

How to Get a Green Credit Card

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If, like me, you want to do everything you can to withdraw support from the fossil fuel industry, one personal action you can take is to make sure you are not carrying a credit card underwritten by one of the major US banks.

According to the [Stop the Money Pipeline coalition](#), JP Morgan Chase has financed fossil fuel infrastructure projects to the tune of \$196 *billion* since 2016 — even though this new infrastructure will contribute to dangerous global warming for decades to come.



Other large national banks such as Bank of America, CitiBank, and Wells Fargo are similarly complicit. Despite the enticing benefits credit card companies offer consumers, they make huge profits in the consumer debt business -- profits they plow back into investing in fossil fuel projects that threaten our planet.

I started my quest for a green credit card at a small local bank that I hoped was not tied into the web of national and international finance underwriting the fossil fuel industry. But it turned out this bank does not issue their own credit cards, even though the ones you can order there can be imprinted with a charming Addison County scene.

Consumer credit is a complicated and risky enterprise. It's not surprising that local banks need to rely on larger banks to handle the back room portion of the business. When I heard that this small local bank got their "local" credit cards through Bankers' Bank, a correspondent bank (that is, a bank that provides services to retail banks) based in Wisconsin, I was not reassured that I had found my way to a green credit card. In fact, the local bank representative was unable to assure me that Bankers' Bank was not involved in fossil fuel investing.

Next I tried a large (for Vermont) credit union, one that has a reputation for placing value in supporting environmental and social values alongside their need to pursue profitability. They are explicitly a "triple bottom line" enterprise. However, my questions about a fossil-fuel-free credit card drew a blank, even when a supervisor was called to the phone. They could provide me with no assurance that their correspondent financial institution was dedicated to values that fight climate change.

I next turned to Green America, an organization dedicated to climate protection and clean energy, among other things. They have a [credit card website](#) offering a variety of credit cards they have certified as "responsible."

The Green America credit card supports this not-for-profit's work to "build fair trading systems, advance clean energy, get GMOs out of our food supply, and support green business." Their website presents a number of other, more specialized credit cards with such names as "Amazon Watch Visa," "Salmon Nation Visa," and "Clean Water Card." Many of these cards also offer reward programs, fraud protection, and customer services similar to those offered by major banks.

With just a little effort, you can find a credit card that suits your values and your lifestyle. Be careful, though. One site I visited had a card that fit my criteria, but when I clicked on an "affinity card" presented on the same page, it turned out it was backed by one of the four major national banks--not a green alternative at all. Their tentacles seem to reach even into some of the greenest websites!