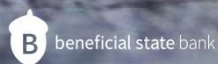


# Beneficial State Bank



WE CAN BE STRONG ALONE, BUT WE ARE SO MUCH  
STRONGER TOGETHER



WE CAN CHANGE THE BANKING  
SYSTEM FOR GOOD.

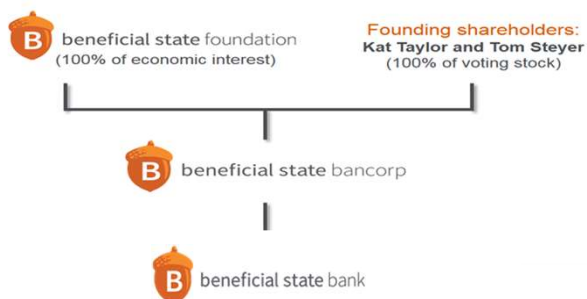
BANKING BELONGS TO ALL OF US  
AND IS THE ORIGINAL AND MOST  
IMPORTANT FORM OF....



...WHICH SUSTAINS LOCAL COMMUNITIES



## 1. ALIGN THE OWNERSHIP



## UNIQUE OWNERSHIP BENEFITS

All economic interest owned by a 501c3  
nonprofit foundation



Governance in the  
public interest

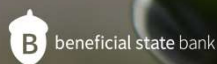


Profits flow back to communities  
we serve



## ALIGN THE LENDING PRACTICE

- To ensure **ALL BENEFIT, NO HARM**
- To direct at least **75%** of our loans to **changemakers** – customers healing their communities and the natural world
- To ensure that **none** of our loans are put to use against a better future



## PRACTICE RADICAL TRANSPARENCY



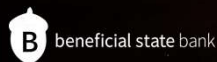
Third Party  
Audited



Data Driven



Publish Outcomes





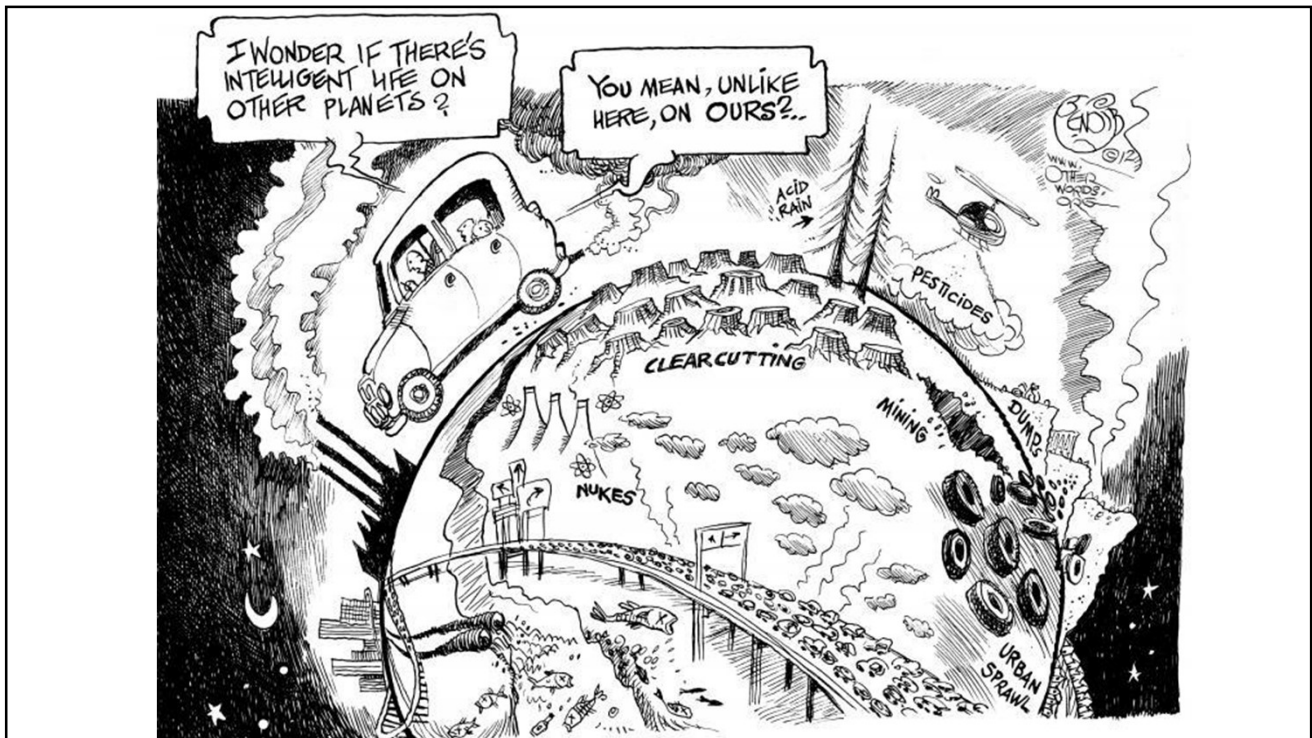
# ABOUT OUR ACCOUNTABILITY

**EBALDC 2013**  
Community Bank of the Year

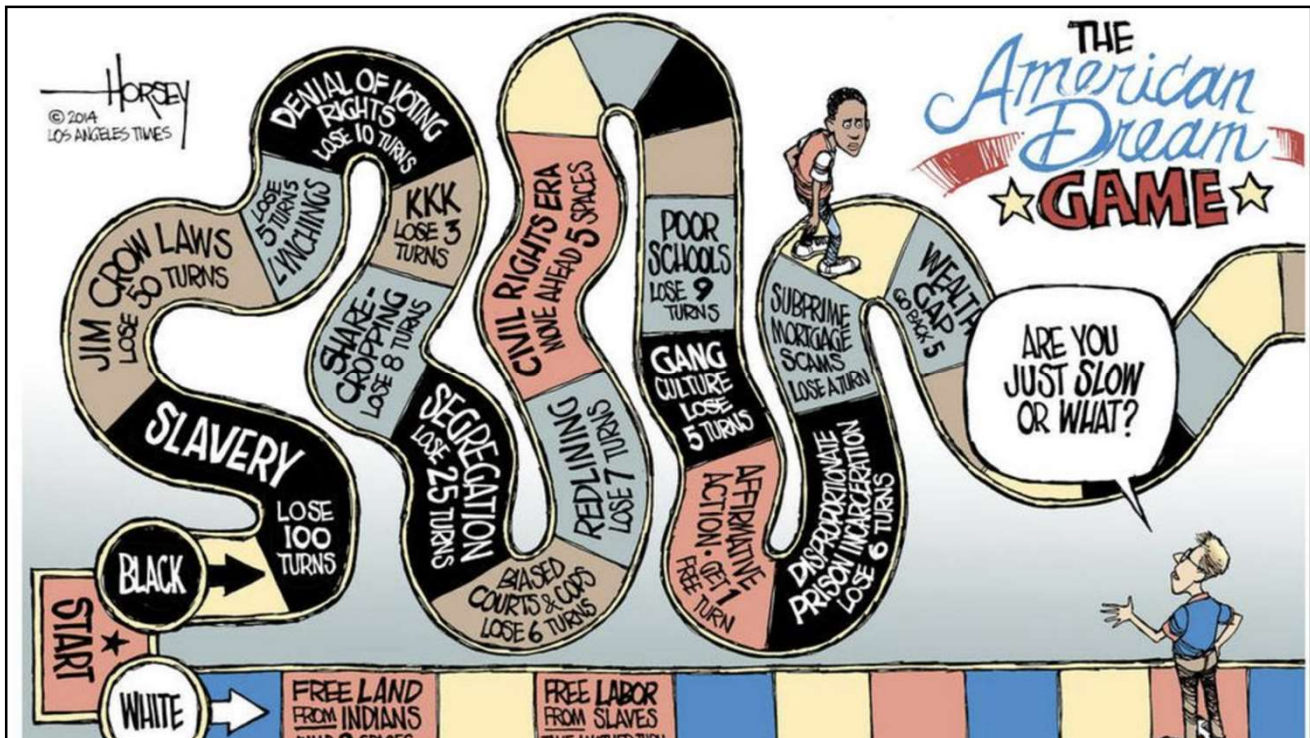


**150%**  
of living wage in  
all markets



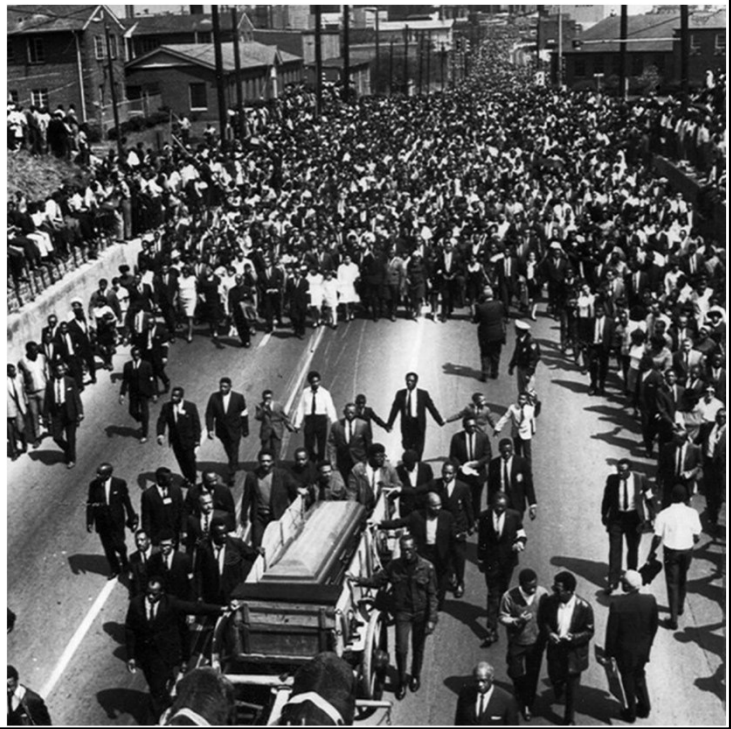






WE MUST CHOOSE WHAT WE WANT THE WORLD TO LOOK LIKE  
FOR GENERATIONS TO COME

## THE CIVIL RIGHTS FUNERALS



DON'T WAIT FOR CHANGE, BUT LOOK FOR IT IN SURPRISING PACKAGES

