

## Roadmap: Changing to a Climate-Friendly Institution

1. **Identify what is important** to you in a bank, credit union, or credit card
  - +Resources to help with this step:
    - **THIS!** Banking and Credit Card Services Checklists: <https://thisiswhatwedid.org/wp-content/uploads/2023/01/Banking-and-CC-Services-Checklists-21January2023.pdf>
2. **Choose** a climate-friendly bank, credit union, or credit card. Develop a short list of candidates to research.
  - +Resources to help with this step:
    - **THIS!** Climate-Friendly Institutions Fact Sheet: <https://thisiswhatwedid.org/wp-content/uploads/2023/06/ClimateFriendlyInstitutions20June2023-2.pdf>
    - **Important credit card considerations:**
      - +<https://www.nerdwallet.com/article/finance/does-closing-a-credit-card-hurt-credit-score>
      - +<https://www.nerdwallet.com/article/credit-cards/closing-credit-card>
3. Identify all **auto-pays and direct deposits** with your current climate-bad bank or credit card
  - Keep old account until all auto-pays & direct deposits have been made via new account
4. **Open account** with new institution and start using it!
5. Contact billing and depositing entities (e.g., paycheck, electricity bill, etc.) to **reroute auto-pays & direct deposits** to new institution
  - Prioritize direct deposits (paycheck, Social Security, etc.), which may take longer
6. **Save important information** for your records
  - Download or print necessary records from your old account (e.g., statements)
7. **Close out account(s)** in old climate-bad bank
  - Write a personal check for the amount left in your old bank & deposit it in your new bank, get cashier's check, or do an electronic transfer to your new bank.
  - Make sure to get confirmation of your closed account in writing.
  - Report your progress: <https://docs.google.com/forms/d/e/1FAIpQLSefZIPthbAmiXyDh-pfrLDDcHg76z57v483AJ7JXf6mjDUc0Q/viewform>
8. **Write Climate-bad bank CEO** to say why you're divesting (**THIS!** templates on website)
9. **Promote on social media & THIS!** will also promote it (selfie for **THIS!** website)
10. **Feel good** about yourself and look for the next action you can take to save our only planet!

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