

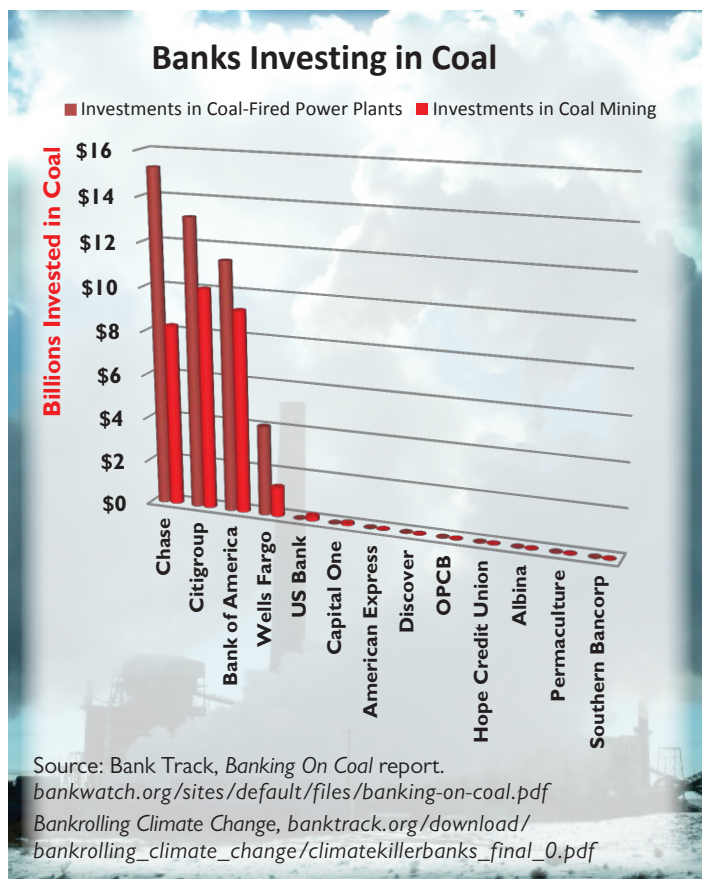
# DOES YOUR CREDIT CARD SUPPORT BIG COAL?



Several major credit card issuers invest billions in coal mining and coal-fired power plants.

**Take charge of your card, and get a credit card with a responsible bank:**

[www.takechargeofyourcard.org](http://www.takechargeofyourcard.org)



It is the policy of banks like OPCB, Hope Credit Union, Albina, Permaculture, and Southern Bancorp to invest in sectors that build communities and sustainability. American Express' and Discover's business models make it unlikely they will invest in coal, but they are not dedicated to helping communities.

## SCORECARD FOR INVESTMENTS IN COAL

| BANK  | GRADE | INVESTS IN COAL-FIRED POWER | INVESTS IN COAL MINING |
|---|-------|-----------------------------|------------------------|
| <b>OPCB</b><br><a href="http://www.onepacificcoastbank.com">www.onepacificcoastbank.com</a>     | A+    |                             |                        |
| <b>Hope Credit Union</b><br><a href="http://www.hopecu.org">www.hopecu.org</a>                  | A+    |                             |                        |
| <b>Albina</b><br><a href="http://www.albinabank.com">www.albinabank.com</a>                     | A+    |                             |                        |
| <b>Permaculture</b><br><a href="http://www.permaculturecu.org">www.permaculturecu.org</a>       | A+    |                             |                        |
| <b>Southern Bancorp</b><br><a href="https://banksouthern.com">https://banksouthern.com</a>      | A+    |                             |                        |
| <b>Discover</b><br><a href="http://www.discover.com">www.discover.com</a>                       | A     |                             |                        |
| <b>American Express</b><br><a href="http://www.americanexpress.com">www.americanexpress.com</a> | A     |                             |                        |
| <b>Capital One</b><br><a href="http://www.capitalone.com">www.capitalone.com</a>                | C+    |                             | ✓                      |
| <b>US Bank</b><br><a href="http://www.usbank.com">www.usbank.com</a>                            | C-    |                             | ✓                      |
| <b>Wells Fargo</b><br><a href="http://www.wellsfargo.com">www.wellsfargo.com</a>                | D+    | ✓                           | ✓                      |
| <b>Bank of America</b><br><a href="http://www.bankofamerica.com">www.bankofamerica.com</a>      | D-    | ✓                           | ✓                      |
| <b>Citigroup</b><br><a href="http://www.citigroup.com">www.citigroup.com</a>                    | F     | ✓                           | ✓                      |
| <b>Chase</b><br><a href="http://www.chase.com">www.chase.com</a>                                | F     | ✓                           | ✓                      |



# FAST FACTS ABOUT MEGABANKS AND COAL

When you give money to a mega-bank, you are funding Big Coal, and all its negative effects.

## US Banks' Financing of Coal Companies in 2012:

**\$20.8 billion**

United States banks financed a combined \$20.8 billion in 2012 for companies engaging in mountaintop-removal mining or seeking to expand or extend the use of coal-fired power plants. This figure does not include other activities involved in the coal-cycle, like transportation.

[ran.org/coal-finance-reportcard-2013](http://ran.org/coal-finance-reportcard-2013)

## Cost of Coal to US Economy: **\$500,000,000,000/year**

Activities associated with coal energy, including extraction, transportation, processing, and combustion produce waste, health, and environmental hazards that cost the public nearly \$500 billion each year.

[solar.gwu.edu/index\\_files/Resources\\_files/epstein\\_full%20cost%20of%20coal.pdf](http://solar.gwu.edu/index_files/Resources_files/epstein_full%20cost%20of%20coal.pdf)

## CO2 Pollution from Coal-Fired Power Plants:

**1876.8 million metric tons in 2009**

The energy produced by coal-fired power plants emitted 1.877 billion metric tons of carbon dioxide into the atmosphere in 2009. That's almost 35% of all CO2 produced by energy consumption during that year.

[www.eia.gov/environment/emissions/ghg\\_report/pdf/tbl6.pdf](http://www.eia.gov/environment/emissions/ghg_report/pdf/tbl6.pdf)

## Total US Renewable Financing in 2012: **\$53 Billion**

Investment in renewable technologies has continued to decrease in the US over recent years and is dwarfed by the resources dedicated to fossil fuels. Because the up-front costs of building a renewable energy facility like a wind farm are so high, many projects are deemed "too expensive" to complete – leaving dirty fossil fuels as the only way to meet energy demands.

[theenergycollective.com/joshshill/329161/2013-clean-energy-investments-down-previous-years](http://theenergycollective.com/joshshill/329161/2013-clean-energy-investments-down-previous-years)

## TAKE ACTION TODAY!

**1** Dump your mega-bank credit card and get a credit card with a responsible bank or credit union!

Go to [www.greenamerica.org/go/takecharge](http://www.greenamerica.org/go/takecharge) to find a better card.

**2** Move your checking and savings account to community development banks and credit unions that are supporting people and the planet. Go to [BreakUpWithYourMega-Bank.org](http://BreakUpWithYourMega-Bank.org) to find hundreds of options.

**3** Take part in fossil fuel divestment. Make your portfolio fossil fuel company-free and support clean energy today! Find resources in Green America's Fossil Fuel Divestment Guide: [GreenAmerica.org/fossilfree/](http://GreenAmerica.org/fossilfree/).

Produced by Green America  
[www.greenamerica.org](http://www.greenamerica.org)