

## Please Note -- The State Chartered Credit Unions Are Ours



By Anna Von Reitz

The State Chartered Credit Unions are held under the charter of The United States of America (Unincorporated). They are specifically designed to serve living people and unincorporated businesses.

As such, they don't offer all the services of commercial banks, but they do offer all the advantages of private banking--- meaning security from bail-outs and bail-ins, relative freedom from government snooping, the ability to deal in actual assets and money, and many other advantages.

By the time we realized this most of the state chartered credit unions were long dead and gone, but since we realized it there has been a remarkable resurgence and proliferation of groups getting organized under state charters and, more importantly, established "federal credit unions" converting their federal and "state of state" charters over to actual state charters.

Here in Alaska we were down to just one state chartered credit union, Credit Union One, a small, down-at-heels institution for sure, with nothing very impressive to recommend it, except that it is private and safe and secure in a way that other institutions are not. Beauty is in the eye of the Beholder, and according to one's purposes.

If you want a safer, more private, more people-oriented banking experience and the ability to deal in actual assets and lawful money, look for a state chartered credit union. It may take a little research to find one and you will need to ask questions to make sure that what you are dealing with is not "state of state" or federal credit union simply using the word "state" or a state's name as part of their business name.

The people at our local state credit union were pleasantly surprised that we knew the difference and had come looking for them. It was almost like Old Home Week, with smiles and knowing nods and evident gratification on their faces that somebody, somewhere, finally woke up and realized that living people need to do their banking with institutions specifically chartered to serve and protect them and their assets.

Among all the other things that you never knew and which nobody told you and which you are learning here, write this one down: state chartered credit unions have the correct charter to serve the living people and their unincorporated businesses. Such credit unions can interface with the commercial banking world and be "in it, but not of it" --- certainly an important point for Christians and anyone else who doesn't care to be part of the current commercial system.

So--- look around and start making changes and conscious decisions. One bank isn't just like another. Seriously review the services that a state chartered credit union provides and see if those services are sufficient for your needs. In most cases, the answer will be yes, and you will be better off in terms of privacy, security, and service to make the switch to a state chartered credit union.

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