PUTTING OUR MONEY WHERE OUR VALUES ARE:
EVALUATING CHURCH FINANCIAL RELATIONSHIPS

Submitted by the Central Atlantic Conference

SUMMARY
This resolution asks all settings of the United Church of Christ (local
congregations, Associations, Conferences, the national setting, etc.)—to use our money
to provoke change in discerned unethical practices of financial institutions, or move our
money to financial institutions that represent our faith values.

BIBLICAL AND THEOLOGICAL RATIONALE

Usury is the practice of overcharging borrowers. It has been prohibited by religious,
legal, moral, and social codes since the beginning of recorded human history—in Exodus

Usury was illegal in the United States until 1978. But it is now rampant in credit card and
mortgage lending, payday lending, auto loans, rapid tax refund operations, and even in
public bond deals. The end of usury laws in America launched an era of deregulation that
allowed financial markets to run wild, helping to produce the present economic crisis.

God calls us to seek justice, care for he poor and love our neighbor: Proverbs 31:8,9;
Isaiah 1:17; Micah 6:8; Matthew 5:6, 7:12, 25:14-30, 40; Mark 4:1-20; Luke 10:30-37;

RESOLUTION

Whereas God calls us to seek justice, care for he poor and love our neighbor, and

Whereas the business practices of some financial institutions have contributed to the deep
economic damage done to our families and communities, and

Whereas usury is against our tradition and the traditions of other faiths, and Whereas our
congregations and other church bodies invest in these financial institutions and can
thereby exert pressure relative to banking practices by way of collective action, and

Whereas there are alternatives that may be more accountable to small and medium
investors and more deeply invested in the communities where they do business,

Therefore, be it resolved by the Twenty-eighth General Synod that all settings of the
United Church of Christ (local congregations, Associations, Conferences, the national
setting, etc.) are requested to faithfully examine their relationships with financial
institutions, and, where practical and prudent, deliberately move toward relating to
financial institutions that have records of fair lending, business and investing practices as
each body discerns for its setting.
FUNDING

Funding for the implementation of this resolution will be made in accordance with the overall mandates of the affected agencies and the funds available.

IMPLEMENTATION

Justice and Witness Ministries are requested to implement this resolution.