \$0 transfer fee from linked account)	2	\$60
Union Bank	\$33 (or \$0 transfer fee from linked account)	5	\$165
USAA	\$29 (or \$0 transfer fee from linked account)	3	\$87
U.S. Bank	\$36 (or \$0 transfer fee from linked account)	4	\$144
Wells Fargo	\$35	3	\$105

Source: <https://www.nerdwallet.com/blog/banking/overdraft-fees-what-banks-charge/>





## Types of Checking Accounts

There are many different types of checking accounts and these vary from bank to bank. In most cases, banks offer a variety of checking accounts, each designed to fit the need of a particular customer. Before making a decision, ask yourself how you plan to use the account. Do you need it for day-to-day expenses or to pay an occasional bill? You can also ask a bank representative to help you choose the type of account that is right for you.

### Basic Checking Account

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

### Free Checking Account

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

minimum amount. However, many banks will omit the fee if you use direct deposit. The type of account is useful if you do not have the money to keep a minimum balance and 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 percent.

### Joint Checking Account

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



### Express Checking Account

This is a relatively modern type of account that is made for people who prefer to bank online, by phone, or through ATMs. With this type of account, you are not usually charged a fee for writing checks or a monthly fee, and the minimum balance requirements are typically low or non-existent. If you need to make a transaction through a bank teller, however, you will be charged a fee. These fees can be charged per-visit or by a monthly flat rate. Express accounts are popular among young people, who 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 brick-and-mortar route, then remember to bring along two forms of government-issued proof of identification, such as your driver's license, photo ID, military ID, passport, or Social Security card. Some banks also require you to prove your address with a renter's lease or a utility bill with your name on it.

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



## 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.

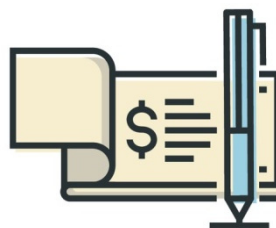
Most debit cards also double as ATM cards and can be used to withdraw or deposit money from an ATM. Banks will often charge you a fee, however, if you use your card at an ATM not associated with your bank. Many businesses allow you to "sign" for your debit card purchases using a four-digit personal identification 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 unauthorized purchases made with

the card as long as you report the incident in a timely manner. If you wait until fraudulent charges appear on your account, some banks may hold you responsible for a certain amount of the charges but will cover anything above that. If you lose your card, inform your bank immediately. Your bank will cancel your card and issue you a new one. Some banks charge a fee to replace your card.



## Check Register

A check register acts as a

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



### IMPORTANT!

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

Banks typically give you a number of paper bank registers when you open an account or order new checks. You can also get registers by downloading

## SAMPLE ATM FEES

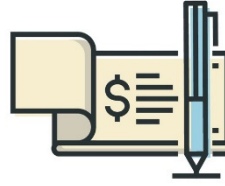
Bank	Out-of-Network ATM Fees
Bank of America	\$2.50
BB&T	\$3.00
Capital One	none
Chase	\$2.50
Citibank	\$2.50
PNC Bank	\$3.00
SunTrust	\$3.00
TD Bank	\$3.00
US Bank	\$2.50
Wells Fargo	\$2.50



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



## How to Balance a Checking Account


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

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$
							1000.00
DC	8/1	Grocery	112.65				887.35
DC	8/3	Gas	58.91				828.44
120	8/4	Cell Phone	124.99				703.45
AD	8/4	Automatic Deposit				900.00	1603.45
ATM	8/6	Cash Withdrawal	200.00				1403.45
BP	8/8	Internet	40.99				1362.46
121	8/9	New Jeans	49.99				1312.47
DC	8/10	Amazon	29.99				1282.48
DC	8/10	Car Wash	10.00				1272.48
AD	8/11	Automatic Deposit				800.00	2072.48
122	8/15	Apple Store	299.99				1772.49
123	9/1	Dry Cleaner	25.15				1747.34

ATM	9/2	Cash Withdrawal					
AP	9/3	Gas					
DC	9/3	Grocery					
124	9/4	Flowers for M					
AP	9/7	House Phone					
AP	9/12	Electric					
AD	9/15	Automatic De					

A Sample Check Register

		FLB National Bank 123 First Street Your Town, ST 12345 (800) 555-1212		CHECKING ACCOUNT STATEMENT Page: 1 of 1	
		Statement Period		Account No.	
		8/1/2020 to 8/31/2020		00001234567-56	
Date	Description	Ref.	Withdrawals	Deposits	Balance
8/1/2020	Previous Balance				1,000.00
8/1/2020	Debit Card Purchase - Food Mart		112.65		887.35
8/3/2020	Debit Card Purchase - Exxon Mobil		58.91		828.44
8/4/2020	Payroll Deposit			900.00	1,728.44
8/6/2020	ATM Withdrawal		200.00		1,528.44
8/6/2020	ATM Out of Network Fee		1.50		1,526.94
8/7/2020	Check #120 - AT&T		124.99		1,401.95
8/8/2020	Online Bill Pay - Internet Services		40.99		1,360.96
8/10/2020	Debit Card Purchase - Amazon.com		29.99		1,330.97
8/10/2020	Debit Card Purchase - Wash UR Wheels		10.00		1,320.97
8/11/2020	Payroll Deposit			800.00	2,120.97
8/15/2020	Check #121 - Jeans Mart		49.99		2,070.98
8/17/2020	Check #122 - Apple Store		299.99		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	

A Sample Bank Statement



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

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



## Steps to Balancing a Checking Account

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

### Gather supplies

The first thing to do is gather any supplies or information you may need. The most important of these are your check register and bank statements. Many banks 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

Account No.

8/1/2020 to 8/31/2020

00001234567-56

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

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



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

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

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

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

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



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

#### CHECKING ACCOUNT STATEMENT

Page: 1 of 1

Statement Period

Account No.

8/1/2020 to 8/31/2020

00001234567-56


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



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

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$
							1000.00
DC	8/1	Grocery	112.65	✓			887.35
DC	8/3	Gas	58.91	✓			828.44
120	8/4	Cell Phone	124.99	✓			703.45
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ATM	8/6	Cash Withdrawal	200.00	✓			1403.45
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AD	9/15	Automatic Deposit				800.00	1956.74
ATM	8/6	ATM Fee	1.50	✓			1955.24
AP	8/30	Netflix	7.99	✓			1947.25

4  
2  
5

		<b>FLB National Bank</b> 123 First Street Your Town, ST 12345 (800) 555-1212		<b>CHECKING ACCOUNT STATEMENT</b> Page: 1 of 1	
		Statement Period <b>8/1/2020 to 8/31/2020</b>		Account No. <b>00001234567-56</b>	
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
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8/17/2020	Check #122 - Apple Store		299.99 ✓		1,770.99
8/30/2020	Automatic Bill Payment - Netflix		7.99		1,763.00
*** Totals ***			937.00	1,700.00	

1



# 1

Balance:  
CHECKBOOK BALANCE

\$ 1763.00

# 2

Additions:  
TOTAL ADDITIONS

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

\$ 800.00

# 3

Total:  
ADD STEP 1 + STEP 2

\$ 2563.00

## 4

Withdrawals:  
TOTAL WITHDRAWALS

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

\$ 615.75

# 5

Checkbook  
Balance:  
STEP 3 MINUS STEP

\$ 1947.25

## CHECKBOOK WORKSHEET

1

Write in the Ending Balance On Your Bank Statement

Balance:  
CHECKBOOK BALANCE

\$ \_\_\_\_\_

2

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

Additions:  
TOTAL ADDITIONS

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

\$ \_\_\_\_\_

3

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

Total:  
ADD STEP 1 + STEP 2

\$ \_\_\_\_\_

4

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

Withdrawals:  
TOTAL WITHDRAWALS

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

\$ \_\_\_\_\_

5

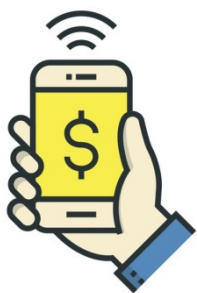
Take Step 3 (Total), Subtract Step 4 (Withdrawals)

Checkbook  
Balance:  
STEP 3 MINUS STEP 4

This should match the ending balance written in your checkbook.

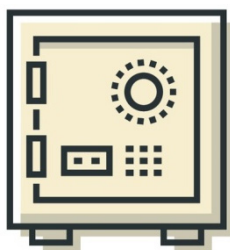
\$ \_\_\_\_\_





## Account-Balancing Software

If this process seems overwhelming, you may want to look into software that can help you manage your checking account. Many companies offer such software. The simplest of these programs are free, while those designed to handle more complicated financial management can range in price from about \$10 to more than \$40. The most popular money-management software is produced by Quicken, which offers a starter edition that imports your bank information, helps you track spending, and manages your bills. Other companies offering similar software are 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.



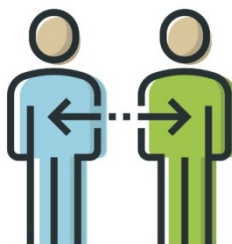
## Savings Accounts

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.

## Online-Only Banks



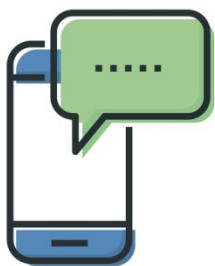
Once you're familiar with online banking, you may want to consider an online-only bank. Because these banks don't have physical branches, they can

offer higher interest rates, free checking accounts, and lower fees.

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

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

### Budgeting Apps

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

- **Buxfer:** [buxfer.com](http://buxfer.com)
- **Digit:** [digit.co](http://digit.co)
- **EveryDollar:** [everydollar.com](http://everydollar.com)
- **GoodBudget:** [goodbudget.com](http://goodbudget.com)
- **Honeydue:** [honeydue.com](http://honeydue.com)
- **Mint:** [mint.intuit.com](http://mint.intuit.com)
- **Mvelopes:** [mvelopes.com](http://mvelopes.com)
- **PearBudget:** [pearbudget.com](http://pearbudget.com)
- **Personal Capital:** [personalcapital.com](http://personalcapital.com)
- **PocketGuard:** [pocketguard.com](http://pocketguard.com)
- **Wally:** [wally.me](http://wally.me)

- **YNAB (You Need a Budget):** [youneedabudget.com](http://youneedabudget.com)

### Saving Apps

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

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

These savings apps can help you reach your goal:

- **Acorns:** [acorns.com](http://acorns.com)
- **Aspiration:** [aspiration.com](http://aspiration.com)
- **Capital One 360 Savings:** [capitalone.com](http://capitalone.com)
- **Chime Bank:** [chimebank.com](http://chimebank.com)
- **Clarity Money:** [claritymoney.com](http://claritymoney.com)
- **Digit:** [digit.com](http://digit.com)
- **Empower Finance:** [empower.me](http://empower.me)
- **Mint:** [mint.com](http://mint.com)



- **Qapital:** qapital.com
- **Stash:** stashinvest.com
- **Trim:** asktrim.com
- **Twine:** twine.com
- **Varo :** varomoney.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 cards<sup>1</sup>.

### For Credit and ATM or Debit Cards

- Don't disclose your account number over the phone unless you initiate the call.
- Guard your account information. Never leave it out in the open or write it on an envelope.
- Keep a record of your account numbers, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.
- Draw a line through blank spaces on charge or debit slips above the total so the amount can't be changed.
- Don't sign a blank charge or debit slip.
- Tear up copies and save your receipts to check against your monthly statements.

- Cut up old cards—cutting through the account number—before you throw them away.
- Open your monthly statements promptly and compare them to your receipts. Report mistakes or discrepancies as soon as possible.
- Carry only the cards you'll need.

### For ATM or Debit Cards

- Don't carry your PIN in your wallet, purse, or pocket — or write it on your ATM or debit card. Commit it to memory.
- Never write your PIN on the outside of a deposit slip, an envelope, or other papers that could be lost or looked at.
- Carefully check your ATM or debit card transactions; the funds for this item will be quickly transferred out of your checking or other deposit account.
- Periodically check your account activity, especially if you bank online. Compare the current balance and transactions on your statement to those you've recorded. Report any discrepancies to your card issuer immediately.

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<sup>1</sup> <https://www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards>



# 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](http://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 were also included when A- was the highest rated group of banks in a given state. Institutions are listed by State, based on the location of their branches, by their Safety Rating and then alphabetically within each Safety Rating grouping.

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

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

<b>Name</b>	The name under which the institution was chartered.
<b>Weiss Safety Rating</b>	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.
<b>Headquartered In</b>	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.
<b>Has Branches In</b>	The states in which an institution is licensed to conduct business.



**Website**                      The company's web address.

**Telephone**                The company's phone number.

**Year Founded**            Year founded.

The following list of highly recommended Banks by State is based on ratings as of January 31, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



## Alabama

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Bank Name: **First Bank of Boaz**  
Headquartered In: Boaz, AL  
Website: [www.firstbankofboaz.com](http://www.firstbankofboaz.com)

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

Bank Name: **First Metro Bank**  
Headquartered In: Muscle Shoals, AL  
Website: [www.firstmetro.com](http://www.firstmetro.com)

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

Bank Name: **Metro Bank**  
Headquartered In: Pell City, AL  
Website: [www.metrobankpc.com](http://www.metrobankpc.com)

Rating: **A** Yr Founded: 1989  
Has Branches In: AL  
Telephone: (205) 884-2265

Bank Name: **Metro City Bank**  
Headquartered In: Doraville, GA  
Website: [www.metrocitybank.bank](http://www.metrocitybank.bank)

Rating: **A** Yr Founded: 2006  
Has Branches In: AL, FL, GA, NJ, NY, TX, VA  
Telephone: (770) 455-4974

Bank Name: **Phenix-Girard Bank**  
Headquartered In: Phenix City, AL  
Website: [www.phenix-girard.com](http://www.phenix-girard.com)

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

Bank Name: **The Citizens Bank of Winfield**  
Headquartered In: Winfield, AL  
Website: [www.cbwinfield.com/](http://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](http://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](http://www.samsonbanking.com)

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

## Alaska

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Bank Name: **First National Bank Alaska**  
Headquartered In: Anchorage, AK  
Website: [www.fnbalaska.com](http://www.fnbalaska.com)

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



## Arizona

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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](http://www.afbank.com)

Rating: **A** Yr Founded: 1907

Telephone: (913) 682-9090

Bank Name: **BNC National Bank**

Headquartered In: Glendale, AZ

Website: [www.bncbank.com/](http://www.bncbank.com/)

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/](http://www.firstsavingsbanks.bank/)

Rating: **A** Yr Founded: 1913

Has Branches In: AZ, NE, NM, NV, SD, TX

Telephone: (605) 763-2009

Bank Name: **KS StateBank**

Headquartered In: Manhattan, KS

Website: [www.ksstate.bank](http://www.ksstate.bank)

Rating: **A** Yr Founded: 1969

Has Branches In: AZ, KS

Telephone: (785) 587-4000

Bank Name: **Western Bank**

Headquartered In: Lordsburg, NM

Website: [www.boothheelbank.com](http://www.boothheelbank.com)

Rating: **A** Yr Founded: 1907

Has Branches In: AZ, NM

Telephone: (575) 542-3521

## Arkansas

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Bank Name: **First Security Bank**

Headquartered In: Searcy, AR

Website: [www.fsbank.com](http://www.fsbank.com)

Rating: **A+** Yr Founded: 1932

Has Branches In: AR

Telephone: (501) 279-3400

Bank Name: **Bank of England**

Headquartered In: England, AR

Website: [www.bankofengland-ar.com](http://www.bankofengland-ar.com)

Rating: **A** Yr Founded: 1898

Has Branches In: AR

Telephone: (501) 842-2555

Bank Name: **Citizens Bank & Trust Company**

Headquartered In: Van Buren, AR

Website: [www.cbankandtrust.com](http://www.cbankandtrust.com)

Rating: **A** Yr Founded: 1886

Has Branches In: AR

Telephone: (479) 474-1201

Bank Name: **Connect Bank**

Headquartered In: Star City, AR

Website: [www.connectbank.us/](http://www.connectbank.us/)

Rating: **A** Yr Founded: 1925

Has Branches In: AR

Telephone: (870) 628-4286

Bank Name: **Eagle Bank and Trust Company**

Headquartered In: Little Rock, AR

Website: [www.eaglebank.com](http://www.eaglebank.com)

Rating: **A** Yr Founded: 1919

Has Branches In: AR

Telephone: (501) 223-2000



Bank Name: **FSNB, National Association**  
Headquartered In: Lawton, OK  
Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **Great Southern Bank**  
Headquartered In: Springfield, MO  
Website: [www.greatsouthernbank.com](http://www.greatsouthernbank.com)

Rating: **A** Yr Founded: 1923  
Has Branches In: AR, IA, KS, MN, MO, NE, OK  
Telephone: (417) 895-5234

Bank Name: **Peoples Bank**  
Headquartered In: Sheridan, AR  
Website: [www.peoplesbankar.com/](http://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](http://www.sterbank.com)

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

## California

Bank Name: **California First National Bank**  
Headquartered In: Irvine, CA  
Website: [www.calfirst.com](http://www.calfirst.com)

Rating: **A+** Yr Founded: 2001  
Has Branches In: CA  
Telephone: (800) 735-2465

Bank Name: **American Plus Bank, National Association**  
Headquartered In: Arcadia, CA  
Website: [www.bankaplus.com](http://www.bankaplus.com)

Rating: **A** Yr Founded: 2007  
Has Branches In: CA  
Telephone: (626) 821-9188

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](http://www.afbank.com)

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

Bank Name: **Bank of Stockton**  
Headquartered In: Stockton, CA  
Website: [www.bankofstockton.com](http://www.bankofstockton.com)

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

Bank Name: **Citizens Business Bank**  
Headquartered In: Ontario, CA  
Website: [www.cbbank.com](http://www.cbbank.com)

Rating: **A** Yr Founded: 1974  
Has Branches In: CA  
Telephone: (909) 980-4030

Bank Name: **First General Bank**  
Headquartered In: Rowland Heights, CA  
Website: [www.fgbusa.com](http://www.fgbusa.com)

Rating: **A** Yr Founded: 2005  
Has Branches In: CA  
Telephone: (626) 820-1234

Bank Name: **Five Star Bank**  
Headquartered In: Rancho Cordova, CA  
Website: [www.fivestarbanc.com/](http://www.fivestarbanc.com/)

Rating: **A** Yr Founded: 1999  
Has Branches In: CA  
Telephone: (916) 851-5440



Bank Name: **Fresno First Bank**  
 Headquartered In: Fresno, CA  
 Website: [www.fresnofirstbank.com](http://www.fresnofirstbank.com)

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

Bank Name: **Golden Bank, National Association**  
 Headquartered In: Houston, TX  
 Website: [www.goldenbank-na.com](http://www.goldenbank-na.com)

Rating: **A** Yr Founded: 1985  
 Has Branches In: CA, TX  
 Telephone: (713) 777-3838

Bank Name: **Home Bank of California**  
 Headquartered In: San Diego, CA  
 Website: [www.hbc.bank](http://www.hbc.bank)

Rating: **A** Yr Founded: 1981  
 Has Branches In: CA  
 Telephone: (858) 270-5881

Bank Name: **Pacific City Bank**  
 Headquartered In: Los Angeles, CA  
 Website: [www.paccity.net](http://www.paccity.net)

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

Bank Name: **Royal Business Bank**  
 Headquartered In: Los Angeles, CA  
 Website: [www.royalbusinessbankusa.com](http://www.royalbusinessbankusa.com)

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

Bank Name: **Santa Cruz County Bank**  
 Headquartered In: Santa Cruz, CA  
 Website: [www.sccountybank.com](http://www.sccountybank.com)

Rating: **A** Yr Founded: --  
 Has Branches In: CA  
 Telephone: (831) 600-4020

Bank Name: **Savings Bank of Mendocino County**  
 Headquartered In: Ukiah, CA  
 Website: [www.savingsbank.com](http://www.savingsbank.com)

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

Bank Name: **The Bank of Hemet**  
 Headquartered In: Riverside, CA  
 Website: [www.bankofhemet.com](http://www.bankofhemet.com)

Rating: **A** Yr Founded: 1974  
 Has Branches In: CA  
 Telephone: (951) 248-2000

## Colorado

Bank Name: **AMG National Trust Bank**  
 Headquartered In: Greenwood Village, CO  
 Website: [www.amgnational.com](http://www.amgnational.com)

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

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](http://www.afbank.com)

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

Bank Name: **Community State Bank**  
 Headquartered In: Lamar, CO  
 Website: [www.csb-lamar.com](http://www.csb-lamar.com)

Rating: **A** Yr Founded: 2008  
 Has Branches In: CO  
 Telephone: (719) 336-3272



Bank Name: **Farmers Bank**  
Headquartered In: Ault, CO  
Website: [www.farmersbank-weld.com](http://www.farmersbank-weld.com)

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

Bank Name: **First National Bank**  
Headquartered In: Fort Pierre, SD  
Website: [www.firstnationalbanks.bank](http://www.firstnationalbanks.bank)

Rating: **A** Yr Founded: 1934  
Has Branches In: CO, SD  
Telephone: (605) 223-2521

Bank Name: **First National Bank of Las Animas**  
Headquartered In: Las Animas, CO  
Website: [www.fnblasanimas.com/](http://www.fnblasanimas.com/)

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

Bank Name: **Golden Belt Bank, FSA**  
Headquartered In: Hays, KS  
Website: [www.goldenbeltbank.com](http://www.goldenbeltbank.com)

Rating: **A** Yr Founded: 1920  
Has Branches In: CO, KS  
Telephone: (785) 726-3157

Bank Name: **North Valley Bank**  
Headquartered In: Thornton, CO  
Website: [www.nvbank.bank](http://www.nvbank.bank)

Rating: **A** Yr Founded: 1963  
Has Branches In: CO  
Telephone: (303) 452-5500

Bank Name: **The Colorado Bank and Trust Company of La Junta**  
Headquartered In: La Junta, CO  
Website: [www.colobank.com](http://www.colobank.com)

Rating: **A** Yr Founded: 1907  
Has Branches In: CO  
Telephone: (719) 384-8131

Bank Name: **The Dolores State Bank**  
Headquartered In: Dolores, CO  
Website: [www.mydsb.com](http://www.mydsb.com)

Rating: **A** Yr Founded: 1959  
Has Branches In: CO  
Telephone: (970) 882-7600

Bank Name: **The Farmers State Bank of Brush**  
Headquartered In: Brush, CO  
Website: [www.fsbbrushakron.com](http://www.fsbbrushakron.com)

Rating: **A** Yr Founded: 1915  
Has Branches In: CO  
Telephone: (970) 842-5101

Bank Name: **Verus Bank of Commerce**  
Headquartered In: Fort Collins, CO  
Website: [www.verusboc.com](http://www.verusboc.com)

Rating: **A** Yr Founded: 2005  
Has Branches In: CO  
Telephone: (970) 204-1010

## Connecticut

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Bank Name: **Stafford Savings Bank**  
Headquartered In: Stafford Springs, CT  
Website: [www.staffordsavingsbank.com](http://www.staffordsavingsbank.com)

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

Bank Name: **Bessemer Trust Company, N.A.**  
Headquartered In: New York, NY  
Website: [www.bessemertrust.com](http://www.bessemertrust.com)

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



## Delaware

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Bank Name: **Calvin B. Taylor Banking Company of Berlin, Maryland** Rating: **A** Yr Founded: 1890  
 Headquartered In: Berlin, MD Has Branches In: DE, MD, VA  
 Website: [www.taylorbank.com](http://www.taylorbank.com) Telephone: (410) 641-1700

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

## District of Columbia

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Bank Name: **EagleBank** Rating: **A-** Yr Founded: 1998  
 Headquartered In: Bethesda, MD Has Branches In: DC, MD, VA  
 Website: [www.eaglebankcorp.com](http://www.eaglebankcorp.com) Telephone: (240) 497-2075

Bank Name: **John Marshall Bank** Rating: **A-** Yr Founded: 2006  
 Headquartered In: Reston, VA Has Branches In: DC, MD, VA  
 Website: [www.johnmarshallbank.com](http://www.johnmarshallbank.com) Telephone: (703) 584-0840

Bank Name: **MainStreet Bank** Rating: **A-** Yr Founded: 2004  
 Headquartered In: Fairfax, VA Has Branches In: DC, VA  
 Website: [www.mstreetbank.com](http://www.mstreetbank.com) Telephone: (703) 481-4567

Bank Name: **Presidential Bank, FSB** Rating: **A-** Yr Founded: 1985  
 Headquartered In: Bethesda, MD Has Branches In: DC, MD, VA  
 Website: [www.presidential.com/](http://www.presidential.com/) Telephone: (301) 652-1616

## Florida

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

Bank Name: **Esquire Bank, National Association** Rating: **A+** Yr Founded: 2006  
 Headquartered In: Jericho, NY Has Branches In: FL, NY  
 Website: [www.esquirebank.com](http://www.esquirebank.com) Telephone: (516) 535-2002

Bank Name: **Amerasia Bank** Rating: **A** Yr Founded: 1988  
 Headquartered In: Flushing, NY Has Branches In: FL, NY  
 Website: [www.amerasiabankny.com](http://www.amerasiabankny.com) Telephone: (718) 463-3600



Bank Name: **First Federal Bank**  
Headquartered In: Lake City, FL  
Website: [www.ffbf.com](http://www.ffbf.com)

Rating: **A** Yr Founded: 1962  
Has Branches In: FL, SC  
Telephone: (386) 755-0600

Bank Name: **Florida Business Bank**  
Headquartered In: Melbourne, FL  
Website: [www.floridabusinessbank.com/](http://www.floridabusinessbank.com/)

Rating: **A** Yr Founded: 2000  
Has Branches In: FL  
Telephone: (321) 253-1555

Bank Name: **Metro City Bank**  
Headquartered In: Doraville, GA  
Website: [www.metrocitybank.bank](http://www.metrocitybank.bank)

Rating: **A** Yr Founded: 2006  
Has Branches In: AL, FL, GA, NJ, NY, TX, VA  
Telephone: (770) 455-4974

Bank Name: **Paradise Bank**  
Headquartered In: Boca Raton, FL  
Website: [www.paradisebank.com](http://www.paradisebank.com)

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

Bank Name: **Republic Bank & Trust Company**  
Headquartered In: Louisville, KY  
Website: [www.republicbank.com](http://www.republicbank.com)

Rating: **A** Yr Founded: 1982  
Has Branches In: FL, IN, KY, OH, TN  
Telephone: (502) 584-3600

Bank Name: **Southeastern Bank**  
Headquartered In: Darien, GA  
Website: [www.southeasternbank.com](http://www.southeasternbank.com)

Rating: **A** Yr Founded: 1889  
Has Branches In: FL, GA  
Telephone: (912) 437-4141

## Georgia

Bank Name: **BankSouth**  
Headquartered In: Greensboro, GA  
Website: [www.banksouth.com](http://www.banksouth.com)

Rating: **A** Yr Founded: 1946  
Has Branches In: GA  
Telephone: (706) 453-2943

Bank Name: **Douglas National Bank**  
Headquartered In: Douglas, GA  
Website: [www.dnbdouglas.com](http://www.dnbdouglas.com)

Rating: **A** Yr Founded: 2001  
Has Branches In: GA  
Telephone: (912) 384-2233

Bank Name: **Durden Banking Company, Incorporated**  
Headquartered In: Twin City, GA  
Website: [www.durdenbc.com](http://www.durdenbc.com)

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

Bank Name: **Embassy National Bank**  
Headquartered In: Lawrenceville, GA  
Website: [www.embassynationalbank.com](http://www.embassynationalbank.com)

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

Bank Name: **Farmers State Bank**  
Headquartered In: Lincolnnton, GA  
Website: [www.farmersstateonline.com](http://www.farmersstateonline.com)

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

Bank Name: **First Century Bank, National Association**  
Headquartered In: Commerce, GA  
Website: [www.myfirstcenturybank.com](http://www.myfirstcenturybank.com)

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



Bank Name: **First Volunteer Bank**  
Headquartered In: Chattanooga, TN  
Website: [www.firstvolunteer.bank](http://www.firstvolunteer.bank)

Rating: **A** Yr Founded: 1904  
Has Branches In: GA, TN  
Telephone: (423) 668-4509

Bank Name: **FNB South**  
Headquartered In: Alma, GA  
Website: [www.fnbsouth.net](http://www.fnbsouth.net)

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

Bank Name: **FSNB, National Association**  
Headquartered In: Lawton, OK  
Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **Metro City Bank**  
Headquartered In: Doraville, GA  
Website: [www.metrocitybank.bank](http://www.metrocitybank.bank)

Rating: **A** Yr Founded: 2006  
Has Branches In: AL, FL, GA, NJ, NY, TX, VA  
Telephone: (770) 455-4974

Bank Name: **South Georgia Bank**  
Headquartered In: Glennville, GA  
Website: [www.southgabank.com](http://www.southgabank.com)

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

Bank Name: **Southeastern Bank**  
Headquartered In: Darien, GA  
Website: [www.southeasternbank.com](http://www.southeasternbank.com)

Rating: **A** Yr Founded: 1889  
Has Branches In: FL, GA  
Telephone: (912) 437-4141

Bank Name: **The First National Bank of Waynesboro**  
Headquartered In: Waynesboro, GA  
Website: [www.fnbwaynesboro.com](http://www.fnbwaynesboro.com)

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

Bank Name: **United Bank**  
Headquartered In: Zebulon, GA  
Website: [www.accessunited.com](http://www.accessunited.com)

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

## Hawaii

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

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



## Idaho

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Bank Name: **Farmers Bank**  
Headquartered In: Buhl, ID  
Website: [www.farmersbankidaho.com](http://www.farmersbankidaho.com)

Rating: **A** Yr Founded: 1917  
Has Branches In: ID  
Telephone: (208) 543-4351

Bank Name: **The Bank of Commerce**  
Headquartered In: Ammon, ID  
Website: [www.bankofcommerce.org](http://www.bankofcommerce.org)

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

## Illinois

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Bank Name: **AMG National Trust Bank**  
Headquartered In: Greenwood Village, CO  
Website: [www.amgnational.com](http://www.amgnational.com)

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

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](http://www.afbank.com)

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

Bank Name: **Crossroads Bank**  
Headquartered In: Effingham, IL  
Website: [www.crossroadsbank.com](http://www.crossroadsbank.com)

Rating: **A** Yr Founded: 1974  
Has Branches In: IL  
Telephone: (217) 347-7751

Bank Name: **Farmers National Bank**  
Headquartered In: Prophetstown, IL  
Website: [www.farmersnationalbank.bank](http://www.farmersnationalbank.bank)

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

Bank Name: **Farmers State Bank**  
Headquartered In: Pittsfield, IL  
Website: [www.farmersstate.com](http://www.farmersstate.com)

Rating: **A** Yr Founded: 1889  
Has Branches In: IL  
Telephone: (217) 285-5585

Bank Name: **First Eagle Bank**  
Headquartered In: Chicago, IL  
Website: [www.febank.com](http://www.febank.com)

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

Bank Name: **Germantown Trust & Savings Bank**  
Headquartered In: Breese, IL  
Website: [www.gtsb.com](http://www.gtsb.com)

Rating: **A** Yr Founded: 1906  
Has Branches In: IL  
Telephone: (618) 526-4202

Bank Name: **Goodfield State Bank**  
Headquartered In: Goodfield, IL  
Website: [www.goodfieldstatebank.com](http://www.goodfieldstatebank.com)

Rating: **A** Yr Founded: 1914  
Has Branches In: IL  
Telephone: (309) 965-2221



Bank Name: **Heartland Bank and Trust Company**  
Headquartered In: Bloomington, IL  
Website: [www.hbtbank.com](http://www.hbtbank.com)

Rating: **A** Yr Founded: 1971  
Has Branches In: IA, IL  
Telephone: (309) 662-4444

Bank Name: **Lindell Bank & Trust Company**  
Headquartered In: Saint Louis, MO  
Website: [www.lindellbank.com](http://www.lindellbank.com)

Rating: **A** Yr Founded: 1923  
Has Branches In: IL, MO  
Telephone: (314) 645-7700

Bank Name: **Midwest Community Bank**  
Headquartered In: Freeport, IL  
Website: [www.mwbonline.com](http://www.mwbonline.com)

Rating: **A** Yr Founded: 1965  
Has Branches In: IL  
Telephone: (815) 235-6137

Bank Name: **Municipal Trust and Savings Bank**  
Headquartered In: Bourbonnais, IL  
Website: [www.municipalbank.com](http://www.municipalbank.com)

Rating: **A** Yr Founded: 1981  
Has Branches In: IL  
Telephone: (815) 935-8000

Bank Name: **Park Ridge Community Bank**  
Headquartered In: Park Ridge, IL  
Website: [www.timetobank.com](http://www.timetobank.com)

Rating: **A** Yr Founded: 1995  
Has Branches In: IL  
Telephone: (847) 384-9200

Bank Name: **Providence Bank & Trust**  
Headquartered In: South Holland, IL  
Website: [www.providence.bank](http://www.providence.bank)

Rating: **A** Yr Founded: 2004  
Has Branches In: IL, IN  
Telephone: (708) 333-0700

Bank Name: **Royal Business Bank**  
Headquartered In: Los Angeles, CA  
Website: [www.royalbusinessbankusa.com](http://www.royalbusinessbankusa.com)

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

Bank Name: **Sterling Bank**  
Headquartered In: Poplar Bluff, MO  
Website: [www.sterbank.com](http://www.sterbank.com)

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

Bank Name: **Teutopolis State Bank**  
Headquartered In: Teutopolis, IL  
Website: [www.teutopolisstatebank.com](http://www.teutopolisstatebank.com)

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

Bank Name: **The Bank of Advance**  
Headquartered In: Advance, MO  
Website: [www.bankofadvance.com](http://www.bankofadvance.com)

Rating: **A** Yr Founded: 1902  
Has Branches In: IL, MO  
Telephone: (573) 722-3517

Bank Name: **The Federal Savings Bank**  
Headquartered In: Chicago, IL  
Website: [www.thefederalsavingsbank.com](http://www.thefederalsavingsbank.com)

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

Bank Name: **The Fisher National Bank**  
Headquartered In: Fisher, IL  
Website: [www.fishernational.com](http://www.fishernational.com)

Rating: **A** Yr Founded: 1955  
Has Branches In: IL  
Telephone: (217) 897-1136

Bank Name: **The FNB Community Bank**  
Headquartered In: Vandalia, IL  
Website: [www.thefnb.com](http://www.thefnb.com)

Rating: **A** Yr Founded: 1865  
Has Branches In: IL  
Telephone: (618) 283-1141



Bank Name: **Town and Country Bank Midwest**  
Headquartered In: Quincy, IL  
Website: [www.tcbankmidwest.com](http://www.tcbankmidwest.com)

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

Bank Name: **Vermilion Valley Bank**  
Headquartered In: Piper City, IL  
Website: [www.vvb91.com](http://www.vvb91.com)

Rating: **A** Yr Founded: 1913  
Has Branches In: IL  
Telephone: (815) 686-2258

## Indiana

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Bank Name: **Alliance Bank**  
Headquartered In: Francesville, IN  
Website: [www.myalliancebank.com](http://www.myalliancebank.com)

Rating: **A** Yr Founded: 1930  
Has Branches In: IN  
Telephone: (219) 567-9151

Bank Name: **Bank of Wolcott**  
Headquartered In: Wolcott, IN  
Website: [www.bankofwolcott.com](http://www.bankofwolcott.com)

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

Bank Name: **Lake City Bank**  
Headquartered In: Warsaw, IN  
Website: [www.lakecitybank.com](http://www.lakecitybank.com)

Rating: **A** Yr Founded: 1872  
Has Branches In: IN  
Telephone: (574) 267-6144

Bank Name: **Logansport Savings Bank**  
Headquartered In: Logansport, IN  
Website: [www.logansportsavings.com](http://www.logansportsavings.com)

Rating: **A** Yr Founded: 1925  
Has Branches In: IN  
Telephone: (574) 722-3855

Bank Name: **Providence Bank & Trust**  
Headquartered In: South Holland, IL  
Website: [www.providence.bank](http://www.providence.bank)

Rating: **A** Yr Founded: 2004  
Has Branches In: IL, IN  
Telephone: (708) 333-0700

Bank Name: **Republic Bank & Trust Company**  
Headquartered In: Louisville, KY  
Website: [www.republicbank.com](http://www.republicbank.com)

Rating: **A** Yr Founded: 1982  
Has Branches In: FL, IN, KY, OH, TN  
Telephone: (502) 584-3600

Bank Name: **Union Savings Bank**  
Headquartered In: Cincinnati, OH  
Website: [www.usavingsbank.com](http://www.usavingsbank.com)

Rating: **A** Yr Founded: 1904  
Has Branches In: IN, OH, PA  
Telephone: (513) 247-0300



# Iowa

Bank Name: **BANK**

Headquartered In: Wapello, IA

Website: [www.bank.bank](http://www.bank.bank)

Rating: **A** Yr Founded: 1931

Has Branches In: IA

Telephone: (319) 523-5200

Bank Name: **Bank 1st**

Headquartered In: West Union, IA

Website: [www.bank1stia.com](http://www.bank1stia.com)

Rating: **A** Yr Founded: 1934

Has Branches In: IA

Telephone: (563) 422-3883

Bank Name: **Bellevue State Bank**

Headquartered In: Bellevue, IA

Website: [www.bellevuestatebank.com](http://www.bellevuestatebank.com)

Rating: **A** Yr Founded: 1934

Has Branches In: IA

Telephone: (563) 872-4911

Bank Name: **Citizens First National Bank**

Headquartered In: Storm Lake, IA

Website: [www.citizensfnb.com](http://www.citizensfnb.com)

Rating: **A** Yr Founded: 1902

Has Branches In: IA

Telephone: (712) 732-5440

Bank Name: **Citizens Savings Bank**

Headquartered In: Spillville, IA

Website: [www.bankingwithcsb.com](http://www.bankingwithcsb.com)

Rating: **A** Yr Founded: 1908

Has Branches In: IA

Telephone: (563) 562-3674

Bank Name: **Farmers State Bank**

Headquartered In: Waterloo, IA

Website: [www.fsb1879.com/](http://www.fsb1879.com/)

Rating: **A** Yr Founded: 1879

Has Branches In: IA

Telephone: (319) 287-3961

Bank Name: **Farmers Trust & Savings Bank**

Headquartered In: Buffalo Center, IA

Website: [www.ftsbbank.bank](http://www.ftsbbank.bank)

Rating: **A** Yr Founded: 1914

Has Branches In: IA, MN

Telephone: (641) 562-2696

Bank Name: **Farmers Trust and Savings Bank**

Headquartered In: Williamsburg, IA

Website: [www.ftsbia.com](http://www.ftsbia.com)

Rating: **A** Yr Founded: 1934

Has Branches In: IA

Telephone: (319) 668-2525

Bank Name: **First State Bank**

Headquartered In: Britt, IA

Website: [www.fsb-britt.com](http://www.fsb-britt.com)

Rating: **A** Yr Founded: 1927

Has Branches In: IA

Telephone: (641) 843-4411

Bank Name: **Great Southern Bank**

Headquartered In: Springfield, MO

Website: [www.greatsouthernbank.com](http://www.greatsouthernbank.com)

Rating: **A** Yr Founded: 1923

Has Branches In: AR, IA, KS, MN, MO, NE, OK

Telephone: (417) 895-5234

Bank Name: **Heartland Bank**

Headquartered In: Somers, IA

Website: [www.heartlandbanks.bank](http://www.heartlandbanks.bank)

Rating: **A** Yr Founded: 1901

Has Branches In: IA

Telephone: (515) 467-5561

Bank Name: **Heartland Bank and Trust Company**

Headquartered In: Bloomington, IL

Website: [www.hbtbank.com](http://www.hbtbank.com)

Rating: **A** Yr Founded: 1971

Has Branches In: IA, IL

Telephone: (309) 662-4444



Bank Name: **Hills Bank and Trust Company**  
Headquartered In: Hills, IA  
Website: [www.hillsbank.com](http://www.hillsbank.com)

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

Bank Name: **Iowa State Bank**  
Headquartered In: Hull, IA  
Website: [www.iowastatebank.net/](http://www.iowastatebank.net/)

Rating: **A** Yr Founded: 1879  
Has Branches In: IA  
Telephone: (712) 439-1025

Bank Name: **Iowa State Bank**  
Headquartered In: Des Moines, IA  
Website: [www.iowastatebanks.com/](http://www.iowastatebanks.com/)

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

Bank Name: **Iowa State Bank**  
Headquartered In: Sac City, IA  
Website: [www.myisb.bank](http://www.myisb.bank)

Rating: **A** Yr Founded: 1926  
Has Branches In: IA  
Telephone: (712) 662-4721

Bank Name: **Lee County Bank**  
Headquartered In: Fort Madison, IA  
Website: [www.leecountybank.com](http://www.leecountybank.com)

Rating: **A** Yr Founded: 1888  
Has Branches In: IA  
Telephone: (319) 372-2243

Bank Name: **Liberty Trust & Savings Bank**  
Headquartered In: Durant, IA  
Website: [www.mylibertytrust.com](http://www.mylibertytrust.com)

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

Bank Name: **Midwest Heritage Bank, FSB**  
Headquartered In: West Des Moines, IA  
Website: [www.mhbank.com](http://www.mhbank.com)

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

Bank Name: **Mount Vernon Bank and Trust Company**  
Headquartered In: Mount Vernon, IA  
Website: [www.mountvernonbank.com](http://www.mountvernonbank.com)

Rating: **A** Yr Founded: 1884  
Has Branches In: IA  
Telephone: (319) 895-8835

Bank Name: **Pinnacle Bank**  
Headquartered In: Marshalltown, IA  
Website: [www.bankpinnacle.us](http://www.bankpinnacle.us)

Rating: **A** Yr Founded: 1927  
Has Branches In: IA  
Telephone: (641) 752-2393

Bank Name: **Savings Bank**  
Headquartered In: Primghar, IA  
Website: [www.savingsbankia.com](http://www.savingsbankia.com)

Rating: **A** Yr Founded: 1894  
Has Branches In: IA  
Telephone: (712) 957-6815

Bank Name: **United Bank and Trust Company**  
Headquartered In: Hampton, IA  
Website: [www.ubtc.net](http://www.ubtc.net)

Rating: **A** Yr Founded: 1915  
Has Branches In: IA  
Telephone: (641) 456-5587

Bank Name: **Waukon State Bank**  
Headquartered In: Waukon, IA  
Website: [www.waukonstatebank.com](http://www.waukonstatebank.com)

Rating: **A** Yr Founded: 1871  
Has Branches In: IA  
Telephone: (563) 568-3451

Bank Name: **West Iowa Bank**  
Headquartered In: West Bend, IA  
Website: [www.westiowabank.com](http://www.westiowabank.com)

Rating: **A** Yr Founded: 1926  
Has Branches In: IA  
Telephone: (515) 887-7811



# Kansas

Bank Name: <b>Armed Forces Bank, National Association</b> Headquartered In: Fort Leavenworth, KS Has Branches In: AZ, CA, CO, IL, KS, KY, MO, NV, NY, TX, VA, WA Website: <a href="http://www.afbank.com">www.afbank.com</a>	Rating: <b>A</b> Yr Founded: 1907  Telephone: (913) 682-9090
Bank Name: <b>Farmers &amp; Merchants Bank of Colby</b> Headquartered In: Colby, KS Website: <a href="http://www.fmbcolby.com">www.fmbcolby.com</a>	Rating: <b>A</b> Yr Founded: 1887 Has Branches In: KS Telephone: (785) 460-3321
Bank Name: <b>Farmers Bank &amp; Trust</b> Headquartered In: Great Bend, KS Website: <a href="http://www.farmersbankks.com">www.farmersbankks.com</a>	Rating: <b>A</b> Yr Founded: 1907 Has Branches In: KS Telephone: (620) 792-2411
Bank Name: <b>First State Bank of St. Charles, Missouri</b> Headquartered In: Saint Charles, MO Website: <a href="http://www.fsbfinancial.com">www.fsbfinancial.com</a>	Rating: <b>A</b> Yr Founded: 1867 Has Branches In: KS, MO Telephone: (636) 940-5555
Bank Name: <b>Garden Plain State Bank</b> Headquartered In: Wichita, KS Website: <a href="http://www.gpsbank.com">www.gpsbank.com</a>	Rating: <b>A</b> Yr Founded: 1966 Has Branches In: KS Telephone: (316) 721-1500
Bank Name: <b>Golden Belt Bank, FSA</b> Headquartered In: Hays, KS Website: <a href="http://www.goldenbeltbank.com">www.goldenbeltbank.com</a>	Rating: <b>A</b> Yr Founded: 1920 Has Branches In: CO, KS Telephone: (785) 726-3157
Bank Name: <b>Great Southern Bank</b> Headquartered In: Springfield, MO Website: <a href="http://www.greatsouthernbank.com">www.greatsouthernbank.com</a>	Rating: <b>A</b> Yr Founded: 1923 Has Branches In: AR, IA, KS, MN, MO, NE, OK Telephone: (417) 895-5234
Bank Name: <b>Kearny County Bank</b> Headquartered In: Lakin, KS Website: <a href="http://www.kcbks.bank/">www.kcbks.bank/</a>	Rating: <b>A</b> Yr Founded: 1888 Has Branches In: KS Telephone: (620) 355-6222
Bank Name: <b>KS StateBank</b> Headquartered In: Manhattan, KS Website: <a href="http://www.ksstate.bank">www.ksstate.bank</a>	Rating: <b>A</b> Yr Founded: 1969 Has Branches In: AZ, KS Telephone: (785) 587-4000
Bank Name: <b>Midwest Heritage Bank, FSB</b> Headquartered In: West Des Moines, IA Website: <a href="http://www.mhbank.com">www.mhbank.com</a>	Rating: <b>A</b> Yr Founded: 1873 Has Branches In: IA, KS Telephone: (515) 278-6541
Bank Name: <b>Mutual Savings Association</b> Headquartered In: Leavenworth, KS Website: <a href="http://www.msa.bank">www.msa.bank</a>	Rating: <b>A</b> Yr Founded: 1888 Has Branches In: KS Telephone: (913) 682-3491
Bank Name: <b>NBKC Bank</b> Headquartered In: Overland Park, KS Website: <a href="http://www.nbkc.com">www.nbkc.com</a>	Rating: <b>A</b> Yr Founded: 1999 Has Branches In: KS, MO Telephone: (913) 905-2100



Bank Name: **Security State Bank**  
Headquartered In: Scott City, KS  
Website: [www.ssbconfig.com](http://www.ssbconfig.com)

Rating: **A** Yr Founded: 1961  
Has Branches In: KS  
Telephone: (620) 872-7224

Bank Name: **State Bank of Bern**  
Headquartered In: Bern, KS  
Website: [www.statebankofbern.com](http://www.statebankofbern.com)

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

Bank Name: **The City National Bank and Trust Company of Lawton, Oklahoma**  
Headquartered In: Lawton, OK  
Website: [www.cnb1901.com](http://www.cnb1901.com)

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

Bank Name: **The Denison State Bank**  
Headquartered In: Holton, KS  
Website: [www.dsbks.com](http://www.dsbks.com)

Rating: **A** Yr Founded: 1901  
Has Branches In: KS  
Telephone: (785) 364-3131

Bank Name: **The Farmers State Bank of Oakley, Kansas**  
Headquartered In: Oakley, KS  
Website: [www.fsboakley.com](http://www.fsboakley.com)

Rating: **A** Yr Founded: 1907  
Has Branches In: KS  
Telephone: (785) 672-3251

## Kentucky

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](http://www.afbank.com)

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

Bank Name: **Cumberland Security Bank, Inc.**  
Headquartered In: Somerset, KY  
Website: [www.csweb.com](http://www.csweb.com)

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

Bank Name: **Edmonton State Bank**  
Headquartered In: Edmonton, KY  
Website: [www.edmontonstatebank.com](http://www.edmontonstatebank.com)

Rating: **A** Yr Founded: 1897  
Has Branches In: KY  
Telephone: (270) 432-3231

Bank Name: **First Financial Bank, National Association**  
Headquartered In: Abilene, TX  
Website: [www.ffin.com](http://www.ffin.com)

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

Bank Name: **Guardian Savings Bank**  
Headquartered In: West Chester, OH  
Website: [www.guardiansavingsbank.com/](http://www.guardiansavingsbank.com/)

Rating: **A** Yr Founded: 1895  
Has Branches In: KY, OH  
Telephone: (513) 942-3500

Bank Name: **Jackson County Bank**  
Headquartered In: McKee, KY  
Website: [www.jacksoncobank.com](http://www.jacksoncobank.com)

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



Bank Name: **Kentucky Farmers Bank Corporation**  
 Headquartered In: Ashland, KY  
 Website: [www.kfb.bank](http://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](http://www.magnoliabank.com)

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

Bank Name: **Planters Bank, Inc.**  
 Headquartered In: Hopkinsville, KY  
 Website: [www.planterbankonline.com](http://www.planterbankonline.com)

Rating: **A** Yr Founded: 1996  
 Has Branches In: KY, TN  
 Telephone: (270) 886-9030

Bank Name: **Republic Bank & Trust Company**  
 Headquartered In: Louisville, KY  
 Website: [www.republicbank.com](http://www.republicbank.com)

Rating: **A** Yr Founded: 1982  
 Has Branches In: FL, IN, KY, OH, TN  
 Telephone: (502) 584-3600

Bank Name: **Taylor County Bank**  
 Headquartered In: Campbellsville, KY  
 Website: [www.taylorcountybank.com](http://www.taylorcountybank.com)

Rating: **A** Yr Founded: 1937  
 Has Branches In: KY  
 Telephone: (270) 465-4196

Bank Name: **The Paducah Bank and Trust Company**  
 Headquartered In: Paducah, KY  
 Website: [www.paducahbank.com](http://www.paducahbank.com)

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

Bank Name: **United Citizens Bank of Southern Kentucky, Inc.**  
 Headquartered In: Columbia, KY  
 Website: [www.ucbsky.com](http://www.ucbsky.com)

Rating: **A** Yr Founded: 2004  
 Has Branches In: KY  
 Telephone: (270) 384-2265

Bank Name: **United Community Bank of West Kentucky, Inc.**  
 Headquartered In: Morganfield, KY  
 Website: [www.ucbwest.com](http://www.ucbwest.com)

Rating: **A** Yr Founded: 2001  
 Has Branches In: KY  
 Telephone: (270) 389-3232

## Louisiana

Bank Name: **FSNB, National Association**  
 Headquartered In: Lawton, OK  
 Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **Rayne State Bank & Trust Company**  
 Headquartered In: Rayne, LA  
 Website: [www.bankonnet.com](http://www.bankonnet.com)

Rating: **A** Yr Founded: 1943  
 Has Branches In: LA  
 Telephone: (337) 334-3191



## Maine

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Bank Name: **Bath Savings Institution**  
Headquartered In: Bath, ME  
Website: [www.bathsavings.com](http://www.bathsavings.com)

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

Bank Name: **Kennebec Savings Bank**  
Headquartered In: Augusta, ME  
Website: [www.kennebecsavings.bank](http://www.kennebecsavings.bank)

Rating: **A** Yr Founded: 1870  
Has Branches In: ME  
Telephone: (207) 622-5801

Bank Name: **Norway Savings Bank**  
Headquartered In: Norway, ME  
Website: [www.norwaysavings.bank](http://www.norwaysavings.bank)

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

## Maryland

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Bank Name: **Calvin B. Taylor Banking Company of Berlin, Maryland**  
Headquartered In: Berlin, MD  
Website: [www.taylorbank.com](http://www.taylorbank.com)

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

## Massachusetts

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Bank Name: **Bank of New England**  
Headquartered In: Salem, NH  
Website: [bankofnewengland.com](http://bankofnewengland.com)

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

Bank Name: **Cape Ann Savings Bank**  
Headquartered In: Gloucester, MA  
Website: [www.capeannsavings.bank/](http://www.capeannsavings.bank/)

Rating: **A** Yr Founded: 1846  
Has Branches In: MA  
Telephone: (978) 283-0246

Bank Name: **Leader Bank, National Association**  
Headquartered In: Arlington, MA  
Website: [www.leaderbank.com](http://www.leaderbank.com)

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

Bank Name: **MutualOne Bank**  
Headquartered In: Framingham, MA  
Website: [www.mutualone.com](http://www.mutualone.com)

Rating: **A** Yr Founded: 1889  
Has Branches In: MA  
Telephone: (508) 820-4000

Bank Name: **Northern Bank & Trust Company**  
Headquartered In: Woburn, MA  
Website: [www.nbtc.com/](http://www.nbtc.com/)

Rating: **A** Yr Founded: 1960  
Has Branches In: MA  
Telephone: (781) 937-5400



## Michigan

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Bank Name: **Tri-County Bank**  
Headquartered In: Brown City, MI  
Website: [www.tri-countybank.com](http://www.tri-countybank.com)

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

Bank Name: **University Bank**  
Headquartered In: Ann Arbor, MI  
Website: [www.university-bank.com](http://www.university-bank.com)

Rating: **A**      Yr Founded: 1890  
Has Branches In: MI  
Telephone: (734) 741-5858

## Minnesota

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Bank Name: **Bank of Alma**  
Headquartered In: Alma, WI  
Website: [www.bankofalma.net](http://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](http://www.vermillionbank.com)

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

Bank Name: **Charter Bank**  
Headquartered In: Eau Claire, WI  
Website: [www.charterbank.bank](http://www.charterbank.bank)

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

Bank Name: **Farmers Trust & Savings Bank**  
Headquartered In: Buffalo Center, IA  
Website: [www.ftsbbank.bank](http://www.ftsbbank.bank)

Rating: **A**      Yr Founded: 1914  
Has Branches In: IA, MN  
Telephone: (641) 562-2696

Bank Name: **Fidelity Bank**  
Headquartered In: Edina, MN  
Website: [www.fidelitybankmn.com](http://www.fidelitybankmn.com)

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

Bank Name: **First State Bank Southwest**  
Headquartered In: Worthington, MN  
Website: [www.firststatebanksw.com/](http://www.firststatebanksw.com/)

Rating: **A**      Yr Founded: 1903  
Has Branches In: MN  
Telephone: (507) 376-9747

Bank Name: **Great Southern Bank**  
Headquartered In: Springfield, MO  
Website: [www.greatsouthernbank.com](http://www.greatsouthernbank.com)

Rating: **A**      Yr Founded: 1923  
Has Branches In: AR, IA, KS, MN, MO, NE, OK  
Telephone: (417) 895-5234

Bank Name: **Lake Central Bank**  
Headquartered In: Annandale, MN  
Website: [www.lakecentralbank.com](http://www.lakecentralbank.com)

Rating: **A**      Yr Founded: 1893  
Has Branches In: MN  
Telephone: (320) 274-8216

Bank Name: **Liberty Bank Minnesota**  
Headquartered In: Saint Cloud, MN  
Website: [www.libertybankmn.com](http://www.libertybankmn.com)

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



Bank Name: **PrinsBank**  
Headquartered In: Prinsburg, MN  
Website: [www.prinsbank.com](http://www.prinsbank.com)

Rating: **A** Yr Founded: 1916  
Has Branches In: MN  
Telephone: (320) 978-6351

Bank Name: **State Bank of Wheaton**  
Headquartered In: Wheaton, MN  
Website: [www.sbwheaton.com](http://www.sbwheaton.com)

Rating: **A** Yr Founded: 1899  
Has Branches In: MN  
Telephone: (320) 563-8142

## Mississippi

Bank Name: **BNA Bank**  
Headquartered In: New Albany, MS  
Website: [www.bnabank.com](http://www.bnabank.com)

Rating: **A** Yr Founded: 1896  
Has Branches In: MS  
Telephone: (662) 534-8171

Bank Name: **FSNB, National Association**  
Headquartered In: Lawton, OK  
Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **The Citizens National Bank of Meridian**  
Headquartered In: Meridian, MS  
Website: [www.yourcnb.com](http://www.yourcnb.com)

Rating: **A** Yr Founded: 1888  
Has Branches In: MS  
Telephone: (601) 484-5269

## Missouri

Bank Name: **Adrian Bank**  
Headquartered In: Adrian, MO  
Website: [www.adrianbank.com](http://www.adrianbank.com)

Rating: **A** Yr Founded: 1932  
Has Branches In: MO  
Telephone: (816) 297-2194

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](http://www.afbank.com)

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

Bank Name: **Bank of Saint Elizabeth**  
Headquartered In: Saint Elizabeth, MO  
Website: [www.stebank.com](http://www.stebank.com)

Rating: **A** Yr Founded: 1914  
Has Branches In: MO  
Telephone: (573) 493-2313

Bank Name: **Cass Commercial Bank**  
Headquartered In: Saint Louis, MO  
Website: [www.cassbank.com/](http://www.cassbank.com/)

Rating: **A** Yr Founded: 1906  
Has Branches In: MO  
Telephone: (314) 506-5544

Bank Name: **Central Bank of Kansas City**  
Headquartered In: Kansas City, MO  
Website: [www.centralbankkc.com](http://www.centralbankkc.com)

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



Bank Name: **Citizens' Bank of Charleston**  
Headquartered In: Charleston, MO  
Website: [www.citizensbankinfo.com](http://www.citizensbankinfo.com)

Rating: **A** Yr Founded: 1958  
Has Branches In: MO  
Telephone: (573) 683-3373

Bank Name: **First State Bank of St. Charles, Missouri**  
Headquartered In: Saint Charles, MO  
Website: [www.fsbfinancial.com](http://www.fsbfinancial.com)

Rating: **A** Yr Founded: 1867  
Has Branches In: KS, MO  
Telephone: (636) 940-5555

Bank Name: **Great Southern Bank**  
Headquartered In: Springfield, MO  
Website: [www.greatsouthernbank.com](http://www.greatsouthernbank.com)

Rating: **A** Yr Founded: 1923  
Has Branches In: AR, IA, KS, MN, MO, NE, OK  
Telephone: (417) 895-5234

Bank Name: **HNB National Bank**  
Headquartered In: Hannibal, MO  
Website: [www.hnbbanks.com](http://www.hnbbanks.com)

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

Bank Name: **Legends Bank**  
Headquartered In: Linn, MO  
Website: [www.legendsbk.com](http://www.legendsbk.com)

Rating: **A** Yr Founded: 1913  
Has Branches In: MO  
Telephone: (573) 897-2204

Bank Name: **Lindell Bank & Trust Company**  
Headquartered In: Saint Louis, MO  
Website: [www.lindellbank.com](http://www.lindellbank.com)

Rating: **A** Yr Founded: 1923  
Has Branches In: IL, MO  
Telephone: (314) 645-7700

Bank Name: **Midwest Independent BankersBank**  
Headquartered In: Jefferson City, MO  
Website: [www.mibanc.com](http://www.mibanc.com)

Rating: **A** Yr Founded: 1985  
Has Branches In: MO  
Telephone: (573) 636-9555

Bank Name: **NBKC Bank**  
Headquartered In: Overland Park, KS  
Website: [www.nbkc.com](http://www.nbkc.com)

Rating: **A** Yr Founded: 1999  
Has Branches In: KS, MO  
Telephone: (913) 905-2100

Bank Name: **North American Savings Bank, FSB**  
Headquartered In: Kansas City, MO  
Website: [www.nasb.com](http://www.nasb.com)

Rating: **A** Yr Founded: 1927  
Has Branches In: MO  
Telephone: (866) 599-9800

Bank Name: **Peoples Community Bank**  
Headquartered In: Greenville, MO  
Website: [www.peoplescommunitybank.com/](http://www.peoplescommunitybank.com/)

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

Bank Name: **Senath State Bank**  
Headquartered In: Senath, MO  
Website: [www.senathstatebank.com](http://www.senathstatebank.com)

Rating: **A** Yr Founded: 1935  
Has Branches In: MO  
Telephone: (573) 738-2646

Bank Name: **St. Clair County State Bank**  
Headquartered In: Osceola, MO  
Website: [www.sccsbank.com](http://www.sccsbank.com)

Rating: **A** Yr Founded: 1896  
Has Branches In: MO  
Telephone: (417) 646-8128

Bank Name: **Sterling Bank**  
Headquartered In: Poplar Bluff, MO  
Website: [www.sterbank.com](http://www.sterbank.com)

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



Bank Name: **The Bank of Advance**  
Headquartered In: Advance, MO  
Website: [www.bankofadvance.com](http://www.bankofadvance.com)

Rating: **A** Yr Founded: 1902  
Has Branches In: IL, MO  
Telephone: (573) 722-3517

Bank Name: **The Bank of Grain Valley**  
Headquartered In: Kansas City, MO  
Website: [www.bankofgrainvalley.com](http://www.bankofgrainvalley.com)

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

Bank Name: **The Bank of Old Monroe**  
Headquartered In: Old Monroe, MO  
Website: [www.bankofoldmonroe.com](http://www.bankofoldmonroe.com)

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

Bank Name: **The Citizens Bank of Edina**  
Headquartered In: Edina, MO  
Website: [www.cbofe.com](http://www.cbofe.com)

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

Bank Name: **The Nodaway Valley Bank**  
Headquartered In: Maryville, MO  
Website: [www.nvb.com](http://www.nvb.com)

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

Bank Name: **Town and Country Bank Midwest**  
Headquartered In: Quincy, IL  
Website: [www.tcbankmidwest.com](http://www.tcbankmidwest.com)

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

## Montana

Bank Name: **Bank of Montana**  
Headquartered In: Missoula, MT  
Website: [www.bankofmontana.com](http://www.bankofmontana.com)

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

Bank Name: **Independence Bank**  
Headquartered In: Havre, MT  
Website: [www.ibyourbank.com](http://www.ibyourbank.com)

Rating: **A** Yr Founded: 1973  
Has Branches In: MT  
Telephone: (406) 265-1241

Bank Name: **Opportunity Bank of Montana**  
Headquartered In: Helena, MT  
Website: [www.opportunitybank.com](http://www.opportunitybank.com)

Rating: **A** Yr Founded: 1922  
Has Branches In: MT  
Telephone: (406) 442-3080

Bank Name: **The Bank of Commerce**  
Headquartered In: Ammon, ID  
Website: [www.bankofcommerce.org](http://www.bankofcommerce.org)

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](http://www.yellowstone.bank)

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



## Nebraska

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Bank Name: **American Interstate Bank**  
Headquartered In: Elkhorn, NE  
Website: [www.americaninterstatebank.com](http://www.americaninterstatebank.com)

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

Bank Name: **First Savings Bank**  
Headquartered In: Beresford, SD  
Website: [www.firstsavingsbanks.bank/](http://www.firstsavingsbanks.bank/)

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

Bank Name: **Great Southern Bank**  
Headquartered In: Springfield, MO  
Website: [www.greatsouthernbank.com](http://www.greatsouthernbank.com)

Rating: **A** Yr Founded: 1923  
Has Branches In: AR, IA, KS, MN, MO, NE, OK  
Telephone: (417) 895-5234

Bank Name: **Heritage Bank**  
Headquartered In: Wood River, NE  
Website: [www.bankonheritage.com](http://www.bankonheritage.com)

Rating: **A** Yr Founded: 1884  
Has Branches In: NE  
Telephone: (308) 583-2262

Bank Name: **Homestead Bank**  
Headquartered In: Cozad, NE  
Website: [www.homestead.bank](http://www.homestead.bank)

Rating: **A** Yr Founded: 1905  
Has Branches In: NE  
Telephone: (308) 784-2000

Bank Name: **Madison County Bank**  
Headquartered In: Madison, NE  
Website: [www.madisoncountybank.com](http://www.madisoncountybank.com)

Rating: **A** Yr Founded: 1888  
Has Branches In: NE  
Telephone: (402) 454-6511

Bank Name: **Town & Country Bank**  
Headquartered In: Ravenna, NE  
Website: [www.tcbank.bank](http://www.tcbank.bank)

Rating: **A** Yr Founded: 1905  
Has Branches In: NE  
Telephone: (308) 452-3225

Bank Name: **West Gate Bank**  
Headquartered In: Lincoln, NE  
Website: [www.westgate.bank](http://www.westgate.bank)

Rating: **A** Yr Founded: 1968  
Has Branches In: NE  
Telephone: (402) 434-3456

## Nevada

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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](http://www.afbank.com)

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

Bank Name: **Bank of George**  
Headquartered In: Las Vegas, NV  
Website: [www.bankofgeorge.com](http://www.bankofgeorge.com)

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



Bank Name: **First Savings Bank**  
Headquartered In: Beresford, SD  
Website: [www.firstsavingsbanks.bank/](http://www.firstsavingsbanks.bank/)

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

Bank Name: **First Security Bank of Nevada**  
Headquartered In: Las Vegas, NV  
Website: [www.fsbnv.com](http://www.fsbnv.com)

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

Bank Name: **Royal Business Bank**  
Headquartered In: Los Angeles, CA  
Website: [www.royalbusinessbankusa.com](http://www.royalbusinessbankusa.com)

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

## New Hampshire

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Bank Name: **Bank of New England**  
Headquartered In: Salem, NH  
Website: [bankofnewengland.com](http://bankofnewengland.com)

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

## New Jersey

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Bank Name: **AMG National Trust Bank**  
Headquartered In: Greenwood Village, CO  
Website: [www.amgnational.com](http://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](http://www.bessemertrust.com)

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

Bank Name: **Metro City Bank**  
Headquartered In: Doraville, GA  
Website: [www.metrocitybank.bank](http://www.metrocitybank.bank)

Rating: **A** Yr Founded: 2006  
Has Branches In: AL, FL, GA, NJ, NY, TX, VA  
Telephone: (770) 455-4974

Bank Name: **Pacific City Bank**  
Headquartered In: Los Angeles, CA  
Website: [www.paccity.net](http://www.paccity.net)

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

Bank Name: **Parke Bank**  
Headquartered In: Sewell, NJ  
Website: [www.parkebank.com](http://www.parkebank.com)

Rating: **A** Yr Founded: 1999  
Has Branches In: NJ, PA  
Telephone: (856) 256-2500

Bank Name: **Royal Business Bank**  
Headquartered In: Los Angeles, CA  
Website: [www.royalbusinessbankusa.com](http://www.royalbusinessbankusa.com)

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



## New Mexico

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Bank Name: **Citizens Bank of Las Cruces**  
 Headquartered In: Las Cruces, NM  
 Website: [www.citizenslc.com](http://www.citizenslc.com)

Rating: **A** Yr Founded: 1970  
 Has Branches In: NM, TX  
 Telephone: (575) 647-4100

Bank Name: **First American Bank**  
 Headquartered In: Artesia, NM  
 Website: [www.firstamb.net](http://www.firstamb.net)

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

Bank Name: **First New Mexico Bank**  
 Headquartered In: Deming, NM  
 Website: [www.firstnewmexicobank.com](http://www.firstnewmexicobank.com)

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

Bank Name: **First New Mexico Bank of Silver City**  
 Headquartered In: Silver City, NM  
 Website: [www.fnmbnc.com](http://www.fnmbnc.com)

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

Bank Name: **First New Mexico Bank, Las Cruces**  
 Headquartered In: Las Cruces, NM  
 Website: [www.firstnewmexicobanklc.com](http://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/](http://www.firstsavingsbanks.bank/)

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

Bank Name: **Western Bank**  
 Headquartered In: Lordsburg, NM  
 Website: [www.boothelbank.com](http://www.boothelbank.com)

Rating: **A** Yr Founded: 1907  
 Has Branches In: AZ, NM  
 Telephone: (575) 542-3521

## New York

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Bank Name: **Esquire Bank, National Association**  
 Headquartered In: Jericho, NY  
 Website: [www.esquirebank.com](http://www.esquirebank.com)

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

Bank Name: **Amerasia Bank**  
 Headquartered In: Flushing, NY  
 Website: [www.amerasiabankny.com](http://www.amerasiabankny.com)

Rating: **A** Yr Founded: 1988  
 Has Branches In: FL, NY  
 Telephone: (718) 463-3600

Bank Name: **Armed Forces Bank, National Association**  
 Headquartered In: Fort Leavenworth, KS  
 Website: [www.afbank.com](http://www.afbank.com)

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



Bank Name: **Bessemer Trust Company, N.A.**  
 Headquartered In: New York, NY  
 Website: [www.bessemertrust.com](http://www.bessemertrust.com)

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

Bank Name: **Fulton Savings Bank**  
 Headquartered In: Fulton, NY  
 Website: [www.fultonsavings.com](http://www.fultonsavings.com)

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

Bank Name: **Genesee Regional Bank**  
 Headquartered In: Rochester, NY  
 Website: [www.grbbank.com](http://www.grbbank.com)

Rating: **A** Yr Founded: 1985  
 Has Branches In: NY  
 Telephone: (585) 249-1540

Bank Name: **Metro City Bank**  
 Headquartered In: Doraville, GA  
 Website: [www.metrocitybank.bank](http://www.metrocitybank.bank)

Rating: **A** Yr Founded: 2006  
 Has Branches In: AL, FL, GA, NJ, NY, TX, VA  
 Telephone: (770) 455-4974

Bank Name: **Pacific City Bank**  
 Headquartered In: Los Angeles, CA  
 Website: [www.paccity.net](http://www.paccity.net)

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

Bank Name: **Royal Business Bank**  
 Headquartered In: Los Angeles, CA  
 Website: [www.royalbusinessbankusa.com](http://www.royalbusinessbankusa.com)

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

## North Carolina

Bank Name: **AMG National Trust Bank**  
 Headquartered In: Greenwood Village, CO  
 Website: [www.amgnational.com](http://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](http://www.fsnb.com)

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

Bank Name: **Surrey Bank & Trust**  
 Headquartered In: Mount Airy, NC  
 Website: [www.surreybank.com](http://www.surreybank.com)

Rating: **A** Yr Founded: 1996  
 Has Branches In: NC, VA  
 Telephone: (336) 783-3900



## North Dakota

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Bank Name: **BNC National Bank**  
 Headquartered In: Glendale, AZ  
 Website: [www.bncbank.com/](http://www.bncbank.com/)

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

Bank Name: **Farmers and Merchants State Bank**  
 Headquartered In: Langdon, ND  
 Website: [www.fmbanklangdon.com](http://www.fmbanklangdon.com)

Rating: **A** Yr Founded: 1974  
 Has Branches In: ND  
 Telephone: (701) 256-5431

Bank Name: **First State Bank & Trust**  
 Headquartered In: Williston, ND  
 Website: [www.fsbnd.bank](http://www.fsbnd.bank)

Rating: **A** Yr Founded: 1926  
 Has Branches In: ND  
 Telephone: (701) 577-2113

Bank Name: **Liberty State Bank**  
 Headquartered In: Powers Lake, ND  
 Website: [www.libertystateplnd.com](http://www.libertystateplnd.com)

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

Bank Name: **Security First Bank of North Dakota**  
 Headquartered In: Center, ND  
 Website: [www.securityfirstbank.bank](http://www.securityfirstbank.bank)

Rating: **A** Yr Founded: 1925  
 Has Branches In: ND  
 Telephone: (701) 794-8758

## Ohio

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

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

Bank Name: **Farmers Savings Bank**  
 Headquartered In: Spencer, OH  
 Website: [www.fsb-spencer.com](http://www.fsb-spencer.com)

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

Bank Name: **Guardian Savings Bank**  
 Headquartered In: West Chester, OH  
 Website: [www.guardiansavingsbank.com/](http://www.guardiansavingsbank.com/)

Rating: **A** Yr Founded: 1895  
 Has Branches In: KY, OH  
 Telephone: (513) 942-3500

Bank Name: **Republic Bank & Trust Company**  
 Headquartered In: Louisville, KY  
 Website: [www.republicbank.com](http://www.republicbank.com)

Rating: **A** Yr Founded: 1982  
 Has Branches In: FL, IN, KY, OH, TN  
 Telephone: (502) 584-3600

Bank Name: **Spring Valley Bank**  
 Headquartered In: Wyoming, OH  
 Website: [www.springvalleybank.com](http://www.springvalleybank.com)

Rating: **A** Yr Founded: 1997  
 Has Branches In: OH  
 Telephone: (513) 761-6688

Bank Name: **The Peoples Bank Co.**  
 Headquartered In: Coldwater, OH  
 Website: [www.pbcbank.com](http://www.pbcbank.com)

Rating: **A** Yr Founded: 1905  
 Has Branches In: OH  
 Telephone: (419) 678-2385



Bank Name: **The St. Henry Bank**  
Headquartered In: Saint Henry, OH  
Website: [www.sthenrybank.com](http://www.sthenrybank.com)

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

Bank Name: **Union Savings Bank**  
Headquartered In: Cincinnati, OH  
Website: [www.usavingsbank.com](http://www.usavingsbank.com)

Rating: **A** Yr Founded: 1904  
Has Branches In: IN, OH, PA  
Telephone: (513) 247-0300

## Oklahoma

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Bank Name: **Community National Bank of Okarche**  
Headquartered In: Okarche, OK  
Website: [www.cnbbanker.com](http://www.cnbbanker.com)

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

Bank Name: **First Bank**  
Headquartered In: Erick, OK  
Website: [www.yourfirst.bank](http://www.yourfirst.bank)

Rating: **A** Yr Founded: 1902  
Has Branches In: OK  
Telephone: (580) 526-3332

Bank Name: **First Bank of Owasso**  
Headquartered In: Owasso, OK  
Website: [www.firstbank.net](http://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](http://www.fnbec.com)

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

Bank Name: **FSNB, National Association**  
Headquartered In: Lawton, OK  
Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **Great Southern Bank**  
Headquartered In: Springfield, MO  
Website: [www.greatsouthernbank.com](http://www.greatsouthernbank.com)

Rating: **A** Yr Founded: 1923  
Has Branches In: AR, IA, KS, MN, MO, NE, OK  
Telephone: (417) 895-5234

Bank Name: **Oklahoma Bank and Trust Company**  
Headquartered In: Clinton, OK  
Website: [www.oklabank.com](http://www.oklabank.com)

Rating: **A** Yr Founded: 1908  
Has Branches In: OK  
Telephone: (580) 323-2345

Bank Name: **The Bank of the West**  
Headquartered In: Thomas, OK  
Website: [www.thebankofthewest.com](http://www.thebankofthewest.com)

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

Bank Name: **The City National Bank and Trust Company of Lawton, Oklahoma**  
Headquartered In: Lawton, OK  
Website: [www.cnb1901.com](http://www.cnb1901.com)

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



Bank Name: **The Farmers and Merchants National Bank of Fairview** Rating: **A** Yr Founded: 1907  
 Headquartered In: Fairview, OK Has Branches In: OK  
 Website: [www.fairview.bank](http://www.fairview.bank) Telephone: (580) 227-3773

Bank Name: **The Payne County Bank** Rating: **A** Yr Founded: 1898  
 Headquartered In: Perkins, OK Has Branches In: OK  
 Website: [www.paynecountybank.com](http://www.paynecountybank.com) Telephone: (405) 547-2436

Bank Name: **The State Bank of Wynnewood** Rating: **A** Yr Founded: 1910  
 Headquartered In: Wynnewood, OK Has Branches In: OK  
 Website: [www.sbwok.com](http://www.sbwok.com) Telephone: (405) 665-2001

## Oregon

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Bank Name: **Pioneer Trust Bank, National Association** Rating: **A+** Yr Founded: 1924  
 Headquartered In: Salem, OR Has Branches In: OR  
 Website: [www.pioneertrustbank.com](http://www.pioneertrustbank.com) Telephone: (503) 363-3136

Bank Name: **Willamette Valley Bank** Rating: **A** Yr Founded: 2000  
 Headquartered In: Salem, OR Has Branches In: OR  
 Website: [www.willamettevalleybank.com](http://www.willamettevalleybank.com) Telephone: (503) 485-2222

## Pennsylvania

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Bank Name: **Parke Bank** Rating: **A** Yr Founded: 1999  
 Headquartered In: Sewell, NJ Has Branches In: NJ, PA  
 Website: [www.parkebank.com](http://www.parkebank.com) Telephone: (856) 256-2500

Bank Name: **The Haverford Trust Company** Rating: **A** Yr Founded: 1985  
 Headquartered In: Radnor, PA Has Branches In: PA  
 Website: [www.haverfordquality.com](http://www.haverfordquality.com) Telephone: (610) 995-8700

Bank Name: **Union Savings Bank** Rating: **A** Yr Founded: 1904  
 Headquartered In: Cincinnati, OH Has Branches In: IN, OH, PA  
 Website: [www.usavingsbank.com](http://www.usavingsbank.com) Telephone: (513) 247-0300

## Rhode Island

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Bank Name: **HarborOne Bank** Rating: **A-** Yr Founded: 1917  
 Headquartered In: Brockton, MA Has Branches In: MA, RI  
 Website: [www.harborone.com](http://www.harborone.com) Telephone: (508) 895-1000



## South Carolina

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Bank Name: **AMG National Trust Bank**  
Headquartered In: Greenwood Village, CO  
Website: [www.amgnational.com](http://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 Century Bank, National Association**  
Headquartered In: Commerce, GA  
Website: [www.myfirstcenturybank.com](http://www.myfirstcenturybank.com)

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

Bank Name: **First Federal Bank**  
Headquartered In: Lake City, FL  
Website: [www.ffbf.com](http://www.ffbf.com)

Rating: **A** Yr Founded: 1962  
Has Branches In: FL, SC  
Telephone: (386) 755-0600

Bank Name: **First Piedmont Federal Savings and Loan Association**  
Headquartered In: Gaffney, SC  
Website: [www.firstpiedmont.com](http://www.firstpiedmont.com)

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

Bank Name: **Palmetto State Bank**  
Headquartered In: Hampton, SC  
Website: [www.palmettostatebank.com/](http://www.palmettostatebank.com/)

Rating: **A** Yr Founded: 1907  
Has Branches In: SC  
Telephone: (803) 943-2671

## South Dakota

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Bank Name: **First National Bank**  
Headquartered In: Fort Pierre, SD  
Website: [www.firstnationalbanks.bank](http://www.firstnationalbanks.bank)

Rating: **A** Yr Founded: 1934  
Has Branches In: CO, SD  
Telephone: (605) 223-2521

Bank Name: **First National Bank in Philip**  
Headquartered In: Philip, SD  
Website: [www.fnbphilip.com](http://www.fnbphilip.com)

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

Bank Name: **First Premier Bank**  
Headquartered In: Sioux Falls, SD  
Website: [www.firstpremier.com](http://www.firstpremier.com)

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

Bank Name: **First Savings Bank**  
Headquartered In: Beresford, SD  
Website: [www.firstsavingsbanks.bank/](http://www.firstsavingsbanks.bank/)

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

Bank Name: **Pioneer Bank & Trust**  
Headquartered In: Spearfish, SD  
Website: [www.pioneerbankandtrust.com](http://www.pioneerbankandtrust.com)

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

Bank Name: **Quoin Financial Bank**  
Headquartered In: Miller, SD  
Website: [www.quinbank.com](http://www.quinbank.com)

Rating: **A** Yr Founded: 1938  
Has Branches In: SD  
Telephone: (605) 853-2473



Bank Name: **Security National Bank of South Dakota**  
 Headquartered In: Dakota Dunes, SD  
 Website: [www.snbsd.com](http://www.snbsd.com)

Rating: **A** Yr Founded: 1997  
 Has Branches In: SD  
 Telephone: (605) 232-6060

## Tennessee

Bank Name: **Bank of Cleveland**  
 Headquartered In: Cleveland, TN  
 Website: [www.bankofcleveland.com](http://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](http://www.citzcar.com)

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

Bank Name: **Citizens Bank**  
 Headquartered In: Elizabethton, TN  
 Website: [www.citizensbank24.com](http://www.citizensbank24.com)

Rating: **A** Yr Founded: 1934  
 Has Branches In: TN  
 Telephone: (423) 543-2265

Bank Name: **Citizens Community Bank**  
 Headquartered In: Winchester, TN  
 Website: [www.ccbank.net](http://www.ccbank.net)

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

Bank Name: **Citizens National Bank**  
 Headquartered In: Sevierville, TN  
 Website: [www.cnbtn.com](http://www.cnbtn.com)

Rating: **A** Yr Founded: 1973  
 Has Branches In: TN  
 Telephone: (865) 453-9031

Bank Name: **First Volunteer Bank**  
 Headquartered In: Chattanooga, TN  
 Website: [www.firstvolunteer.bank](http://www.firstvolunteer.bank)

Rating: **A** Yr Founded: 1904  
 Has Branches In: GA, TN  
 Telephone: (423) 668-4509

Bank Name: **FSNB, National Association**  
 Headquartered In: Lawton, OK  
 Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **Planters Bank, Inc.**  
 Headquartered In: Hopkinsville, KY  
 Website: [www.planterbankonline.com](http://www.planterbankonline.com)

Rating: **A** Yr Founded: 1996  
 Has Branches In: KY, TN  
 Telephone: (270) 886-9030

Bank Name: **Republic Bank & Trust Company**  
 Headquartered In: Louisville, KY  
 Website: [www.republicbank.com](http://www.republicbank.com)

Rating: **A** Yr Founded: 1982  
 Has Branches In: FL, IN, KY, OH, TN  
 Telephone: (502) 584-3600

Bank Name: **The First Bank and Trust Company**  
 Headquartered In: Lebanon, VA  
 Website: [www.firstbank.com](http://www.firstbank.com)

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



# Texas

Bank Name: <b>Armed Forces Bank, National Association</b> Headquartered In: Fort Leavenworth, KS Has Branches In: AZ, CA, CO, IL, KS, KY, MO, NV, NY, TX, VA, WA Website: <a href="http://www.afbank.com">www.afbank.com</a>	Rating: <b>A</b> Yr Founded: 1907  Telephone: (913) 682-9090
Bank Name: <b>Austin Bank, Texas National Association</b> Headquartered In: Jacksonville, TX Website: <a href="http://www.austinbank.com">www.austinbank.com</a>	Rating: <b>A</b> Yr Founded: 1900 Has Branches In: TX Telephone: (903) 586-1526
Bank Name: <b>Bessemer Trust Company, N.A.</b> Headquartered In: New York, NY Website: <a href="http://www.bessemertrust.com">www.bessemertrust.com</a>	Rating: <b>A</b> Yr Founded: 1907 Has Branches In: CT, NY, TX, WA Telephone: (212) 708-9100
Bank Name: <b>Citizens 1st Bank</b> Headquartered In: Tyler, TX Website: <a href="http://www.citizens1stbank.com">www.citizens1stbank.com</a>	Rating: <b>A</b> Yr Founded: 1920 Has Branches In: TX Telephone: (903) 581-1900
Bank Name: <b>Citizens Bank of Las Cruces</b> Headquartered In: Las Cruces, NM Website: <a href="http://www.citizenslc.com">www.citizenslc.com</a>	Rating: <b>A</b> Yr Founded: 1970 Has Branches In: NM, TX Telephone: (575) 647-4100
Bank Name: <b>Citizens National Bank at Brownwood</b> Headquartered In: Brownwood, TX Website: <a href="http://www.cnb-brownwood.com">www.cnb-brownwood.com</a>	Rating: <b>A</b> Yr Founded: 1934 Has Branches In: TX Telephone: (325) 643-3545
Bank Name: <b>Commerce Bank</b> Headquartered In: Laredo, TX Website: <a href="http://www.ibc.com">www.ibc.com</a>	Rating: <b>A</b> Yr Founded: 1982 Has Branches In: TX Telephone: (956) 724-1616
Bank Name: <b>Community Bank</b> Headquartered In: Longview, TX Website: <a href="http://www.cbanktexas.com">www.cbanktexas.com</a>	Rating: <b>A</b> Yr Founded: 1984 Has Branches In: TX Telephone: (903) 236-4422
Bank Name: <b>Crockett National Bank</b> Headquartered In: San Antonio, TX Website: <a href="http://www.crockettnationalbank.com">www.crockettnationalbank.com</a>	Rating: <b>A</b> Yr Founded: 1983 Has Branches In: TX Telephone: (210) 467-5391
Bank Name: <b>Falcon International Bank</b> Headquartered In: Laredo, TX Website: <a href="http://www.falconbank.com">www.falconbank.com</a>	Rating: <b>A</b> Yr Founded: 1986 Has Branches In: TX Telephone: (956) 723-2265
Bank Name: <b>First Financial Bank, National Association</b> Headquartered In: Abilene, TX Website: <a href="http://www.ffin.com">www.ffin.com</a>	Rating: <b>A</b> Yr Founded: 1890 Has Branches In: KY, TX Telephone: (325) 627-7200
Bank Name: <b>First Savings Bank</b> Headquartered In: Beresford, SD Website: <a href="http://www.firstsavingsbanks.bank/">www.firstsavingsbanks.bank/</a>	Rating: <b>A</b> Yr Founded: 1913 Has Branches In: AZ, NE, NM, NV, SD, TX Telephone: (605) 763-2009



Bank Name: **First State Bank of Bedias**  
Headquartered In: Bedias, TX  
Website: [www.bediasbank.com](http://www.bediasbank.com)

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

Bank Name: **FSNB, National Association**  
Headquartered In: Lawton, OK  
Website: [www.fsnb.com](http://www.fsnb.com)

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

Bank Name: **Golden Bank, National Association**  
Headquartered In: Houston, TX  
Website: [www.goldenbank-na.com](http://www.goldenbank-na.com)

Rating: **A** Yr Founded: 1985  
Has Branches In: CA, TX  
Telephone: (713) 777-3838

Bank Name: **International Bank of Commerce**  
Headquartered In: Laredo, TX  
Website: [www.ibt.com](http://www.ibt.com)

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

Bank Name: **International Bank of Commerce**  
Headquartered In: Zapata, TX  
Website: [www.ibt.com](http://www.ibt.com)

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

Bank Name: **International Bank of Commerce**  
Headquartered In: Brownsville, TX  
Website: [www.ibt.com](http://www.ibt.com)

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

Bank Name: **Metro City Bank**  
Headquartered In: Doraville, GA  
Website: [www.metrocitybank.bank](http://www.metrocitybank.bank)

Rating: **A** Yr Founded: 2006  
Has Branches In: AL, FL, GA, NJ, NY, TX, VA  
Telephone: (770) 455-4974

Bank Name: **Muenster State Bank**  
Headquartered In: Muenster, TX  
Website: [www.msbt.com](http://www.msbt.com)

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

Bank Name: **Security State Bank**  
Headquartered In: Farwell, TX  
Website: [www.ssbfarwell.com](http://www.ssbfarwell.com)

Rating: **A** Yr Founded: 1925  
Has Branches In: TX  
Telephone: (806) 481-3327

Bank Name: **Security State Bank & Trust**  
Headquartered In: Fredericksburg, TX  
Website: [www.ssbtx.com](http://www.ssbtx.com)

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

Bank Name: **Southside Bank**  
Headquartered In: Tyler, TX  
Website: [www.southside.com](http://www.southside.com)

Rating: **A** Yr Founded: 1960  
Has Branches In: TX  
Telephone: (903) 531-7111

Bank Name: **Tejas Bank**  
Headquartered In: Monahans, TX  
Website: [www.mytejasbank.com](http://www.mytejasbank.com)

Rating: **A** Yr Founded: 1960  
Has Branches In: TX  
Telephone: (432) 943-4230

Bank Name: **Texas Bank**  
Headquartered In: Brownwood, TX  
Website: [www.texasbank.com](http://www.texasbank.com)

Rating: **A** Yr Founded: 1966  
Has Branches In: TX  
Telephone: (325) 649-9200



Bank Name: **Texas Bank Financial**  
Headquartered In: Weatherford, TX  
Website: [www.texas-bank.com](http://www.texas-bank.com)

Rating: **A** Yr Founded: 1987  
Has Branches In: TX  
Telephone: (817) 596-9998

Bank Name: **Texas Exchange Bank, SSB**  
Headquartered In: Crowley, TX  
Website: [www.txexbank.com](http://www.txexbank.com)

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

Bank Name: **The Commercial National Bank of Brady**  
Headquartered In: Brady, TX  
Website: [www.cnbbrady.com](http://www.cnbbrady.com)

Rating: **A** Yr Founded: 1894  
Has Branches In: TX  
Telephone: (325) 597-2961

Bank Name: **The Falls City National Bank**  
Headquartered In: Falls City, TX  
Website: [www.fcnb.net](http://www.fcnb.net)

Rating: **A** Yr Founded: 1907  
Has Branches In: TX  
Telephone: (830) 254-3573

Bank Name: **The Liberty National Bank in Paris**  
Headquartered In: Paris, TX  
Website: [www.lnbparis.com](http://www.lnbparis.com)

Rating: **A** Yr Founded: 1931  
Has Branches In: TX  
Telephone: (903) 785-5555

Bank Name: **The Waggoner National Bank of Vernon**  
Headquartered In: Vernon, TX  
Website: [www.wnbvernon.com](http://www.wnbvernon.com)

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

Bank Name: **Trinity Bank, N.A.**  
Headquartered In: Fort Worth, TX  
Website: [www.trinitybk.com](http://www.trinitybk.com)

Rating: **A** Yr Founded: 2003  
Has Branches In: TX  
Telephone: (817) 763-9966

## Utah

Bank Name: **Optum Bank, Inc.**  
Headquartered In: Draper, UT  
Website: [www.optumbank.com](http://www.optumbank.com)

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

Bank Name: **Utah Independent Bank**  
Headquartered In: Salina, UT  
Website: [www.uibankonline.com](http://www.uibankonline.com)

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

Bank Name: **Bank of Utah**  
Headquartered In: Ogden, UT  
Website: [www.bankofutah.com](http://www.bankofutah.com)

Rating: **A** Yr Founded: 1952  
Has Branches In: UT  
Telephone: (801) 409-5001

Bank Name: **Central Bank**  
Headquartered In: Provo, UT  
Website: [www.cbutah.com](http://www.cbutah.com)

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

Bank Name: **State Bank of Southern Utah**  
Headquartered In: Cedar City, UT  
Website: [www.sbsu.com](http://www.sbsu.com)

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



## Vermont

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

Bank Name: <b>Community Bank, National Association</b>	Rating: <b>B+</b>	Yr Founded: 1866
Headquartered In: De Witt, NY	Has Branches In: MA, NY, PA, VT	
Website: cbna.com	Telephone: (315) 445-2282	

Bank Name: <b>KeyBank National Association</b>	Rating: <b>B+</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.key.com	Telephone: (216) 689-3000	

Bank Name: <b>NBT Bank, National Association</b>	Rating: <b>B+</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: <b>TrustCo Bank</b>	Rating: <b>B+</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

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Bank Name: <b>AMG National Trust Bank</b>	Rating: <b>A</b>	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	

Bank Name: <b>Armed Forces Bank, National Association</b>	Rating: <b>A</b>	Yr Founded: 1907
Headquartered In: Fort Leavenworth, KS		
Has Branches In: AZ, CA, CO, IL, KS, KY, MO, NV, NY, TX, VA, WA		
Website: www.afbank.com	Telephone: (913) 682-9090	

Bank Name: <b>Calvin B. Taylor Banking Company of Berlin, Maryland</b>	Rating: <b>A</b>	Yr Founded: 1890
Headquartered In: Berlin, MD	Has Branches In: DE, MD, VA	
Website: www.taylorbank.com	Telephone: (410) 641-1700	

Bank Name: <b>Metro City Bank</b>	Rating: <b>A</b>	Yr Founded: 2006
Headquartered In: Doraville, GA	Has Branches In: AL, FL, GA, NJ, NY, TX, VA	
Website: www.metrocitybank.bank	Telephone: (770) 455-4974	

Bank Name: <b>Surrey Bank &amp; Trust</b>	Rating: <b>A</b>	Yr Founded: 1996
Headquartered In: Mount Airy, NC	Has Branches In: NC, VA	
Website: www.surreybank.com	Telephone: (336) 783-3900	

Bank Name: <b>The First Bank and Trust Company</b>	Rating: <b>A</b>	Yr Founded: 1979
Headquartered In: Lebanon, VA	Has Branches In: TN, VA	
Website: www.firstbank.com	Telephone: (276) 889-4622	



## Washington

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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](http://www.afbank.com)

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

Bank Name: **Bessemer Trust Company, N.A.**  
Headquartered In: New York, NY  
Website: [www.bessemertrust.com](http://www.bessemertrust.com)

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

Bank Name: **Timberland Bank**  
Headquartered In: Hoquiam, WA  
Website: [www.timberlandbank.com](http://www.timberlandbank.com)

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

Bank Name: **UniBank**  
Headquartered In: Lynnwood, WA  
Website: [www.unibankusa.com](http://www.unibankusa.com)

Rating: **A**      Yr Founded: 2006  
Has Branches In: WA  
Telephone: (425) 275-9700

## West Virginia

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Bank Name: **Bank of Monroe**  
Headquartered In: Union, WV  
Website: [www.mybankofmonroe.com](http://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](http://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](http://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.clearmountainbank.com](http://www.clearmountainbank.com)

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

Bank Name: **MVB Bank, Inc.**  
Headquartered In: Fairmont, WV  
Website: [www.mvbbanking.com](http://www.mvbbanking.com)

Rating: **A-**      Yr Founded: 1999  
Has Branches In: VA, WV  
Telephone: (844) 682-2265

Bank Name: **The Bank of Romney**  
Headquartered In: Romney, WV  
Website: [www.bankofromney.net](http://www.bankofromney.net)

Rating: **A-**      Yr Founded: 1888  
Has Branches In: WV  
Telephone: (304) 822-3541

Bank Name: **Unified Bank**  
Headquartered In: Martins Ferry, OH  
Website: [www.unifiedbank.com](http://www.unifiedbank.com)

Rating: **A-**      Yr Founded: 1902  
Has Branches In: OH, WV  
Telephone: (740) 633-0445



Bank Name: **WesBanco Bank, Inc.**  
 Headquartered In: Wheeling, WV  
 Website: [www.wesbanco.com](http://www.wesbanco.com)

Rating: **A-** Yr Founded: 1870  
 Has Branches In: IN, KY, MD, OH, PA, WV  
 Telephone: (304) 234-9419

## Wisconsin

Bank Name: **Bank of Alma**  
 Headquartered In: Alma, WI  
 Website: [www.bankofalma.net](http://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](http://www.bankpds.com)

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

Bank Name: **Badger Bank**  
 Headquartered In: Fort Atkinson, WI  
 Website: [www.badgerbank.bank](http://www.badgerbank.bank)

Rating: **A** Yr Founded: 1884  
 Has Branches In: WI  
 Telephone: (920) 563-2478

Bank Name: **Bank of Lake Mills**  
 Headquartered In: Lake Mills, WI  
 Website: [www.bankoflakemills.com](http://www.bankoflakemills.com)

Rating: **A** Yr Founded: 1893  
 Has Branches In: WI  
 Telephone: (920) 648-8336

Bank Name: **Bank of Mauston**  
 Headquartered In: Mauston, WI  
 Website: [www.bankofmauston.com](http://www.bankofmauston.com)

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

Bank Name: **Bank of Wisconsin Dells**  
 Headquartered In: Wisconsin Dells, WI  
 Website: [www.dellsbank.bank](http://www.dellsbank.bank)

Rating: **A** Yr Founded: 1910  
 Has Branches In: WI  
 Telephone: (608) 253-1111

Bank Name: **BLC Community Bank**  
 Headquartered In: Little Chute, WI  
 Website: [www.blccb.com](http://www.blccb.com)

Rating: **A** Yr Founded: 1906  
 Has Branches In: WI  
 Telephone: (920) 788-4141

Bank Name: **Bluff View Bank**  
 Headquartered In: Galesville, WI  
 Website: [www.bluffviewbank.com/](http://www.bluffviewbank.com/)

Rating: **A** Yr Founded: 1883  
 Has Branches In: WI  
 Telephone: (608) 582-2233

Bank Name: **Charter Bank**  
 Headquartered In: Eau Claire, WI  
 Website: [www.charterbank.bank](http://www.charterbank.bank)

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

Bank Name: **Hometown Bank**  
 Headquartered In: Fond du Lac, WI  
 Website: [www.htbwi.com](http://www.htbwi.com)

Rating: **A** Yr Founded: 1907  
 Has Branches In: WI  
 Telephone: (920) 907-0788

Bank Name: **Intercity State Bank**  
 Headquartered In: Schofield, WI  
 Website: [intercitystatebank.com](http://intercitystatebank.com)

Rating: **A** Yr Founded: 1952  
 Has Branches In: WI  
 Telephone: (715) 359-4231



Bank Name: **Johnson Bank**  
Headquartered In: Racine, WI  
Website: [www.johnsonfinancialgroup.com/personal](http://www.johnsonfinancialgroup.com/personal)

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

Bank Name: **Oostburg State Bank**  
Headquartered In: Oostburg, WI  
Website: [www.oostburgbank.com](http://www.oostburgbank.com)

Rating: **A** Yr Founded: 1908  
Has Branches In: WI  
Telephone: (920) 564-2336

Bank Name: **The Bank of Deerfield**  
Headquartered In: Deerfield, WI  
Website: [www.bankofdeerfield.bank](http://www.bankofdeerfield.bank)

Rating: **A** Yr Founded: 1887  
Has Branches In: WI  
Telephone: (608) 764-5411

Bank Name: **The Farmers State Bank of Waupaca**  
Headquartered In: Waupaca, WI  
Website: [www.fsbwaupaca.com](http://www.fsbwaupaca.com)

Rating: **A** Yr Founded: 1911  
Has Branches In: WI  
Telephone: (715) 258-1400

Bank Name: **The First National Bank of Bangor**  
Headquartered In: Bangor, WI  
Website: [www.fnbbangor.net](http://www.fnbbangor.net)

Rating: **A** Yr Founded: 1903  
Has Branches In: WI  
Telephone: (608) 486-2386

Bank Name: **The Northwestern Bank**  
Headquartered In: Chippewa Falls, WI  
Website: [www.northwesternbank.com](http://www.northwesternbank.com)

Rating: **A** Yr Founded: 1904  
Has Branches In: WI  
Telephone: (715) 723-4461

Bank Name: **WaterStone Bank**  
Headquartered In: Wauwatosa, WI  
Website: [www.wsbonline.com](http://www.wsbonline.com)

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

Bank Name: **Waukesha State Bank**  
Headquartered In: Waukesha, WI  
Website: [www.waukeshabank.com](http://www.waukeshabank.com)

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

## Wyoming

Bank Name: **AMG National Trust Bank**  
Headquartered In: Greenwood Village, CO  
Website: [www.amgnational.com](http://www.amgnational.com)

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

Bank Name: **RSNB Bank**  
Headquartered In: Rock Springs, WY  
Website: [www.rsnb.com](http://www.rsnb.com)

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

Bank Name: **Wyoming Bank & Trust**  
Headquartered In: Cheyenne, WY  
Website: [www.wyomingbank.bank](http://www.wyomingbank.bank)

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





# Weiss Ratings' Weakest Banks by State

This list is derived from *Weiss Ratings Guide to Banks*, which rates the financial strength of nearly 6,000 banks nationwide. Visit [www.greyhouse.com](http://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.

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>.

<b>Name</b>	The name under which the institution was chartered.
<b>Weiss Safety Rating</b>	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.
<b>Headquartered In</b>	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.
<b>Has Branches In</b>	The states in which an institution is licensed to conduct business.
<b>Website</b>	The company's web address.
<b>Telephone</b>	The company's phone number.
<b>Year Founded</b>	Year founded.



The following list of Weakest Banks by State is based on ratings as of February 1, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.

## Georgia

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

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

Bank Name: **Farmers & Merchants Bank**  
Headquartered In: Lakeland, GA  
Website: [www.fmb.net](http://www.fmb.net)

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

Bank Name: **Community Bank & Trust - West Georgia**  
Headquartered In: LaGrange, GA  
Website: [www.redapplebank.com](http://www.redapplebank.com)

Rating: **E+** Yr Founded: 1984  
Has Branches In: GA  
Telephone: (706) 884-7999

## Illinois

---

Bank Name: **Grand Rivers Community Bank**  
Headquartered In: Grand Chain, IL  
Website: [www.granddriverscommunitybank.com](http://www.granddriverscommunitybank.com)

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

Bank Name: **Texico State Bank**  
Headquartered In: Texico, IL  
Website:

Rating: **E-** Yr Founded: 1920  
Has Branches In:  
Telephone: (618) 266-7670

Bank Name: **First Savanna Savings Bank**  
Headquartered In: Savanna, IL  
Website: [www.firstsavannasavings.com](http://www.firstsavannasavings.com)

Rating: **E+** Yr Founded: 1886  
Has Branches In:  
Telephone: (815) 273-3811

## Kansas

---

Bank Name: **The Walton State Bank**  
Headquartered In: Walton, KS  
Website: [waltonstatebank.com/](http://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/](http://www.peopleshazard.com/)

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

## Maryland

---

Bank Name: **Cecil Bank**  
Headquartered In: Elkton, MD  
Website: [www.cecilbank.com](http://www.cecilbank.com)

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

## Kentucky

---

Bank Name: **Peoples Bank & Trust Company of Hazard**  
Headquartered In: Hazard, KY  
Website: [www.peopleshazard.com/](http://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/](http://www.cbt-co.com/)

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

## Nebraska

---

Bank Name: **Ashton State Bank**  
Headquartered In: Ashton, NE  
Website: [www.theashtonstatebank.com](http://www.theashtonstatebank.com)

Rating: **E+** Yr Founded: 1908  
Has Branches In: NE  
Telephone: (308) 738-2282

Bank Name: **Sidney Federal Savings and Loan Association**  
Headquartered In: Sidney, NE  
Website: [www.sidneyfederal.com](http://www.sidneyfederal.com)

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



## Pennsylvania

---

Bank Name: **United Bank of Philadelphia**  
Headquartered In: Philadelphia, PA  
Website: [www.ubphila.com](http://www.ubphila.com)

Rating: **E+**      Yr Founded: 1992  
Has Branches In: PA  
Telephone: (484) 744-1576

## Tennessee

---

Bank Name: **Civis Bank**  
Headquartered In: Rogersville, TN  
Website: [www.civisbank.com](http://www.civisbank.com)

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

## Wisconsin

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Bank Name: **Columbia Savings and Loan Association**  
Headquartered In: Milwaukee, WI  
Website: [www.columbiasavingsandloans.com](http://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](http://www.greyhouse.com) for more information about *Weiss Ratings Guide to Credit Unions*.

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

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

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

<b>Name</b>	The name under which the institution was chartered.
<b>Weiss Safety Rating</b>	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.
<b>Headquartered In:</b>	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.
<b>Website</b>	The company's web address.
<b>Telephone</b>	The company's phone number.



The following list of highly recommended Credit Unions by State is based on ratings as of February 1, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.

## Alabama

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

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

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

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

Name: **All In Federal Credit Union**  
Headquartered In: Daleville, AL

Rating: **A** Phone: (334) 598-4411  
Website: [www.allincu.com](http://www.allincu.com)

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

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

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

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

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

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

## Alaska

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

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

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

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

## Arizona

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

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



## Arkansas

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

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

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

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

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

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

## California

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

Rating: **A+** Phone: (559) 584-0922  
Website: [www.fastcu.com](http://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](http://www.lbfcu.org)

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

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

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

Rating: **A+** Phone: (916) 444-6070  
Website: [www.sactocu.org](http://www.sactocu.org)

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

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

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

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

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

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

Name: **Credit Union of Southern California**  
Headquartered In: Anaheim, CA

Rating: **A** Phone: (866) 287-6225  
Website: [www.cusocal.org](http://www.cusocal.org)

Name: **Foothill Federal Credit Union**  
Headquartered In: Arcadia, CA

Rating: **A** Phone: (626) 445-0950  
Website: [www.foothillcu.org](http://www.foothillcu.org)

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

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

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

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



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

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

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

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

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

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

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

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

## Colorado

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

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

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

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

Name: **Elevations Credit Union**  
Headquartered In: Boulder, CO

Rating: **A** Phone: (303) 443-4672  
Website: [www.elevationscu.com/](http://www.elevationscu.com/)

## Connecticut

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

Name: **Charter Oak Federal Credit Union**  
Headquartered In: Waterford, CT

Rating: **B+** Phone: (860) 446-8085  
Website: [www.charteroak.org](http://www.charteroak.org)

Name: **Finex Credit Union**  
Headquartered In: East Hartford, CT

Rating: **B+** Phone: (860) 282-0001  
Website: [www.finexcu.org](http://www.finexcu.org)

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

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

## Delaware

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

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



## District of Columbia

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

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

Rating: **A-** Phone: (202) 212-6400  
Website: [www.bfsfcu.org](http://www.bfsfcu.org)

## Florida

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

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

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

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

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

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

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

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

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

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

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

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

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

Rating: **A** Phone: (850) 769-3306  
Website: [www.panhandlecu.org](http://www.panhandlecu.org)

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

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

## Georgia

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

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

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

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

Name: **Kinetic Credit Union**  
Headquartered In: Columbus, GA

Rating: **A** Phone: (706) 320-8500  
Website: [www.kineticcu.com](http://www.kineticcu.com)



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

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

Name: **Midsouth Community Federal Credit Union**  
Headquartered In: Macon, GA

Rating: **A** Phone: (478) 471-9946  
Website: [www.midsouthfcu.org](http://www.midsouthfcu.org)

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

Rating: **A** Phone: (912) 356-9225  
Website: [www.workmenscirclecu.com](http://www.workmenscirclecu.com)

## Hawaii

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

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

## Idaho

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

Rating: **A** Phone: (208) 962-3451  
Website: [www.ccfcu.coop/](http://www.ccfcu.coop/)

## Illinois

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

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

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

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

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

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

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

Rating: **A** Phone: (217) 223-4377  
Website: [www.membersfirstccu.com](http://www.membersfirstccu.com)

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

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

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

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

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

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



## Indiana

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

Rating: **A** Phone: (812) 477-9271  
Website: [www.etfcu.org](http://www.etfcu.org)

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

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

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

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

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

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

Name: **Natco Credit Union**  
Headquartered In: Richmond, IN

Rating: **A** Phone: (765) 962-2561  
Website: [www.natcocu.org](http://www.natcocu.org)

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

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

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

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

## Iowa

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

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

Name: **Community Choice Credit Union**  
Headquartered In: Johnston, IA

Rating: **A** Phone: (515) 334-8100  
Website: [www.comchoicecu.org](http://www.comchoicecu.org)

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

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

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

Rating: **A** Phone: (563) 582-1331  
Website: [www.dutracs.org](http://www.dutracs.org)

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

Rating: **A** Phone: (712) 362-5897  
Website: [www.employeeescu.com](http://www.employeeescu.com)

Name: **GreenState Credit Union**  
Headquartered In: North Liberty, IA

Rating: **A** Phone: (319) 339-1000  
Website: [www.greenstate.org](http://www.greenstate.org)

Name: **The Family Credit Union**  
Headquartered In: Davenport, IA

Rating: **A** Phone: (563) 388-8328  
Website: [www.familycu.com](http://www.familycu.com)



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

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

## Kansas

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

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

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

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

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

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

## Kentucky

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

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

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

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

Name: **Commonwealth Credit Union**  
Headquartered In: Frankfort, KY

Rating: **A** Phone: (502) 564-4775  
Website: [www.ccuky.org](http://www.ccuky.org)

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

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

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

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

## Louisiana

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

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

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

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

Name: **Pelican State Credit Union**  
Headquartered In: Baton Rouge, LA

Rating: **A** Phone: (225) 408-6496  
Website: [www.pelicanstatecu.com](http://www.pelicanstatecu.com)



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

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

## Maine

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

Rating: **A** Phone: (207) 794-8623  
Website: [www.lincolmainefcu.com](http://www.lincolmainefcu.com)

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

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

## Maryland

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

Rating: **A** Phone: (301) 249-1800  
Website: [www.nasafcu.com](http://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](http://www.princegeorgescfcu.org)

Name: **Tower Federal Credit Union**  
Headquartered In: Laurel, MD

Rating: **A** Phone: (301) 497-7000  
Website: [www.towerfcu.org](http://www.towerfcu.org)

## Massachusetts

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

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

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

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

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

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

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

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



# Michigan

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

Rating: **A+** Phone: (989) 356-3577  
Website: [www.aaacu.com](http://www.aaacu.com)

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

Rating: **A+** Phone: (616) 242-9790  
Website: [www.lmcu.org](http://www.lmcu.org)

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

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

Name: **American 1 Credit Union**  
Headquartered In: Jackson, MI

Rating: **A** Phone: (888) 213-2848  
Website: [www.american1cu.org](http://www.american1cu.org)

Name: **Best Financial Credit Union**  
Headquartered In: Muskegon, MI

Rating: **A** Phone: (231) 733-1329  
Website: [www.bestfinancialcu.org](http://www.bestfinancialcu.org)

Name: **Calcite Credit Union**  
Headquartered In: Rogers City, MI

Rating: **A** Phone: (989) 340-6955  
Website: [www.calcitecu.com](http://www.calcitecu.com)

Name: **DFCU Financial**  
Headquartered In: Dearborn, MI

Rating: **A** Phone: (313) 336-2700  
Website: [www.dfcufinancial.com](http://www.dfcufinancial.com)

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

Rating: **A** Phone: (810) 767-8390  
Website: [www.dortonline.org](http://www.dortonline.org)

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

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

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

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

Name: **Forest Area Federal Credit Union**  
Headquartered In: Fife Lake, MI

Rating: **A** Phone: (231) 879-4154  
Website: [www.forestarea.com](http://www.forestarea.com)

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

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

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

Rating: **A** Phone: (800) 442-2800  
Website: [www.honorcu.com](http://www.honorcu.com)

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

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

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

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

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

Rating: **A** Phone: (248) 443-4600  
Website: [www.michiganfirst.com](http://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](http://www.msgcu.org)

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

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

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

Rating: **A** Phone: (616) 942-9630  
Website: [www.preferredcu.org](http://www.preferredcu.org)

Name: **Soo Co-op Credit Union**  
Headquartered In: Sault Sainte Marie, MI

Rating: **A** Phone: (906) 632-5300  
Website: [www.soocoop.com/](http://www.soocoop.com/)

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

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

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

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

## Minnesota

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

Rating: **A+** Phone: (218) 736-5528  
Website: [www.dawsonco-opcu.com](http://www.dawsonco-opcu.com)

Name: **Central Minnesota Credit Union**  
Headquartered In: Melrose, MN

Rating: **A** Phone: (320) 256-3669  
Website: [www.mycmcu.org](http://www.mycmcu.org)

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

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

Name: **Mayo Employees Federal Credit Union**  
Headquartered In: Rochester, MN

Rating: **A** Phone: (507) 535-1460  
Website: [www.mayocreditunion.org](http://www.mayocreditunion.org)

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

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

Name: **Red Wing Credit Union**  
Headquartered In: Red Wing, MN

Rating: **A** Phone: (651) 388-7133  
Website: [www.redwingcu.com](http://www.redwingcu.com)

Name: **TruStar Federal Credit Union**  
Headquartered In: International Falls, MN

Rating: **A** Phone: (218) 283-2000  
Website: [www.trustarfcu.com](http://www.trustarfcu.com)

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

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

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

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



## Mississippi

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Name: **Keesler Federal Credit Union**  
Headquartered In: Biloxi, MS

Rating: **A** Phone: (228) 385-5500  
Website: [www.kfcu.org](http://www.kfcu.org)

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

Rating: **A** Phone: (601) 649-7181  
Website: [www.sunbeltfcu.org](http://www.sunbeltfcu.org)

## Missouri

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

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

Name: **Assemblies of God Credit Union**  
Headquartered In: Springfield, MO

Rating: **A** Phone: (417) 831-4398  
Website: [www.agcu.org](http://www.agcu.org)

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

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

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

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

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

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

## Montana

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

Rating: **A+** Phone: (406) 293-7771  
Website: [www.lincolncountycu.com](http://www.lincolncountycu.com)

Name: **Grasslands Federal Credit Union**  
Headquartered In: Circle, MT

Rating: **A** Phone: (406) 485-2288  
Website: [www.grasslandscu.com](http://www.grasslandscu.com)

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

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

## Nebraska

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

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



## Nevada

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

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

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

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

## New Hampshire

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

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

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

## New Jersey

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\* There are no A+ or A Rated Credit Unions in New Jersey. The top rated credit unions in NJ are:

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

Rating: **A-** Phone: (908) 771-0300  
Website: [www.advfinfcu.com](http://www.advfinfcu.com)

Name: **New Jersey Law & Public Safety Credit Union**  
Headquartered In: Trenton, NJ

Rating: **A-** Phone: (609) 393-0046  
Website: [www.njlpescu.org](http://www.njlpescu.org)

## New Mexico

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

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

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

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



## New York

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

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

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

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

Name: **Countryside Federal Credit Union**  
Headquartered In: East Syracuse, NY

Rating: **A** Phone: (315) 445-2300  
Website: [www.countryside.org](http://www.countryside.org)

Name: **Dannemora Federal Credit Union**  
Headquartered In: Plattsburgh, NY

Rating: **A** Phone: (518) 825-0323  
Website: [www.dfcu.net](http://www.dfcu.net)

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

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

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

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

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

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

Name: **Hudson Valley Credit Union**  
Headquartered In: Poughkeepsie, NY

Rating: **A** Phone: (845) 463-3011  
Website: [www.hvcu.org](http://www.hvcu.org)

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

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

Name: **Sea Comm Federal Credit Union**  
Headquartered In: Massena, NY

Rating: **A** Phone: (315) 764-0566  
Website: [www.seacomm.org](http://www.seacomm.org)

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

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

Name: **Sidney Federal Credit Union**  
Headquartered In: Sidney, NY

Rating: **A** Phone: (607) 561-7300  
Website: [www.sfcuonline.org](http://www.sfcuonline.org)

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

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

Name: **Syracuse Fire Department Employees Federal Credit Union** Rating: **A** Phone: (315) 471-4621  
Headquartered In: Syracuse, NY Website: [www.syrfirecu.com](http://www.syrfirecu.com)

Name: **Western Division Federal Credit Union**  
Headquartered In: Williamsville, NY

Rating: **A** Phone: (716) 632-9328  
Website: [www.westerndivision.org/](http://www.westerndivision.org/)



## North Carolina

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

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

Name: **Summit Credit Union**  
Headquartered In: Greensboro, NC

Rating: **A** Phone: (336) 662-6200  
Website: [www.summitcu.org](http://www.summitcu.org)

## North Dakota

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

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

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

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

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

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

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

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

Name: **Vue Community Credit Union**  
Headquartered In: Bismarck, ND

Rating: **A** Phone: (701) 223-6533  
Website: [www.vueccu.com](http://www.vueccu.com)

## Ohio

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

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

Name: **Cardinal Credit Union, Inc.**  
Headquartered In: Mentor, OH

Rating: **A** Phone: (440) 266-2200  
Website: [www.cardinalcu.com](http://www.cardinalcu.com)

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

Rating: **A** Phone: (937) 643-2160  
Website: [www.dayair.org](http://www.dayair.org)

Name: **Dover-Phila Federal Credit Union**  
Headquartered In: Dover, OH

Rating: **A** Phone: (330) 364-8874  
Website: [www.dpfcu.org](http://www.dpfcu.org)

Name: **Kemba Credit Union, Inc.**  
Headquartered In: West Chester, OH

Rating: **A** Phone: (513) 762-5070  
Website: [www.kemba.com](http://www.kemba.com)

Name: **Kemba Financial Credit Union, Inc.**  
Headquartered In: Gahanna, OH

Rating: **A** Phone: (614) 235-2395  
Website: [www.kemba.org](http://www.kemba.org)



Name: **Ohio Catholic Federal Credit Union**  
Headquartered In: Garfield Heights, OH

Rating: **A** Phone: (216) 663-6800  
Website: [www.ohiocatholicfcu.com](http://www.ohiocatholicfcu.com)

Name: **Seven Seventeen Credit Union Inc**  
Headquartered In: Warren, OH

Rating: **A** Phone: (330) 372-8100  
Website: [www.717cu.com](http://www.717cu.com)

Name: **Wright-Patt Credit Union, Inc.**  
Headquartered In: Beavercreek, OH

Rating: **A** Phone: (937) 912-7000  
Website: [www.wpcu.coop](http://www.wpcu.coop)

## Oklahoma

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Name: **Communication Federal Credit Union**  
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 879-5600  
Website: <http://www.comfedcu.org>

Name: **Oklahoma Community Federal Credit Union**  
Headquartered In: Stillwater, OK

Rating: **A** Phone: (405) 743-3328  
Website: [www.okcommunitycu.com](http://www.okcommunitycu.com)

Name: **Oklahoma Federal Credit Union**  
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 524-6467  
Website: [www.okfcu.com](http://www.okfcu.com)

Name: **Oklahoma's Credit Union**  
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 606-6528  
Website: [www.okcu.org](http://www.okcu.org)

Name: **Red River Federal Credit Union**  
Headquartered In: Altus, OK

Rating: **A** Phone: (580) 482-7965  
Website: [www.redriverfcu.com](http://www.redriverfcu.com)

Name: **Southwest Oklahoma Federal Credit Union**  
Headquartered In: Lawton, OK

Rating: **A** Phone: (580) 353-0490  
Website: [www.swofcu.com](http://www.swofcu.com)

Name: **Tinker Federal Credit Union**  
Headquartered In: Oklahoma City, OK

Rating: **A** Phone: (405) 732-0324  
Website: [www.tinkerfcu.org](http://www.tinkerfcu.org)

Name: **TTCU Federal Credit Union**  
Headquartered In: Tulsa, OK

Rating: **A** Phone: (918) 743-9861  
Website: [www.ttcu.com](http://www.ttcu.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](http://www.usecreditunion.org)

Name: **Western Sun Federal Credit Union**  
Headquartered In: Broken Arrow, OK

Rating: **A** Phone: (918) 362-1400  
Website: [www.wsfcu.com](http://www.wsfcu.com)



# Oregon

Name: **Cascade Community Federal Credit Union**  
Headquartered In: Roseburg, OR

Rating: **A+** Phone: (541) 672-9000  
Website: [www.cascadecu.org/](http://www.cascadecu.org/)

Name: **OnPoint Community Credit Union**  
Headquartered In: Portland, OR

Rating: **A+** Phone: (503) 228-7077  
Website: [www.onpointcu.com](http://www.onpointcu.com)

Name: **Consolidated Federal Credit Union**  
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 232-8070  
Website: [www.consolidatedccu.com](http://www.consolidatedccu.com)

Name: **Marion and Polk Schools Credit Union**  
Headquartered In: Salem, OR

Rating: **A** Phone: (503) 588-0181  
Website: [www.mapscu.com](http://www.mapscu.com)

Name: **Oregon State Credit Union**  
Headquartered In: Corvallis, OR

Rating: **A** Phone: (541) 714-4000  
Website: [www.oregonstatecu.com](http://www.oregonstatecu.com)

Name: **SELCO Community Credit Union**  
Headquartered In: Springfield, OR

Rating: **A** Phone: (541) 686-8000  
Website: [www.selco.org](http://www.selco.org)

Name: **Sunset Science Park Federal Credit Union**  
Headquartered In: Portland, OR

Rating: **A** Phone: (503) 643-1335  
Website: [www.sspfcu.com](http://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](http://www.pffcu.org)

Name: **Citymark Federal Credit Union**  
Headquartered In: Plains, PA

Rating: **A** Phone: (570) 826-8244  
Website: [www.citymark.org](http://www.citymark.org)

Name: **Freedom Credit Union**  
Headquartered In: Warminster, PA

Rating: **A** Phone: (215) 612-5900  
Website: [www.freedomcu.org](http://www.freedomcu.org)

Name: **Frick Tri-County Federal Credit Union**  
Headquartered In: Uniontown, PA

Rating: **A** Phone: (724) 438-5123  
Website: [www.frickfin.org](http://www.frickfin.org)

Name: **Grove City Federal Credit Union**  
Headquartered In: Grove City, PA

Rating: **A** Phone: (724) 458-7520  
Website: [www.gcafcu.org](http://www.gcafcu.org)

Name: **Members 1st Federal Credit Union**  
Headquartered In: Mechanicsburg, PA

Rating: **A** Phone: (717) 697-1161  
Website: [www.members1st.org](http://www.members1st.org)

Name: **Mountain Laurel Federal Credit Union**  
Headquartered In: Saint Marys, PA

Rating: **A** Phone: (814) 834-9518  
Website: [www.mlfcu.net](http://www.mlfcu.net)



Name: **P&G Mehoopany Employees Federal Credit Union**  
Headquartered In: Tunkhannock, PA

Rating: **A** Phone: (570) 836-3227  
Website: [www.pgmfcu.org](http://www.pgmfcu.org)

Name: **Patriot Federal Credit Union**  
Headquartered In: Chambersburg, PA

Rating: **A** Phone: (717) 263-4444  
Website: [www.patriotfcu.org](http://www.patriotfcu.org)

Name: **Philadelphia Federal Credit Union**  
Headquartered In: Philadelphia, PA

Rating: **A** Phone: (215) 934-3500  
Website: [www.pfcu.com](http://www.pfcu.com)

Name: **Upper Darby Belltelco Federal Credit Union**  
Headquartered In: Upper Darby, PA

Rating: **A** Phone: (610) 734-1883  
Website: [www.udbell.org](http://www.udbell.org)

## Rhode Island

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Name: **Peoples Credit Union**  
Headquartered In: Middletown, RI

Rating: **A** Phone: (401) 846-8930  
Website: [www.peoplescu.com](http://www.peoplescu.com)

## South Carolina

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Name: **AllSouth Federal Credit Union**  
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 736-3110  
Website: [www.allsouth.org/](http://www.allsouth.org/)

Name: **Carolina Foothills Federal Credit Union**  
Headquartered In: Spartanburg, SC

Rating: **A** Phone: (864) 585-6838  
Website: [www.carolinafoothillsfcu.coop](http://www.carolinafoothillsfcu.coop)

Name: **Founders Federal Credit Union**  
Headquartered In: Lancaster, SC

Rating: **A** Phone: (800) 845-1614  
Website: [www.foundersfcu.com](http://www.foundersfcu.com)

Name: **Georgetown Kraft Credit Union**  
Headquartered In: Georgetown, SC

Rating: **A** Phone: (843) 546-8494  
Website: [www.gkcu.org](http://www.gkcu.org)

Name: **S.C. State Federal Credit Union**  
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 343-0300  
Website: [www.scsu.com](http://www.scsu.com)

Name: **South Carolina National Guard Federal Credit Union**  
Headquartered In: Columbia, SC

Rating: **A** Phone: (803) 799-1090  
Website: [www.scnationalguardfcu.org](http://www.scnationalguardfcu.org)

Name: **SRP Federal Credit Union**  
Headquartered In: North Augusta, SC

Rating: **A** Phone: (803) 278-4851  
Website: [www.srpfcu.org](http://www.srpfcu.org)



## South Dakota

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Name: **Area Federal Credit Union**  
Headquartered In: Aberdeen, SD

Rating: **A** Phone: (605) 225-2488  
Website: [www.aberdeenfcu.org](http://www.aberdeenfcu.org)

Name: **Dakotaland Federal Credit Union**  
Headquartered In: Huron, SD

Rating: **A** Phone: (605) 352-2845  
Website: [www.dakotalandfcu.com](http://www.dakotalandfcu.com)

Name: **Levo Federal Credit Union**  
Headquartered In: Sioux Falls, SD

Rating: **A** Phone: (605) 334-2471  
Website: [www.levo.org](http://www.levo.org)

## Tennessee

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Name: **First South Financial Credit Union**  
Headquartered In: Bartlett, TN

Rating: **A+** Phone: (901) 380-7400  
Website: [www.firstsouth.com](http://www.firstsouth.com)

Name: **Tennessee Valley Federal Credit Union**  
Headquartered In: Chattanooga, TN

Rating: **A+** Phone: (423) 634-3600  
Website: [www.tvfcu.com](http://www.tvfcu.com)

Name: **Ascend Federal Credit Union**  
Headquartered In: Tullahoma, TN

Rating: **A** Phone: (931) 455-5441  
Website: [www.ascend.org](http://www.ascend.org)

Name: **City Employees Credit Union**  
Headquartered In: Knoxville, TN

Rating: **A** Phone: (865) 824-7200  
Website: [www.cecuknox.com](http://www.cecuknox.com)

Name: **Eastman Credit Union**  
Headquartered In: Kingsport, TN

Rating: **A** Phone: (423) 578-7676  
Website: [www.ecu.org](http://www.ecu.org)

Name: **Heritage South Community Credit Union**  
Headquartered In: Shelbyville, TN

Rating: **A** Phone: (931) 680-1400  
Website: [www.heritagesouth.org](http://www.heritagesouth.org)

Name: **Johnsonville TVA Employees Credit Union**  
Headquartered In: Camden, TN

Rating: **A** Phone: (731) 584-7238  
Website: [www.jtvaecu.org](http://www.jtvaecu.org)

Name: **Leaders Credit Union**  
Headquartered In: Jackson, TN

Rating: **A** Phone: (731) 664-1784  
Website: [www.leaderscu.org](http://www.leaderscu.org)

Name: **Y-12 Federal Credit Union**  
Headquartered In: Oak Ridge, TN

Rating: **A** Phone: (865) 482-1043  
Website: [www.y12fcu.org](http://www.y12fcu.org)



# Texas

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Name: **Border Federal Credit Union**  
Headquartered In: Del Rio, TX

Rating: **A+** Phone: (830) 774-2328  
Website: [www.borderfcu.com](http://www.borderfcu.com)

Name: **East Texas Professional Credit Union**  
Headquartered In: Longview, TX

Rating: **A+** Phone: (903) 323-0230  
Website: [www.etpcu.org](http://www.etpcu.org)

Name: **Members First Credit Union**  
Headquartered In: Corpus Christi, TX

Rating: **A+** Phone: (361) 991-6178  
Website: [www.m1st.org](http://www.m1st.org)

Name: **Schlumberger Employees Credit Union**  
Headquartered In: Sugar Land, TX

Rating: **A+** Phone: (281) 285-4551  
Website: [www.secu.slb.com](http://www.secu.slb.com)

Name: **Abilene Teachers Federal Credit Union**  
Headquartered In: Abilene, TX

Rating: **A** Phone: (325) 677-2274  
Website: [www.abileneteachersfcu.org](http://www.abileneteachersfcu.org)

Name: **Alliance Credit Union**  
Headquartered In: Lubbock, TX

Rating: **A** Phone: (806) 798-5554  
Website: [www.alliancecutx.com](http://www.alliancecutx.com)

Name: **Austin Telco Federal Credit Union**  
Headquartered In: Austin, TX

Rating: **A** Phone: (512) 302-5555  
Website: [www.atfcu.org](http://www.atfcu.org)

Name: **Caprock Santa Fe Credit Union**  
Headquartered In: Slaton, TX

Rating: **A** Phone: (806) 828-5825  
Website: [www.csfcu.com](http://www.csfcu.com)

Name: **Complex Community Federal Credit Union**  
Headquartered In: Odessa, TX

Rating: **A** Phone: (432) 550-9126  
Website: [www.comcfcu.com](http://www.comcfcu.com)

Name: **DATCU Credit Union**  
Headquartered In: Corinth, TX

Rating: **A** Phone: (866) 387-8585  
Website: [www.datcu.org](http://www.datcu.org)

Name: **Domino Federal Credit Union**  
Headquartered In: Texarkana, TX

Rating: **A** Phone: (903) 832-3906  
Website: [www.dominofcu.com/](http://www.dominofcu.com/)

Name: **EECU**  
Headquartered In: Fort Worth, TX

Rating: **A** Phone: (817) 882-0000  
Website: [www.eecu.org](http://www.eecu.org)

Name: **First Central Credit Union**  
Headquartered In: Waco, TX

Rating: **A** Phone: (254) 776-9333  
Website: [www.firstcentralcu.com](http://www.firstcentralcu.com)

Name: **Gulf Coast Educators Federal Credit Union**  
Headquartered In: Pasadena, TX

Rating: **A** Phone: (281) 487-9333  
Website: [www.gcefcu.org](http://www.gcefcu.org)

Name: **H.E.B. Federal Credit Union**  
Headquartered In: San Antonio, TX

Rating: **A** Phone: (210) 938-7850  
Website: [www.hebfcu.org](http://www.hebfcu.org)

Name: **Harris County Federal Credit Union**  
Headquartered In: Houston, TX

Rating: **A** Phone: (713) 755-5160  
Website: [www.hcfcu.com](http://www.hcfcu.com)



Name: **Houston Police Federal Credit Union**  
Headquartered In: Houston, TX

Rating: **A** Phone: (713) 986-0200  
Website: [www.hpcu.coop](http://www.hpcu.coop)

Name: **Kelly Community Federal Credit Union**  
Headquartered In: Tyler, TX

Rating: **A** Phone: (903) 597-7291  
Website: [www.kellycommunity.org](http://www.kellycommunity.org)

Name: **Mobiloil Federal Credit Union**  
Headquartered In: Beaumont, TX

Rating: **A** Phone: (409) 892-1111  
Website: [www.mobiloilcu.org](http://www.mobiloilcu.org)

Name: **Naft Federal Credit Union**  
Headquartered In: Pharr, TX

Rating: **A** Phone: (956) 787-2774  
Website: [www.naftfcu.coop](http://www.naftfcu.coop)

Name: **Neches Federal Credit Union**  
Headquartered In: Port Neches, TX

Rating: **A** Phone: (409) 722-1174  
Website: [www.nechesfcu.org](http://www.nechesfcu.org)

Name: **Pioneer Mutual Federal Credit Union**  
Headquartered In: Sugar Land, TX

Rating: **A** Phone: (281) 566-8000  
Website: [www.pioneeronline.org](http://www.pioneeronline.org)

Name: **Randolph-Brooks Federal Credit Union**  
Headquartered In: Live Oak, TX

Rating: **A** Phone: (210) 945-3300  
Website: [www.rbfcu.org](http://www.rbfcu.org)

Name: **Red River Employees Federal Credit Union**  
Headquartered In: Texarkana, TX

Rating: **A** Phone: (903) 735-3000  
Website: [www.rrfcu.com](http://www.rrfcu.com)

Name: **Southwest Heritage CU**  
Headquartered In: Odessa, TX

Rating: **A** Phone: (432) 367-8993  
Website: [www.myswhcu.com](http://www.myswhcu.com)

Name: **Synergy Federal Credit Union**  
Headquartered In: San Antonio, TX

Rating: **A** Phone: (210) 750-8333  
Website: [www.synergyfcu.org](http://www.synergyfcu.org)

Name: **Texar Federal Credit Union**  
Headquartered In: Texarkana, TX

Rating: **A** Phone: (903) 223-0000  
Website: [www.gotexar.com](http://www.gotexar.com)

Name: **Texas Tech Federal Credit Union**  
Headquartered In: Lubbock, TX

Rating: **A** Phone: (806) 742-3606  
Website: [www.texastechfcu.org](http://www.texastechfcu.org)

Name: **Texasgulf Federal Credit Union**  
Headquartered In: Wharton, TX

Rating: **A** Phone: (979) 282-2300  
Website: [www.texasgulffcu.org](http://www.texasgulffcu.org)

Name: **Velocity Credit Union**  
Headquartered In: Austin, TX

Rating: **A** Phone: (512) 469-7000  
Website: [www.velocitycu.com/](http://www.velocitycu.com/)

Name: **WesTex Community Credit Union**  
Headquartered In: Kermit, TX

Rating: **A** Phone: (432) 586-6631  
Website: [www.wccu.net](http://www.wccu.net)



## Utah

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Name: **Elevate Federal Credit Union**  
Headquartered In: Brigham City, UT

Rating: **A+** Phone: (435) 723-3437  
Website: [www.elevatecu.com](http://www.elevatecu.com)

Name: **Goldenwest Federal Credit Union**  
Headquartered In: Ogden, UT

Rating: **A+** Phone: (801) 621-4550  
Website: [www.gwcu.org](http://www.gwcu.org)

Name: **Cyprus Federal Credit Union**  
Headquartered In: West Jordan, UT

Rating: **A** Phone: (801) 260-7600  
Website: [www.cypruscu.com/](http://www.cypruscu.com/)

Name: **Eastern Utah Community Credit Union**  
Headquartered In: Price, UT

Rating: **A** Phone: (435) 637-2443  
Website: [www.euccu.com/](http://www.euccu.com/)

Name: **Granite Federal Credit Union**  
Headquartered In: Salt Lake City, UT

Rating: **A** Phone: (801) 288-3000  
Website: [www.granite.org](http://www.granite.org)

Name: **Nebo Credit Union**  
Headquartered In: Springville, UT

Rating: **A** Phone: (801) 491-3691  
Website: [www.nebocreditunion.org](http://www.nebocreditunion.org)

Name: **Utah Community Federal Credit Union**  
Headquartered In: Provo, UT

Rating: **A** Phone: (801) 223-8188  
Website: [www.uccu.com](http://www.uccu.com)

Name: **Utah First Federal Credit Union**  
Headquartered In: Salt Lake City, UT

Rating: **A** Phone: (801) 320-2600  
Website: [www.utahfirst.com](http://www.utahfirst.com)

Name: **Utah Power Credit Union**  
Headquartered In: Salt Lake City, UT

Rating: **A** Phone: (801) 708-8900  
Website: [www.utahpowercu.org](http://www.utahpowercu.org)

Name: **Wasatch Peaks Federal Credit Union**  
Headquartered In: Ogden, UT

Rating: **A** Phone: (801) 627-8700  
Website: [www.wasatchpeaks.com](http://www.wasatchpeaks.com)

## Vermont

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Name: **New England Federal Credit Union**  
Headquartered In: Williston, VT

Rating: **A** Phone: (802) 879-8790  
Website: [www.nefcu.com](http://www.nefcu.com)



## Virginia

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Name: **Justice Federal Credit Union**  
Headquartered In: Chantilly, VA

Rating: **A** Phone: (703) 480-5300  
Website: [www.jfcu.org](http://www.jfcu.org)

Name: **Navy Federal Credit Union**  
Headquartered In: Vienna, VA

Rating: **A** Phone: (703) 255-8000  
Website: [www.navyfederal.org](http://www.navyfederal.org)

Name: **NextMark Federal Credit Union**  
Headquartered In: Fairfax, VA

Rating: **A** Phone: (703) 218-9900  
Website: [www.nextmarkcu.org](http://www.nextmarkcu.org)

## Washington

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Name: **Great Northwest Federal Credit Union**  
Headquartered In: Aberdeen, WA

Rating: **A+** Phone: (360) 533-9990  
Website: [www.greatnwfcu.com](http://www.greatnwfcu.com)

Name: **Sound Credit Union**  
Headquartered In: Tacoma, WA

Rating: **A+** Phone: (253) 383-2016  
Website: [www.soundcu.com/](http://www.soundcu.com/)

Name: **Horizon Credit Union**  
Headquartered In: Spokane Valley, WA

Rating: **A** Phone: (509) 928-6494  
Website: [www.hzcu.org](http://www.hzcu.org)

Name: **IQ Credit Union**  
Headquartered In: Vancouver, WA

Rating: **A** Phone: (360) 695-3441  
Website: [www.iqcu.com](http://www.iqcu.com)

Name: **NorthWest Plus Credit Union**  
Headquartered In: Everett, WA

Rating: **A** Phone: (425) 297-1000  
Website: [www.nwpluscu.com](http://www.nwpluscu.com)

Name: **Qualstar Credit Union**  
Headquartered In: Bothell, WA

Rating: **A** Phone: (425) 643-3400  
Website: [www.qualstarcu.com](http://www.qualstarcu.com)

Name: **WCLA Credit Union**  
Headquartered In: Olympia, WA

Rating: **A** Phone: (360) 352-5033 4  
Website: [www.loggerscu.com](http://www.loggerscu.com)

Name: **Whatcom Educational Credit Union**  
Headquartered In: Bellingham, WA

Rating: **A** Phone: (360) 676-1168  
Website: [www.wecu.com](http://www.wecu.com)



## West Virginia

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Name: **The United Federal Credit Union**  
Headquartered In: Morgantown, WV

Rating: **A** Phone: (304) 598-5010  
Website: [www.tufcu.org](http://www.tufcu.org)

Name: **West Virginia Central Federal Credit Union**  
Headquartered In: Parkersburg, WV

Rating: **A** Phone: (304) 485-4523  
Website: [www.wvccu.org](http://www.wvccu.org)

## Wisconsin

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Name: **Members' Advantage Credit Union**  
Headquartered In: Wisconsin Rapids, WI

Rating: **A+** Phone: (715) 421-1610  
Website: [www.membersadvantagecu.com](http://www.membersadvantagecu.com)

Name: **Westby Co-op Credit Union**  
Headquartered In: Westby, WI

Rating: **A+** Phone: (608) 634-3118  
Website: [www.wccucreditunion.coop](http://www.wccucreditunion.coop)

Name: **Altra Federal Credit Union**  
Headquartered In: Onalaska, WI

Rating: **A** Phone: (608) 787-4500  
Website: [www.altra.org/](http://www.altra.org/)

Name: **Capital Credit Union**  
Headquartered In: Green Bay, WI

Rating: **A** Phone: (920) 494-2828  
Website: [www.capitalcu.com](http://www.capitalcu.com)

Name: **Community First Credit Union**  
Headquartered In: Neenah, WI

Rating: **A** Phone: (920) 830-7200  
Website: [www.communityfirstcu.org](http://www.communityfirstcu.org)

Name: **Covantage Credit Union**  
Headquartered In: Antigo, WI

Rating: **A** Phone: (715) 627-4336  
Website: [www.covantagecu.org](http://www.covantagecu.org)

Name: **Educators Credit Union**  
Headquartered In: Mount Pleasant, WI

Rating: **A** Phone: (262) 886-5900  
Website: [www.ecu.com](http://www.ecu.com)

Name: **Firefighters Credit Union**  
Headquartered In: Onalaska, WI

Rating: **A** Phone: (608) 784-9480  
Website: [www.myfirecu.org](http://www.myfirecu.org)

Name: **First Community Credit Union of Beloit**  
Headquartered In: Beloit, WI

Rating: **A** Phone: (608) 362-9077  
Website: [www.firstccu.com](http://www.firstccu.com)

Name: **Landmark Credit Union**  
Headquartered In: Brookfield, WI

Rating: **A** Phone: (262) 796-4500  
Website: [www.landmarkcu.com](http://www.landmarkcu.com)

Name: **Shipbuilders Credit Union**  
Headquartered In: Manitowoc, WI

Rating: **A** Phone: (920) 682-8500  
Website: [www.shipbuilderscu.com](http://www.shipbuilderscu.com)

Name: **Summit Credit Union**  
Headquartered In: Cottage Grove, WI

Rating: **A** Phone: (608) 243-5000  
Website: [www.summitcreditunion.com](http://www.summitcreditunion.com)



Name: **University of Wisconsin Credit Union**  
Headquartered In: Madison, WI

Rating: **A** Phone: (608) 232-5000  
Website: [www.uwcu.org](http://www.uwcu.org)

Name: **WESTconsin Credit Union**  
Headquartered In: Menomonie, WI

Rating: **A** Phone: (715) 235-3403  
Website: [www.westconsincu.org](http://www.westconsincu.org)

## Wyoming

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Name: **Atlantic City Federal Credit Union**  
Headquartered In: Lander, WY

Rating: **A** Phone: (307) 332-5151  
Website: [www.atlanticcity.coop](http://www.atlanticcity.coop)

Name: **Trona Valley Community Federal Credit Union**  
Headquartered In: Green River, WY

Rating: **A** Phone: (307) 875-9800  
Website: [www.tronavalley.com](http://www.tronavalley.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](http://www.greyhouse.com) for more information about *Weiss Ratings Guide to Credit Unions*.

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

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

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

**Weiss Safety Rating**

Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.

**Headquartered In:**

The city and state in which the institution's headquarters or main office is located. With the adoption of intrastate and interstate branching laws, many institutions operating in your area may actually be headquartered elsewhere. So, don't be surprised if the location cited is not in your particular city. Also use city to confirm that you have located the correct institution. It is possible for two unrelated institutions to have the same name if they are headquartered in different cities.

**Website**

The company's web address.

**Telephone**

The company's phone number.

The following list of Weakest Credit Unions by State is based on ratings as of February 1, 2022. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



## Alabama

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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=QKF0I](http://www.w-w-i-s.com/hb/51/default.aspx?entity=QKF0I)

Name: **Tuscaloosa County Credit Union**  
Headquartered In: Tuscaloosa, AL

Rating: **E+** Phone: (205) 344-5100  
Website: [www.tuscaloosacountycu.com](http://www.tuscaloosacountycu.com)

## Arizona

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Name: **Ray Federal Credit Union**  
Headquartered In: Kearny, AZ

Rating: **E+** Phone: (520) 363-5681  
Website: [www.rayfcu.org](http://www.rayfcu.org)

Name: **San Tan Credit Union**  
Headquartered In: Chandler, AZ

Rating: **E+** Phone: (480) 963-5661  
Website: [santancu.org](http://santancu.org)

## Arkansas

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

Rating: **E+** Phone: (501) 375-9250  
Website: [www.artfcu.org](http://www.artfcu.org)

## California

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Name: **Chula Vista City Employees Federal Credit Union**  
Headquartered In: Chula Vista, CA

Rating: **E+** Phone: (619) 691-5240

Name: **Episcopal Community Federal Credit Union**  
Headquartered In: Los Angeles, CA

Rating: **E+** Phone: (213) 482-2040  
Website: [www.efcula.org](http://www.efcula.org)

Name: **Inland Federal Credit Union**  
Headquartered In: El Cajon, CA

Rating: **E+** Phone: (619) 444-5656  
Website: [www.inlandfederal.org](http://www.inlandfederal.org)

Name: **Peoples Independent Church Federal Credit Union**  
Headquartered In: Los Angeles, CA

Rating: **E+** Phone: (323) 298-7000

Name: **Pomona Postal Federal Credit Union**  
Headquartered In: Pomona, CA

Rating: **E+** Phone: (909) 629-3415



## Colorado

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Name: **One Thirteen Credit Union**  
Headquartered In: Colorado Springs, CO

Rating: **E+** Phone: (719) 632-7118  
Website: [www.113creditunion.com/](http://www.113creditunion.com/)

## Connecticut

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

Rating: **E+** Phone: (860) 722-8110  
Website: [www.cencap.com](http://www.cencap.com)

Name: **Community Credit Union of New Milford, Inc.**  
Headquartered In: New Milford, CT

Rating: **E+** Phone: (860) 210-0777  
Website: [www.ccunm.org](http://www.ccunm.org)

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

Rating: **E+** Phone: (203) 757-6775  
Website: [www.waterburypolicefcu.com](http://www.waterburypolicefcu.com)

## Florida

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Name: **Town of Palm Beach Federal Credit Union**  
Headquartered In: West Palm Beach, FL

Rating: **E+** Phone: (561) 655-4282  
Website: [www.tpbfcu.org](http://www.tpbfcu.org)

## Georgia

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Name: **United Neighborhood Federal Credit Union**  
Headquartered In: Augusta, GA

Rating: **E+** Phone: (706) 823-6378  
Website: [www.unfcu1.com](http://www.unfcu1.com)

## Illionois

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Name: **Ethicon Suture Credit Union**  
Headquartered In: Chicago, IL

Rating: **E+** Phone: (708) 728-0225

## Indiana

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Name: **Link Federal Credit Union**  
Headquartered In: Indianapolis, IN

Rating: **E+** Phone: (317) 248-9241  
Website: [www.linkfcu.org](http://www.linkfcu.org)



## Kansas

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Name: **Enterprise Credit Union**  
Headquartered In: Enterprise, KS

Rating: **E+** Phone: (785) 263-8292  
Website: [www.ecuks.com](http://www.ecuks.com)

Name: **UAW MO-KAN Federal Credit Union**  
Headquartered In: Kansas City, KS

Rating: **E+** Phone: (913) 342-0293  
Website: [www.uawmokancu.com](http://www.uawmokancu.com)

Name: **Wakarusa Valley Credit Union**  
Headquartered In: Lawrence, KS

Rating: **E+** Phone: (785) 865-1201

## Kentucky

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Name: **Bluegrass Community Federal Credit Union**  
Headquartered In: Ashland, KY

Rating: **E+** Phone: (606) 324-0888  
Website: [www.bluegrasscreditunion.com](http://www.bluegrasscreditunion.com)

## Louisiana

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Name: **Louisiana Central Credit Union**  
Headquartered In: Harahan, LA

Rating: **E** Phone: (504) 733-0789  
Website: [www.louisianacentral.org](http://www.louisianacentral.org)

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](http://www.sshpecu.org)

Name: **West Jefferson Federal Credit Union**  
Headquartered In: Marrero, LA

Rating: **E+** Phone: (504) 349-1350  
Website: [www.wjfcu.virtualcu.net](http://www.wjfcu.virtualcu.net)

## Maine

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

Rating: **E+** Phone: (207) 933-2667  
Website: [www.monmouthfcu.com](http://www.monmouthfcu.com)



## Maryland

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Name: **Baltimore Washington Federal Credit Union**  
Headquartered In: Glen Burnie, MD

Rating: **E+** Phone: (410) 787-4680  
Website: [www.baltimorewashingtonfcu.org](http://www.baltimorewashingtonfcu.org)

Name: **Mount Jezreel Federal Credit Union**  
Headquartered In: Silver Spring, MD

Rating: **E+** Phone: (301) 431-2800  
Website: [www.mjfcu.org](http://www.mjfcu.org)

Name: **Mount Lebanon Federal Credit Union**  
Headquartered In: Baltimore, MD

Rating: **E+** Phone: (410) 225-0030  
Website: [www.mlfcu.org](http://www.mlfcu.org)

## Massachusetts

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Name: **Coastal New England Federal Credit Union**  
Headquartered In: New Bedford, MA

Rating: **E** Phone: (508) 993-0011  
Website: [www.cnefcu.org](http://www.cnefcu.org)

Name: **Greater Salem Employees Federal Credit Union**  
Headquartered In: Salem, MA

Rating: **E+** Phone: (978) 745-9803  
Website: [www.greatersalemfcu.org](http://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](http://www.lmefcu.net)

## Michigan

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

Rating: **E** Phone: (586) 775-3160  
Website: [www.eastpointeccu.com](http://www.eastpointeccu.com)

Name: **Lake Superior Credit Union**  
Headquartered In: Ontonagon, MI

Rating: **E+** Phone: (906) 884-2069  
Website: [www.lscu.virtualcu.net](http://www.lscu.virtualcu.net)

## Mississippi

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Name: **Water's Edge Federal Credit Union**  
Headquartered In: Biloxi, MS

Rating: **E+** Phone: (228) 896-0038  
Website: [www.watersedgefcu.com](http://www.watersedgefcu.com)



## Missouri

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Name: **Missouri Baptist Credit Union**  
Headquartered In: Jefferson City, MO

Rating: **E** Phone: (573) 635-4428  
Website: [www.mobaptistcu.org/](http://www.mobaptistcu.org/)

Name: **Academic Employees Credit Union**  
Headquartered In: Columbia, MO

Rating: **E+** Phone: (573) 445-1845  
Website: [www.academicecu.com](http://www.academicecu.com)

Name: **Atlas Credit Union**

Rating: **E+**  
Phone: (573) 221-1740x223

Headquartered In: Hannibal, MO

Name: **Cape Regional Credit Union**  
Headquartered In: Cape Girardeau, MO

Rating: **E+** Phone: (573) 334-7686  
Website: [www.caperegionalcu.com](http://www.caperegionalcu.com)

## Montana

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Name: **Bitterroot Community Federal Credit Union**  
Headquartered In: Darby, MT

Rating: **E+** Phone: (406) 821-3171  
Website: [www.bitterrootcommunityfcu.com](http://www.bitterrootcommunityfcu.com)

Name: **The Family First Federal Credit Union**  
Headquartered In: Great Falls, MT

Rating: **E+** Phone: (406) 727-7575  
Website: [www.familyfirstfcu.org](http://www.familyfirstfcu.org)

## Nebraska

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Name: **Union Pacific Streamliner Federal Credit Union**  
Headquartered In: Omaha, NE

Rating: **E-** Phone: (402) 544-2500  
Website: [www.upcu.org](http://www.upcu.org)

Name: **Boys Town Federal Credit Union**  
Headquartered In: Boys Town, NE

Rating: **E+** Phone: (531) 355-1108  
Website: [www.boystownfcu.com](http://www.boystownfcu.com)

## New Hampshire

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Name: **N. H. Community Federal Credit Union**  
Headquartered In: Claremont, NH

Rating: **E** Phone: (603) 542-7781  
Website: [www.nhcommunityfcu.org](http://www.nhcommunityfcu.org)



## New Jersey

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Name: **Entertainment Industries Federal Credit Union**  
Headquartered In: Elizabeth, NJ

Rating: **E-** Phone: (908) 282-9881  
Website: [www.eicu.org](http://www.eicu.org)

Name: **Hamilton Horizons Federal Credit Union**  
Headquartered In: Hamilton, NJ

Rating: **E-** Phone: (609) 631-4300  
Website: [www.hamiltonhorizons.org](http://www.hamiltonhorizons.org)

Name: **First Financial Federal Credit Union**  
Headquartered In: Toms River, NJ

Rating: **E+** Phone: (732) 312-1500  
Website: [www.firstffcu.com](http://www.firstffcu.com)

Name: **Newark Firemen Federal Credit Union**  
Headquartered In: Newark, NJ

Rating: **E+** Phone: (973) 589-7199  
Website: [www.newarkfiremenfcu.org](http://www.newarkfiremenfcu.org)

## New York

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

Rating: **E-** Phone: (212) 238-9810  
Website: [www.empirefinancialfcu.com](http://www.empirefinancialfcu.com)

Name: **Branch 6000 NALC Credit Union**  
Headquartered In: Amityville, NY

Rating: **E+** Phone: (631) 789-0303  
Website: [www.branch6000cu.com](http://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** Rating: **E+** Phone: (718) 876-2721  
Headquartered In: Staten Island, NY

Name: **Mohawk Progressive Federal Credit Union**  
Headquartered In: Schenectady, NY

Rating: **E+** Phone: (518) 372-0828  
Website: [www.mohawkprogressivefcu.com/](http://www.mohawkprogressivefcu.com/)

Name: **MSBA Employees Federal Credit Union**  
Headquartered In: Garden City, NY

Rating: **E+** Phone: (516) 766-0009  
Website: [www.msbaefcu.org/](http://www.msbaefcu.org/)

Name: **Nassau Financial Federal Credit Union**  
Headquartered In: East Meadow, NY

Rating: **E+** Phone: (516) 742-4900  
Website: [www.nassaufinancial.org](http://www.nassaufinancial.org)

Name: **New Covenant Dominion Federal Credit Union**  
Headquartered In: Bronx, NY

Rating: **E+** Phone: (718) 328-3930  
Website: [www.newcovenantcreditunion.org](http://www.newcovenantcreditunion.org)

Name: **Schenectady County Employees Federal Credit Union**  
Headquartered In: Schenectady, NY

Rating: **E+** Phone: (518) 374-3830  
Website: [www.schcofcu.org](http://www.schcofcu.org)

Name: **Varick Memorial Federal Credit Union**  
Headquartered In: Hempstead, NY

Rating: **E+** Phone: (516) 564-6061



## Ohio

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Name: **S And J School Employees Federal Credit Union**  
Headquartered In: Wintersville, OH

Rating: **E+** Phone: (740) 266-6354

Name: **Teamsters Local 92 Federal Credit Union**  
Headquartered In: Canton, OH

Rating: **E+** Phone: (330) 453-8409  
Website: [www.teamsterslocal92fcu.com](http://www.teamsterslocal92fcu.com)

## Pennsylvania

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Name: **Corry Area Schools Federal Credit Union**  
Headquartered In: Corry, PA

Rating: **E+** Phone: (814) 665-5291  
Website: [www.corryschoolsfcu.com](http://www.corryschoolsfcu.com)

Name: **K G C Federal Credit Union**  
Headquartered In: Knox, PA

Rating: **E+** Phone: (814) 797-5768  
Website: [www.kgcfcu.com](http://www.kgcfcu.com)

Name: **Lake Erie Community Federal Credit Union**  
Headquartered In: Girard, PA

Rating: **E+** Phone: (814) 774-4130  
Website: [www.lecfcu.com](http://www.lecfcu.com)

Name: **Scranton Times Downtown Federal Credit Union**  
Headquartered In: Scranton, PA

Rating: **E+** Phone: (570) 348-9192  
Website: [www.scrantontimesefcu.com](http://www.scrantontimesefcu.com)

## Rhode Island

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Name: **Woodlawn Federal Credit Union**  
Headquartered In: Pawtucket, RI

Rating: **E-** Phone: (401) 728-8300  
Website: [woodlawnfcu.org](http://woodlawnfcu.org)

## South Carolina

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Name: **Brookland Federal Credit Union**  
Headquartered In: West Columbia, SC

Rating: **E+** Phone: (803) 794-9201  
Website: [www.brooklandfcu.org/](http://www.brooklandfcu.org/)

Name: **Emerald Credit Association Federal Credit Union**  
Headquartered In: Greenwood, SC

Rating: **E+** Phone: (864) 223-9135  
Website: [www.EMERALDCU.COM](http://www.EMERALDCU.COM)



## Tennessee

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Name: **Fedtrust Federal Credit Union**  
Headquartered In: Memphis, TN

Rating: **E+** Phone: (901) 526-6771  
Website: [www.fedtrustfcu.com](http://www.fedtrustfcu.com)

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/](http://www.pathwaycredit.com/)

## Texas

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Name: **A New Direction Credit Union**  
Headquartered In: Dallas, TX

Rating: **E+** Phone: (214) 361-3809  
Website: [www.andcu.org](http://www.andcu.org)

Name: **Certain-Teed Waco Federal Credit Union**  
Headquartered In: Waco, TX

Rating: **E+** Phone: (254) 772-2774  
Website: [www.ctwfcu.org](http://www.ctwfcu.org)

Name: **Houston Highway Credit Union**  
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 864-4438  
Website: [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com)

Name: **Local 20 IBEW Federal Credit Union**  
Headquartered In: Grand Prairie, TX

Rating: **E+** Phone: (214) 363-9223  
Website: [www.local20ibewfcu.com](http://www.local20ibewfcu.com)

Name: **Moore County Schools Federal Credit Union**  
Headquartered In: Dumas, TX

Rating: **E+** Phone: (806) 935-5423  
Website: [www.mcsfcu.com](http://www.mcsfcu.com)

Name: **Praire View Federal Credit Union**  
Headquartered In: Prairie View, TX

Rating: **E+** Phone: (936) 857-4925  
Website: [www.pvfcu.us](http://www.pvfcu.us)

Name: **Team Financial Federal Credit Union**  
Headquartered In: Houston, TX

Rating: **E+** Phone: (713) 316-9999  
Website: [www.teamffcu.org](http://www.teamffcu.org)

## Virginia

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Name: **Mosaic Federal Credit Union**  
Headquartered In: Harrisonburg, VA

Rating: **E-** Phone: (540) 564-6080  
Website: [www.mosaicfcu.org](http://www.mosaicfcu.org)

Name: **Hampton V A Federal Credit Union**  
Headquartered In: Hampton, VA

Rating: **E+** Phone: (757) 723-8842  
Website: [www.hvafcu.org](http://www.hvafcu.org)

Name: **Portsmouth Schools Federal Credit Union**  
Headquartered In: Portsmouth, VA

Rating: **E+** Phone: (757) 398-9140  
Website: [www.portsmouthschoolsfcu.com](http://www.portsmouthschoolsfcu.com)



Name: **Star City Federal Credit Union**  
Headquartered In: Roanoke, VA

Rating: **E+** Phone: (540) 362-7315

Name: **Virginia United Methodist Credit Union, Inc.**  
Headquartered In: Glen Allen, VA

Rating: **E+** Phone: (804) 672-0200  
Website: [www.tumcu.org](http://www.tumcu.org)

## West Virginia

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Name: **Berkeley County Public Schools Federal Credit Union**  
Headquartered In: Martinsburg, WV

Rating: **E+** Phone: (304) 263-0902  
Website: [www.bcpsfcu.com](http://www.bcpsfcu.com)

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](http://www.wifcu.com)



# Appendices

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# 2022 Rankings of the Best Checking Accounts

(Listed in Alphabetical Order)

Alliant Credit Union	<ul style="list-style-type: none"><li>• <b>BEST CREDIT UNION</b>, The Balance</li><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li></ul>
Axos Bank	<ul style="list-style-type: none"><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li></ul>
BlueVine	<ul style="list-style-type: none"><li>• <b>BEST BUSINESS CHECKING ACCOUNT</b>, ValuePenguin</li></ul>
Capital One 360	<ul style="list-style-type: none"><li>• <b>BEST FOR MINORS</b>, The Balance</li></ul>
Charles Schwab Bank	<ul style="list-style-type: none"><li>• <b>BEST FOR GLOBAL TRAVEL</b>, The Balance</li><li>• <b>BEST CHECKING ACCOUNT FOR ATM REBATES</b>, ValuePenguin</li></ul>
Chase Bank	<ul style="list-style-type: none"><li>• <b>BEST WITH BRANCHES</b>, The Balance</li></ul>
Connexus Credit Union	<ul style="list-style-type: none"><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li></ul>
Consumers Credit Union	<ul style="list-style-type: none"><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li></ul>
Discover Bank	<ul style="list-style-type: none"><li>• <b>BEST CASH BACK</b>, The Balance</li><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li><li>• <b>BEST NO-FEE CHECKING ACCOUNT</b>, ValuePenguin</li></ul>
Lake Michigan Credit Union	<ul style="list-style-type: none"><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li></ul>
LendingClub	<ul style="list-style-type: none"><li>• <b>BEST CHECKING ACCOUNTS</b>, NerdWallet</li><li>• <b>BEST REWARDS CHECKING ACCOUNT</b>, ValuePenguin</li></ul>



Monifi	• <b>BEST CHECKING ACCOUNTS,</b> NerdWallet
nbkc Bank	• <b>BEST FOR EARNING INTEREST,</b> The Balance
OnJuno	• <b>BEST HIGH-YIELD CHECKING ACCOUNT,</b> ValuePenguin
PNC Bank	• <b>BEST STUDENT CHECKING ACCOUNT,</b> ValuePenguin
Quontic	• <b>BEST CHECKING ACCOUNTS,</b> NerdWallet
Wealthfront	• <b>BEST FOR \$250,000+,</b> The Balance

**Sources:**

<https://www.thebalance.com/best-banks-for-checking-accounts-4163073>

<https://www.nerdwallet.com/banking/best-checking-accounts>

<https://www.valuepenguin.com/banking/best-checking-accounts>



# Helpful Resources

**Federal Deposit Insurance Corporation (FDIC)**

Telephone: 877-ASK-FDIC

[www.fdic.gov](http://www.fdic.gov)

**Overdraft Payment Information:**

[www.fdic.gov/news/news/financial/2010/fil10081.html](http://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.

<b>Account Balance</b>	This is the amount of money in your checking account at any given time.
<b>Balancing a Checking Account</b>	Ensuring that a check register matches a bank statement.
<b>Bank Statement</b>	A record of your account activity kept by your bank.
<b>Check Register</b>	Your personal record of the activity in your checking account.
<b>Debit Card</b>	A card issued by your bank that you can use the same way as a check.
<b>Direct Deposit</b>	Money deposited into your checking account by electronic fund transfer. This method is often used by companies as a way to pay their employees.
<b>Electronic Fund Transfer</b>	A direct transfer of money from one source to another by electronic means.
<b>Interest</b>	A small fee paid to you by the bank for allowing them to use your money.
<b>Overdraft</b>	A negative balance in your checking account. This occurs if you write a check for, or withdraw, more funds than you have available.
<b>Overdraft Protection</b>	With this service, a bank will pay the amount of a check even if there is not enough money in the account.
<b>Reconciling a Checking Account</b>	Another term for balancing a checking account; ensuring that a check register matches a bank statement.



# SOURCES

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<https://www.nerdwallet.com/rates/checking-account>

<https://www.providentcu.org/index.asp?i=checkingResources&search=monthlyStatement>

<https://wallethub.com/edu/how-to-balance-a-checkbook/13769/>

[http://download.cnet.com/Just-Checking/3000-2057\\_4-10028774.html](http://download.cnet.com/Just-Checking/3000-2057_4-10028774.html)

<https://www.thebalance.com/use-check-registers-315289>

<https://wallethub.com/edu/how-to-open-a-checking-account/10299/>



# Weiss Ratings: What Our Ratings Mean

**A Excellent.** The institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, high asset quality, steady earnings, and high liquidity. While the financial position of any company is subject to change, we believe that this institution has the resources necessary to deal with severe economic conditions.

**B Good.** The institution offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. Nevertheless, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the company is still maintaining adequate financial strength.

**C Fair.** The institution offers fair financial security, is currently stable, and will likely remain relatively healthy as long as the economic environment remains relatively stable. In the event of a severe recession or major financial crisis, however, we feel this company may encounter difficulties in maintaining its financial stability.

**D Weak.** The institution currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact depositors or creditors. In the event of a severe recession or major financial crisis, these weaknesses could be magnified.

**E Very Weak.** The institution currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that depositors or creditors could incur significant risks.

**F Failed.** The institution has been placed under the custodianship of regulatory authorities. This implies that it will be either liquidated or taken over by another financial institution.

- + The plus sign is an indication that the institution is in the upper third of the letter grade.
- The minus sign is an indication that the institution is in the lower third of the letter grade.
- U Unrated. The institution is unrated due to the absence of sufficient data for our ratings.



## Terms and Conditions

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