

Banking Services Checklist

Before you can pick a climate-friendly bank, credit union, or credit card (see next page), you should have clearly in mind what you want or need from that institution. Use this checklist to identify your needs. You can then check any prospective institution against this list. Consult Roadmap resources to explore banking options.

	No Need 1	Nice to Have 2	Must Have 3	
				Your rating
1) Online/mobile banking (auto-pays and -deposits; remotely deposit checks)				_____
2) Physical location/branch nearby				_____
3) Interest-bearing money market account				_____
4) CDs with competitive interest rates				_____
5) ATMs widely accessible & free of fees				_____
6) Free Checking				_____
7) Debit Card				_____
8) Credit Card(s) (see next page for more on credit cards)				_____
9) Money transfer services without fees (e.g., Zelle)				_____
• Any limit on size or frequency of transfers?				
10) Home mortgage loans				_____
11) Car loans				_____
12) Invests in community, social justice, and/or fighting climate change				_____
13) Safety Deposit Boxes (note: mostly only big banks offer these)				_____
14) Other: _____				_____
15) Other: _____				_____

Continue for more on credit cards.

Please note: **THIS!** volunteers and staff are not financial advisors and we are legally prohibited from giving financial advice. The resources and support we provide are for educational purposes only; all financial decisions are your own.

Credit Card Services Checklist

Before you can pick a climate-friendly credit card, you should have clearly in mind what you want or need from that institution. Use this checklist to identify your needs. You can then check any prospective credit card against this list. Consult Roadmap resources to explore credit card options.

	No Need 1	Nice to Have 2	Must Have 3	
1) Rewards program (miles, cash, or other)				Your rating _____
2) Ability to use while traveling internationally				_____
3) No foreign transaction fees				_____
4) Ability to autopay bills				_____
5) No annual fee				_____
6) Credit limit/level				_____
7) Aligns with your values				_____
8) Ability to transfer existing balance				_____
9) Other: _____				_____
10) Other: _____				_____