

Just Neighbors

JUSTICE DEPOSITS

If you would like to talk to a BelPres member who has made a justice deposit, contact justice@belpres.org and we'll put you in touch.

JUSTICE DEPOSITS - BLACK-OWNED BANKS

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Citizens Bank - <https://www.bankcbn.com/>

- Based in Tennessee
- Certified Community Development Financial Institution
- Oldest continuously operating Black-owned bank in the United States

Citizens Trust Bank - <https://ctbconnect.com/>

- Based in Georgia
- Certified Community Development Financial Institution
- Strong corporate partners including Microsoft

Hope Credit Union - <https://hopecu.org/>

- Based in Mississippi
- Certified Community Development Financial Institution
- Special "[Transformational Deposit](#)" Accounts to accommodate Justice Deposits
- \$10 million dollar investment from Netflix
- Justice Deposit made here by a BelPres member

Liberty Bank - <https://www.libertybank.net/>

- Based in New Orleans
- Certified Community Development Financial Institution
- Focus on disadvantaged minority communities who have traditionally been underserved
- Justice Deposit made here by a BelPres member

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OneUnited Bank - <https://www.oneunited.com/>

- Based in Los Angeles, Boston, and Miami
- Certified Community Development Financial Institution
- Largest Black-owned bank in the country
- Justice Deposit made here by a BelPres member

LOCAL OPTIONS: CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIs)

Although there are no Black-owned banks in Washington State, there are some mission-driven financial institutions that are certified as taking a market-based approach to serving economically disadvantaged communities.

Verity Credit Union - <https://www.veritycu.com/>

- Socially responsible banking based in Seattle
- Started in 1933
- Changed to Verity in 2002 and opened to all in Washington
- Invests in funds and other organizations directly impacting BIPOC housing opportunities

Express Credit Union - <https://www.expresscu.org/>

- Started in 1934 as King Street Terminal Credit Union
- In 2008, Medina Foundation proposed creation of new credit union to serve unmet financial needs in the community and resulted in partnering with Verity
 - Won approval from WA state department of credit unions and federal NCUA for new mission of providing widely accessible accounts and fairly priced services and loans

Seattle Credit Union - <https://www.seattlecu.com/>

- Started in 1933 by city of Seattle workers
- In 2017 was granted a low-income designation by the National Credit Union Administration. The designation comes with regulatory benefits to help better serve those most in need of banking services—those with fewer check cashing, savings or loan resources, or are in need of greater financial education.

OTHERS TO CONSIDER:

Harborstone Credit Union - <https://www.harborstone.com/home/home>

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- Started in 1955 as McChord Federal Credit Union

Washington State Employees Credit Union - <https://wsecu.org/>

- Started in 1957 with Local 443
- Largest of local CDFI credit unions with over \$4B in assets