Texas Appleseed works to bring low-income and immigrant consumers into the financial mainstream—encouraging banks and credit unions to reach out with products and terms that will attract these under-served communities.

Project Background

Too many recent immigrants and low-income workers lack bank accounts — setting themselves up as targets for robbery on payday when they have cash in their pocket. To reduce these types of crimes and encourage greater financial stability, Texas Appleseed works with law enforcement, banks and credit unions, financial regulators, and with national Appleseed and Appleseed centers in Alabama, Chicago, Georgia, Louisiana and Nebraska to improve access to formal financial services for the unbanked.

Today, Texas Appleseed remains an active partner in the FDIC's Alliance for Economic Inclusion and the Texas Asset Building Coalition. We have distributed about half a million copies of our financial education brochure series and launched a "Fair Exchange" pilot, modelled on free trade coffee, to market test greater transparency in money transfer pricing. Texas Appleseed also issued a report on the home mortgage crisis in Texas triggered by sub-prime lending.
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MEDIA COVERAGE

INTERNATIONAL RECOGNITION: Texas Appleseed's ground-breaking efforts to bank the unbanked has attracted international attention -- with invitations to present our findings in Mexico, the European Union, and Benin, Africa.

Sharing Our Work Around the World

Our work to "bank the unbanked" and provide greater consumer protection in the remitting of money to countries of origin has attracted international attention. Texas Appleseed has discussed our work in

Director of Policy Analysis Ann Baddour represents Texas Appleseed at an international