

## Credit Card Options and Important Considerations

1. The most important thing is, if you open a new card, make sure it isn't with Chase. Chase is the #1 funder of fossil fuels worldwide, including fossil fuel expansion. Even if you choose to keep one Chase card somewhere in your wallet, just don't replace the Chase card that you cut up with another Chase card.
2. According to the Banking on Climate Change report, the top 4 funders of the fossil fuel industry are:
  - JPMorgan Chase**
  - Wells Fargo**
  - Citi**
  - Bank of America.**Try to avoid getting a replacement card from these 4 banks.
3. Look for a card from any other bank.
4. You can also look for an especially socially responsible card. Maybe a **Green America VISA**. For cash back on debit card purchases, consider an **aspiration.com debit card**, which particularly avoids investing in fossil fuels.
5. **You don't have to close the Chase credit card account in order to cut up the card.** Be sure to research how opening a new card (or closing an account) will affect your **credit score**. You can keep the Chase card open and simply stop using it, if that is [more helpful for your credit score](#). You can even transfer any balance to another card without technically closing this Chase card. This still allows you to use a different card instead, supporting a different company instead of Chase. (Each time you use a credit card, a portion of your spending goes to that bank.) Or, if your credit score will be fine, closing the Chase card account completely may have the biggest impact.

### Chase cards (to avoid) include:

Southwest Airlines  
United Airlines  
British Airways  
Aer Lingus  
Iberia Airlines  
Amazon Rewards  
IHG  
Starbucks Rewards  
AARP  
Ink Business  
Marriott  
Hyatt

Disney Visa

Sapphire

Slate

Chase Freedom

Chase Freedom Unlimited