

INTERNATIONAL

# Newsweek

## IN HER PRIME

Kate Winslet on directing her first feature film and why women get more interesting after 50



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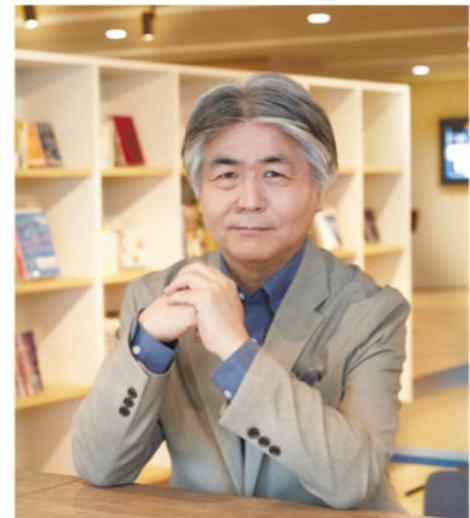
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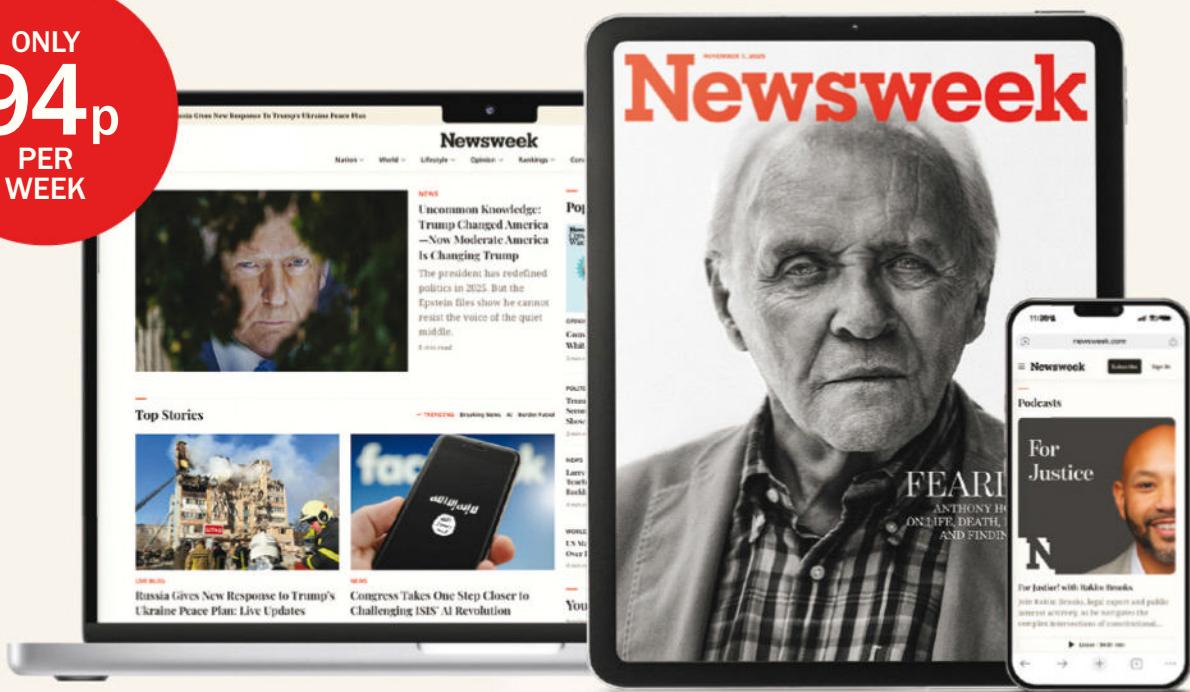
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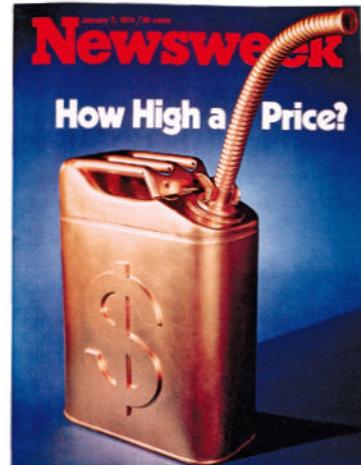
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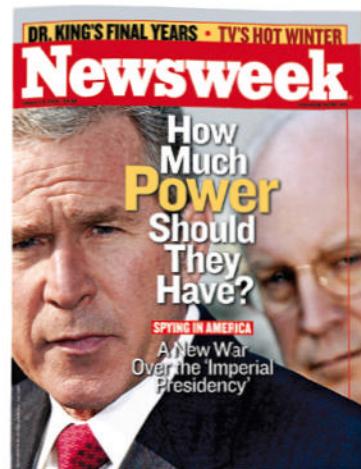
# 2015

"If you're feeling cranky, confused or too tired even for sex, blame it on Thomas Alva Edison. We're all bushed, and it's all his fault," said *Newsweek*, citing light bulbs, LED screens and caffeine as culprits robbing Americans of their sleep. *Newsweek* reported in 2015 that Americans averaged just 6.1 hours per night—down from 7.1 in the '70s. But the trend may be reversing. New wearable technology offers unprecedented insights into our rest patterns; according to the Apple Heart and Movement Study, Americans now average around 6.7 hours of sleep.



1974

"Gasoline at the pump could jump as much as 9 cents...pushing prices well above 50 cents a gallon," said *Newsweek* during OPEC's oil embargo on the U.S. While gas prices were considered shocking at the time, today's prices—\$3.11 per gallon, on average—are actually higher when adjusting for inflation.



2006

"Asserting broad warmaking powers conferred on the president...[the NSA] eavesdropped—without warrants—on about 500 Americans a day," wrote *Newsweek*. In April 2024, many of those powers were reauthorized for two years, including warrantless "backdoor" surveillance searches of Americans' communications and data.

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**HARBIN, CHINA**

## Frozen Fortress

A tourist lines up a photo in front of a giant ice sculpture at the Harbin International Ice and Snow Sculpture Festival on December 17, its opening day. Spanning almost 300 acres, it is billed as the world's largest ice-and-snow theme park and draws millions of visitors from around the world each year from December to February.

 TYNE CHIN

GETTY







ABOVE

GIRONDE, FRANCE

## Culling Sparks Fury

A farmer uses a tractor to build a highway barricade out of flaming pallets in southwestern France on December 16. French farmers are protesting the government's mandatory culling of cattle herds affected by lumpy skin disease that has resulted in the slaughter of over 3,000 animals. They also oppose a planned EU free-trade deal with South American nations that would eliminate most tariffs.

PHILIPPE LOPEZ/AFP

RIGHT

LONDON

## Green Machine

Scottish darts player Peter "Snakebite" Wright takes aim on December 15, day five of the 2025/26 World Darts Championship, at Alexandra Palace. Over three weeks, the tournament's 128 players vie for the Sid Waddell Trophy and a grand prize of £1 million (over \$1.3 million). Wright, a two-time winner of the contest, is one of the most recognizable people in the sport, known for his flamboyant style.

WARREN LITTLE

GETTY [3]



ABOVE

LOS ANGELES

## Fallen Star

Flowers rest on Rob Reiner's star on the Hollywood Walk of Fame on December 15. The 78-year-old director of hit movies including *When Harry Met Sally*, *Misery* and *A Few Good Men* was found stabbed to death with his wife—photographer and producer Michele Singer Reiner, 70—in their Brentwood home the day before. Their son, Nick Reiner, 32, has been arrested and charged with two counts of first-degree murder.

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REAL ESTATE

# THE MIDDLE CLASS FLORIDA DREAM IS OVER

Higher housing costs are pushing a life in the Sunshine State out of reach for many Americans

BY  
GIULIA CARBONARO

WHEN ERIC JOHNSON RELOCATED FROM OHIO TO FLORIDA IN 2019 with his family, moving into a condo with a view of the ocean in Jensen Beach, he said it was “almost like paradise.”

The winters in Ohio were cold and son Dylan, who has ADHD and is “very active,” did not particularly enjoy spending days “bundled up” indoors, his father said. Florida was different. “The beautiful weather, the nice beaches—we had an opportunity where the housing market in Ohio was starting to go up,” Johnson told *Newsweek*, “while the housing market in Florida had not taken off yet,” he added. “We had the opportunity and we took it.”

The family were looking for a condo unit, exploring a section of the Florida real estate market which for years has offered Americans trying to move by the beach an affordable and reliable option. “We looked at a couple of different options there,” Johnson said. “We chose Villa del Sol [a condo complex in Jensen Beach] over some of the other ones just because the layout of it was a little different.”

“It didn’t have the typical hotel-style units. It felt more like a home. It was a bit bigger, the bedrooms are bigger. It felt like a townhouse as opposed to a condo or a hotel,” Johnson added. Also, the family had a dog and the

community allowed pets, so they bought the Villa del Sol condo unit. That was in 2017. Johnson was still doing a degree program back in Ohio, so the family waited until he was finished with that and had found employment in Florida before they moved, renting out the space during the winter months. Two years later, they were ready to move to the Sunshine State.

The timing was lucky: The family purchased their home before an influx of out-of-state newcomers started flocking to Florida, driving up prices as everyone wanted to buy a place in the sun. "I think we paid \$209,000 for it," Johnson said.

At its pandemic peak, the median sale price of a home in Florida jumped by 23.8 percent year-over-year in May 2022 to \$405,900, according to Redfin data. In May 2017, the median price for townhouse-condo properties in Florida was \$178,000, while for single-family existing homes it was \$239,000, Florida Realtors data shows. But little did the Johnsons know, they had just walked into the real estate equivalent of a hornets' nest.

### Legislation Aftermath

In 2021, 98 people died when the 12-story Champlain Towers South condo collapsed suddenly in Surfside. In June 2025 the official investigation, due to conclude in 2026, released an update on collapse hypotheses, noting "many design and construction problems that weakened the building." In the wake of the tragedy, Florida lawmakers passed sweeping new building safety legislation, asking condo associations to stay on top of necessary repairs and maintenance and ensuring there were enough finances to fund such work.

"The Surfside tragedy, I think it hit many people by surprise. But when it did happen, I think it was something that we all thought, this [legislation] should have been coming," Katherine Amador, a lawyer and partner in Berger Singerman in Miami, told *Newsweek*.

"For many, many years, the legislation just did not have these strict requirements. And with HOA [Homeowners Associations, people were] saying



basically this is gonna be somebody else's issue. We're just gonna kick this can [along the road]. And the recent legislation really put an end to that," she said.

In 2023, the Johnsons' condo building was inspected by several engineers who told them that to fix everything that needed repairing in Villa del Sol—replacing the roof, updating the electrical boxes outside the units and so on—the whole community would have to spend roughly \$3.1 million; about \$43,000 per unit.

For the Johnsons, the cost was high but,

ultimately, the decision was a no-brainer. Their son was happy, thriving in the new environment which allowed him to go swimming, boating and spend time outdoors. The community was nice. "At that time, we took out a second mortgage on our property to pay for it. We were debating for a while whether we should stay or move," Johnson said. It was tempting to think about moving to another coastal community in Florida, "but then the value of every other property in the neighborhood had also gone up," he said.

"It would have just been a wash moving from one place to another at the same price," he said. "We had everything that we wanted, steps away from the beach. We loved our neighbors at the time. It was great, so we really didn't wanna move."

The Johnsons "never imagined moving out" of Florida. But as work started on their condo building, they discovered that their home was crumbling. So much damage was found in three of Villa del Sol's buildings during a structural inspection that they were deemed unsafe to live in and many residents were evacuated in August 2024. "We had a couple of hours

**"We were actually in a pretty good spot, and then all of a sudden I'm sitting at work and then I get a phone call from one of our neighbors saying we had to evacuate immediately."**



**SPIRALING COSTS** From left: The collapsed Champlain Towers South; surveys of Villa del Sol in the wake of the tragedy deemed some buildings unsafe; being evacuated from there took its toll on Eric and Angela Johnson.



to pack up what we could and evacuate," said Johnson, who is yet to return.

A spokesperson for St. Lucie County, Florida, told *Newsweek* in December that, at that time, county authorities had "the same stance on the structures (that they are unsafe and uninhabitable)" as when the Johnsons were evacuated in summer 2024, "as we have not heard otherwise regarding the safety of the structures from a registered design professional hired by the condo board and no repairs have taken place," they said.

"We received permit applications on 11/16/2025 to repair the structures. Those have been approved through review and invoiced as of 12/05/2025, and once the fee is paid the permits can be issued," the spokesperson added.

Jason Calloway, CEO of Beacon Management—the property manager which has recently taken over Villa del Sol—told *Newsweek* in December that construction work to get the building compliant was starting that month "and we have engineers and a contractor to ensure we have these buildings back to a habitable condition."

### Caught in Florida's Real Estate Crossfire

There was more heartbreak for the Johnsons. At the time they were evacuated, their son was supposed to start at a new school in a matter of days. Johnson's wife Angela was doing dialysis, and she had just been told she finally had a transplant date.

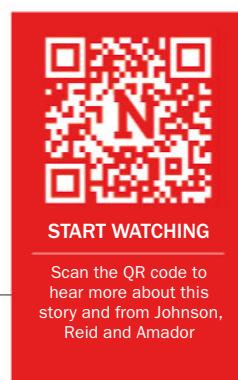
"We were actually in a pretty good spot, and then all of a sudden I'm sitting at work and then I get a phone call from one of our neighbors saying we had to evacuate immediately," Johnson said. The family stayed at a neighbor's, who was away, while they figured out what to do next. They found a rental 40 minutes away so that their son could continue going to the school he was meant to attend—but the cost of rental and insurance was crushing them.

Though they were evacuated from Villa del Sol, the Johnsons had to continue paying for their second mortgage—until they could not. Their credit score plummeted and they lost thousands of dollars in equity.

The Johnsons' unit was appraised for about \$580,000 before they were evacuated. Now, it was listed by the tax collector for \$43,000. "It just started spiraling out of control from there," Johnson said.

His son, who was 13 at the time and did not deal well with changes, had to change schools four times during the same school year. The whole family felt the consequences of the "traumatic experience" they lived through and had to take anxiety and depression medication "just because of everything that's been going on with this," Johnson said. The family moved to Georgia and "ended up having to withdraw 401(k)s just to live off of," he added. They asked for any type of financial help available, but were told there wasn't any. They were "just trying to live," Johnson said, his voice breaking up. "It was such a struggle."

Theirs is an extreme case, but the crisis the Johnsons found themselves in touched others: Florida's condo crisis combined with a nationwide housing affordability crisis. "Historically, Florida has



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been a relatively affordable place to move to, especially to retire to, and we have a lot of service jobs to serve that tourism economy. So there's always been a wage base that has needed affordable homes in Florida," said Anne Ray, the interim director of the Shimberg Center for Housing Studies at University of Florida.

In 2020, the state faced a huge population growth, as the rise of remote work led many to relocate across the country. "In 2017, 2018 and 2019, we were actually complaining that our inventory was too low. And we found out what low inventory really was a couple of years later," Brad O'Connor, chief economist at the Florida Realtors association, told *Newsweek*.

"With mortgage rates dropping and us being trapped in our homes and walling ourselves in with boxes from Amazon, the new American pastime became searching for homes online. And it really ignited a lot of demand in Florida," he said.

"We've always been a population magnet for years or even decades now," Ray said. "But we saw an increase in people moving in from the Northeast, from Illinois, from California—and that put pressure on a lot of markets."

### 'One-Size-Fits-All' Approach

Markets which had been relatively affordable, on the outskirts of big cities like Miami and Orlando, became overheated during the pandemic, with home prices reaching beyond what many locals could afford. "Our home prices increased more than most other states," O'Connor said.

So did property taxes and homeowners insurance premiums, as the state was navigating a crisis brought about by excessive litigation, widespread fraud and more frequent and more severe natural disasters. On top of that, HOA fees for condo owners have soared since the implementation of the condo safety legislation passed after the Surfside collapse. New rules that came into place last year led to a surge in condo units being put up for sale in Florida coastal communities—though most ended up piling up on the market, unsold. "They're wanting us to go from

zero to 60 in 15 seconds like an automobile and that's it," Ken Reid, who owns a condo unit in Boca Raton but is originally from New Jersey, told *Newsweek*, referring to the legislation's requirement for condo associations to build up enough reserves to tackle maintenance and repair works.

"My beef is—we're not near the beach. We're not in the high flood zone. And yet we got to do the same thing that they have to do near a beach or near a lake or a river. It's just ridiculous. It's a one-size-fits-all thing," he said.

"I was hoping to keep my total monthly expenses down below like \$2,200-\$2,300 a month, and now that's not possible," Reid said. "I mean, the insurance alone, and I think I got a good deal, is like \$2,300 a year. Utilities are not too bad, the taxes are not too bad either, compared to what you pay up North. But the HOA fee is a killer. I mean, that is a real, real killer."

"And they also have special assessments, which are not as much as other condominiums. We're looking at maybe paying

as much as \$20,000 per unit to deal with all the stuff that was deferred, that was never done," he added.

The legislation has caused such turmoil in the condo market that Florida Governor Ron DeSantis advocated strongly for reform to give more time and flexibility for condo associations and owners to comply with the new rules, including extending the deadline for a building's key assessment. Those reforms came into force in July. But Reid said that because his condo association had already conducted the structural integrity reserve study they were required to do, they are now "stuck" and are not "eligible" to benefit from the reform. For many Florida residents, it all became a little too much.

### 'I Refused To Be Robbed'

Colleen Terry, a New Yorker who had bought a condo in St. Petersburg, Florida, in 2009, has now returned to New York. "I refused to be robbed by that state," she told *Newsweek*. Terry initially used her

**SURPLUS** Condo buildings seen in Miami, Florida, in August 2025. The Sunshine State has a glut of inventory.



condo as a vacation home, renting it out in the winter months. As she was nearing retirement, she wanted to be a typical Florida snowbird, but the condo recently became financially unbearable.

"The condo fees jumped over \$300 a month, to over \$800 along with a \$4,000 special assessment. This increase without being able to offset the cost with winter rental income was no longer affordable for me," she said.

Terry sold the condo and purchased a villa in a 55-plus community. But she was quickly priced out of this new property, too. "The second year, my property taxes went from \$1,400 to \$4,000. My homeowners insurance doubled to \$2,800 on an 834 square foot home. My electric bill was \$175 when the home was vacant in July," she said. "It was a struggle to keep up with the bills," she added, so she sold the property in August 2024.

"When I tell people I was priced out of Florida, they assume it's the cost of homeowners insurance. That was expensive,

JOE RAEDLE/GETTY



## **"We're not in the high flood zone. And yet we got to do the same thing that they have to do near a beach or near a lake or a river. It's just ridiculous."**

but everyone had to pay for it," she said. "Taxes are another story. If you are a new resident, you pay four to five times more than your neighbors," she added. "I liked Florida, but I'll never forgive them for the unwelcoming tax bill."

Existing Florida homeowners have benefited from the Save Our Homes and Homestead Exemption laws, which limit the annual increase in a homestead property's assessed value—"you are talking about individuals who are getting a 50 percent discount on their property tax," Esteban Leonardo Santis, director of research with the Florida Policy Institute, said at a November debate attended by *Newsweek*.

"If you bought your home 10, 15, 20 years ago, you've been protected from skyrocketing changes in market values."

"But if you're a first-time homebuyer [in Florida] you are going to be paying higher property taxes than your neighbor," he added. "Not everyone's feeling the strain of property taxes the same."

Other *Newsweek* readers wrote about having left Florida to return to their home states. While Florida lawmakers are currently debating a way to slash property taxes, and DeSantis is advocating for their complete elimination, Terry thinks they are "catering to their voters" only. "But quickly Florida will run out of suckers like me who will soon see the light," she said.

### **Prices Are Falling—Is It Enough?**

Prices spiked in Florida in 2021 and 2022. "Once we got to the situation where inflation reared its ugly head and the Federal

Reserve] had to raise rates, we had rates rising from—gosh—by 3 percentage points, I think, from 3 percent to around 6 percent, and actually hitting near 7 percent at some point," O'Connor said. "The shock of the rate increases really just had an immediate impact on demand, and price growth has been stagnant since then," he added. "Some of our markets in Florida have seen some price declines. Others are still growing, but very slowly."

The construction boom initiated by Florida developers during the pandemic has resulted in a glut of inventory that is keeping price increases at bay, if not forcing price declines.

Realtor.com experts expect median sale prices for existing homes and condos across Florida's eight largest metropolitan areas to fall an average of 1.9 percent in 2026, much below the 2.2 percent positive gain forecast nationally. But in many markets, home prices are "stable at those higher levels," Ray said. "Because home prices have really gone up, [Florida] might be less of an affordable market for retirement homes or for a second home. That's becoming more of a luxury market."

O'Connor is optimistic about Florida's future. While affordability is an issue, he thinks many still want to live in the state—and would still be able to in the future, maybe even soon. "Prices have actually been quite stable the last three years, and incomes are catching up," O'Connor said. "It's a slow process, but I think with affordability, there's not an overnight solution, it is improving day by day."

Nonetheless, buyers in Florida have changed their mindset, according to lawyer Amador. "I think people just need to be more cautious, more...selective," she said. "People are aware that they are no longer just looking at a purchase price, like, 'What is this gonna cost me to buy the unit?' Now it's, 'What is it gonna cost me to maintain the unit?' So you're no longer... buying a unit. Now people are aware that you're really buying a balance sheet." 

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## SOCIETY

# GEN Z IS LIT

Images of celebrities smoking have become popular on social media among young people, despite the generation's clean-living image

BY  
MARNI ROSE McFALL

CIGARETTES APPEAR TO BE ENJOYING A cultural renaissance among Generation Z, decades after smoking bans and health concerns drove many to quit.

They're popping up across social media in edits of celebrities and iconic TV characters, like *Sex and the City*'s Carrie Bradshaw, making cameos on the runway and appearing in fashion content.

Gen Z, born between 1997 and 2012, has long been seen as wellness-obsessed. In a July 2024 IWSR study, 64 percent of legal drinking-age Gen Zers in the United States said they had not consumed alcohol in the six months leading up to May that year.

And in December 2024, University of Michigan researchers found that the percentage of students who abstained from drugs and alcohol reached record levels that year. Amongst 12th graders alone, 67 percent had shunned drugs—defined in the study as alcohol, marijuana or nicotine cigarettes or e-cigarettes—in the previous 30 days, up from 53 percent in 2017.

And indeed, social media platforms like TikTok and Instagram proliferate a seemingly endless roster of wellness trends, be it the "Great Lock-In" that emerged in September—focusing on bettering yourself to the end of the year—the "75 Hard" 75-day health and fitness plan or the "clean girl aesthetic," a minimalist beauty and fashion trend. Gen Zers came of age under an algorithm promoting

an ultra-clean lifestyle. Now, however, it appears they're getting acquainted with vices favored by their predecessors.

## The Cigarette Renaissance

Data published by the Centers for Disease Control and Prevention in 2024 found that nearly one in 20 adults in the United States aged 18 to 24 used cigarettes in 2022, although the figure was almost three times higher for those aged 25 to 44.

While there is no hard data reflecting that Gen Zers are now taking up the practice of smoking, social media suggests that they like the way it looks and are sharing that with all their "friends"—true to form for the digital generation.

*Newsweek* spoke to Jared Oviatt, who runs the Cigfluencers Instagram account, which has over 85,000 followers on the platform. Asked why he thinks smoking is having a resurgence among young people, he said, "I think it comes down to a kind of healthy degree of nihilism, paired with the sense that the 'American dream' (whatever version of it you subscribe to) feels more out of reach than ever."

"The classic path of going to school, buying a house, and raising a family just doesn't seem realistic for most people right now. And even in an age of AI, a cigarette feels like something tangible in a world that's becoming increasingly less so. In that sense, why not have a cheeky



cigarette?" Oviatt said. Perhaps it's not surprising, then, that a pack of cigarettes has developed more allure than a matcha latte.

Style Analytics, an Instagram account that shares data-driven insights on the fashion industry, shared a post in November 2025 where they reported that searches for the term "smoking pose" on Pinterest had risen by 70 percent year-on-year among people aged 18 to 24 in the U.S.

"I think the first real point where smoking started to creep back into the culture was during last year's 'brat summer,' which marked a clear shift away from the ultra-sanitized 'clean girl aesthetic' that dominated the years before," Molly Rooyakkers, who runs the Style Analytics account, told *Newsweek* over email. "After a long stretch of COVID-era slick



**BACK IN STYLE** A Paris Fashion Week guest lights up. Young people's Pinterest searches for smoking images rose 70 percent year-on-year.

buns and Pilates content ruling social media, there was this noticeable (online, at least, much harder to know what's actually happening in real life) drift toward more hedonistic behavior," Rooyakkers added.

**"After a long stretch of COVID-era slick buns and Pilates content ruling social media, there was this noticeable... drift toward more hedonistic behavior."**

#### **'Brat' Influence**

Indeed, it could be that "brat summer" has a lot to answer for when it comes to smoking's cultural cache. *Brat* is, of course, the 2024 album by Charli XCX which celebrated hedonism, messiness and unapologetic partying.

Charli XCX herself defined that ethos. "You're just like that girl who is a little messy and likes to party, and maybe says some dumb things sometimes, who feels herself but then also maybe has a breakdown—but kind of like parties through it; is very honest, is very blunt, a little bit volatile," she said in a video shared to TikTok.

Thanks in no small part to paparazzi pictures of the singer smoking, including at her wedding in London's trendy Hackney borough, cigarettes have become

irrevocably associated with the brat aesthetic. Representatives for Charli XCX declined to provide a comment.

"Social media has become a kind of personal, 24/7 billboard—a space where celebrities and everyday people curate their personal brand piece by piece. And if you're trying to project a certain image onto yourself, a cigarette on your Instagram grid can be a surprisingly effective jumping off point," Oviatt said.

"If you see Charli XCX smoking cigs and want to tap into that same energy, you're naturally going to mimic the aesthetic. Celebrities being open about smoking online ultimately serves as social proof that you can embody that image yourself, and maybe, just maybe, you'll look as cool as they do," Oviatt added.

Rooyakkers, meanwhile, said there are "plenty of theories about why this [trend] is happening." Evoking images of the '90s grunge and noughties' indie sleaze scenes, she said: "The simpler and more accurate explanation is probably just the existing 20-year trend cycle. Cigarettes are tied to the aesthetics and eras we're currently romanticizing." Whether this will translate into a tangible increase in smoking, instead of just a romanticization of the way it looks, remains to be seen. **LN**

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**Newsmakers**

Complete





# Control

Kate Winslet has been a screen icon for three decades. Now she's stepped behind the camera to direct her first feature film

BY JENNIFER H. CUNNINGHAM AND KYLE McGOVERN  
PHOTOGRAPHY BY VICTORIA WILL



# K

KATE WINSLET

has made a career out of playing strong, confident, forthright women: Lee Miller, Mare Sheehan, Rose DeWitt Bukater, Clementine Kruczynski. Her resume is studded with awards recognition (an Academy Award for Best Actress for 2008's *The Reader*, a pair of Emmys for playing the eponymous characters in HBO's *Mare of Easttown* in 2021 and *Mildred Pierce* in 2011, an armful of BAFTAs across a 27-year span) and boasts cumulative box-office earnings in the billions (working with James Cameron on a couple of *Avatar* sequels and *Titanic* certainly helps there).

The native of Reading, England, is practiced at toggling between those large-scale productions with swollen budgets and smaller, independent fare. Her filmography is loaded with prestige literary adaptations—*Sense and Sensibility* (1995), *Revolutionary Road* (2008), *The Reader*, to name a few—as well as several daring originals, like 2004's amnesiac-romance *Eternal Sunshine of the Spotless Mind* and the first movie in which she appeared, the 1994 true crime tale *Heavenly Creatures*.

In person, the 50-year-old star projects pure composure. Speaking with Editor-in-Chief Jennifer H. Cunningham at *Newsweek*'s global headquarters in New York City, Winslet carries herself with the kind of centeredness that comes with experience. When discussing her life in the spotlight and the scrutiny it has brought her, she refers to her journey as being “hard-won.” Asked how she has navigated this high-altitude career while being a mother of three, the actress is quick to acknowledge that she’s had a rare kind of privilege.

“I don’t think, quite honestly, that it was any different for me than a working mother outside of the film industry, and in many ways, probably easier for me because I was always

able to take big periods of time off,” Winslet explains. “So, I have huge respect for working women everywhere.”

Now, Winslet is challenging herself with the holiday family drama *Goodbye June*, her directorial debut and which she also produced. Available on Netflix, the movie centers on a fractured British family reuniting to comfort their matriarch (played by Helen Mirren) through her final days. When asked what advice she has for up-and-coming female filmmakers, now that she’s taken the director’s chair, Winslet refers back to her beginnings.

“I’d say to them what I said to myself, which is that there’s nothing to fear. You have just as much right to be in those positions. You should be pushing forward, make sure there’s opportunity where you feel there isn’t and pursue the dream,” she says.

She continues, “I just wanted to act. I wanted to pretend to be other characters. I never thought I’d do films. I hoped I might be lucky enough to be onstage one day. And just, sometimes, having that belief in oneself is more important than anything, especially in a world where it’s tough out there, and there are people who want to knock you down, and you will hear negative comments. Somehow, just tuning out that noise and hanging on to that one thing that you believe you have every right to be able to do, that can sometimes be the single most important thing that gets you through.”

### All in the Family

*GOODBYE JUNE* AFFORDED WINSLET THE opportunity to braid together the personal and the professional. The production not only represents her first effort as a director, but also marks the screenwriting debut of her oldest son, Joe Anders, 22. The script grew



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exclusive interview  
with Kate Winslet



“I just wanted to act. I wanted to pretend to be other characters.

I never thought I'd do films.”



“There’s nothing to fear. You have just as much right to be in those positions...make sure there’s opportunity where you feel there isn’t and pursue the dream.”



### EXPANDING HORIZONS

Winslet, speaking to Cunningham at Newsweek's headquarters overlooking downtown New York City, said she hadn't seriously considered directing before reading Anders' *Goodbye June* script.

out of a film school assignment, in which Anders drew upon the experience of losing his grandmother, Winslet's mother, at age 13. While the family in *Goodbye June* is very much fictional—and portrayed by a formidable cast featuring Toni Collette, Andrea Riseborough, Timothy Spall and Johnny Flynn, in addition to Winslet and Mirren—the emotional truth rings out.

It's an incredibly observant piece of writing, especially coming from someone so young and just beginning their craft. Perhaps Anders' knack for screenwriting shouldn't come as a surprise, though, since both his parents are storytellers—his father is Winslet's second husband, director Sam Mendes. Regardless of the author's age, the material should resonate with anyone who has put in long hours sitting beside a loved one in a hospital room, subsisting on vending-machine food and snatches of sleep caught while slumped on hard, bedside chairs. As the screenplay developed, it showed enough promise that Winslet decided to finally make the leap into directing.

"It was when my son handed me this beautiful script that he had written, that I just found myself thinking, I've got to do it, I've got to do it," she says. "Because I didn't want to let it go, I didn't want to give it away, but also, I wanted for him to remain a part of it."

Winslet says that she hadn't seriously considered directing before, because she was largely wary of how much more involved the creative process is for a director. Development, preproduction, all the way through post-production—projects can drag, and that level of commitment would've disrupted the balance between work and family that she has made sure to preserve as an actress. But the opportunity just proved irresistible—to work with her son; to shepherd this story that, while invented, they both had a personal connection to; and to provide Anders with a supportive and inclusive first experience as a screenwriter.

This wasn't mother and son's first collaboration, however. Anders performed alongside Winslet and his half-sister, Mia Threapleton, in 2022's TV film *I Am Ruth*, a feature-length installment of a British anthology series, for which Winslet won two BAFTAs in 2023.

Threapleton has also started to leave her own imprint on Hollywood. The 25-year-old—Winslet's daughter from her first marriage, to painter and director Jim Threapleton—co-starred alongside Benicio del Toro in 2025's Wes Anderson adventure, *The Phoenician Scheme*. Screen talent is clearly in the genes, but it remains to be seen if Winslet's youngest child—12-year-old Bear Blaze Winslet,



whose father is Winslet's current husband, businessman Edward Abel Smith—will pursue the family trade.

### Controlling Her Narrative

WINSLET'S PERFORMANCE IN *GOODBYE JUNE* IS TYPICALLY sturdy—fittingly so for her character Julia, the second oldest and most traditionally successful of four adult siblings. But the actress' work behind the camera is even more significant.

While the film is of a modest scale, Winslet as director finds room for appropriate flourishes—a shot from the perspective of Mirren's character, for instance, so the viewer gets a sense of how invasive it can be to have family members looming over you, even if they're trying to be helpful. A movie about a beloved mother figure succumbing to a terminal illness just before the Christmas holiday certainly sounds maudlin, but Winslet calibrates the focus to remain on the right side of tasteful throughout, and she, Anders and the cast do hit upon a bittersweet catharsis by the end.

Whatever your tolerance for tender family dramedies, the picture reveals a new depth of talent in a seasoned performer and stands as a fresh milestone in an already decorated career. Of course, Winslet's professional life hasn't been without difficulties—particularly when it comes to the microscope of celebrity.

At times, the movie star has been

mocked for her appearance, but she's not afraid to call foul over out-of-whack beauty and weight standards.

"I did feel extremely exposed and vulnerable," Winslet tells *Newsweek*, recalling the criticism and attention that surrounded her figure, particularly in the wake of *Titanic*'s omnipresence. Mention of her body became a fixture in profiles, never mind the tone of coverage in tabloids or commentary during red-carpet season.

Looking back on that period, she speaks with a dash more forcefulness, saying "the degree of body-shaming" that she endured "was way off-kilter and was a hundred percent not-OK. And if that happened today, I think people would honestly file lawsuits. I really do."

Skipping only a beat, though, Winslet's expression immediately transitions to the kind of knowing smile that comes with time and self-assuredness. "I'm proud to say that I've lived through it all," she says. "And I feel very, very blessed to have had an opportunity in this 50th year of my life to have directed a movie for the first time."

At an age and phase of life when job offers for some actresses begin to dry up, Winslet is honing new skills and asserting more creative control. She didn't even start producing projects until the 2020s—beginning with 2021's *Mare of Easttown*, the acclaimed miniseries that Winslet executive produced and in which she played a police detective and grieving mother with a famously credible

**"I think that women get more interesting as we grow older. I think that we're more evolved in life, we have so much more experience."**



#### GLORY DAYS

Winslet has consistently picked up a spate of awards and nominations for her roles since the 1990s. From left to right: On the red carpet as a nominee for her role in *Sense and Sensibility* at the Academy Awards in March 1996; as Rose with Jack Dawson (Leonardo DiCaprio) in 1997's *Titanic*, for which she also was nominated for an Oscar; winning her first Academy Award for *The Reader* in 2009; an Emmy-award winning performance in 2021's *Mare of Easttown*; on set with Alwin H. Küchler, director of photography, in her directorial debut, *Goodbye June*.



Delco (Delaware County, Pennsylvania) accent. Her first feature-film producing credit came with 2024's *Lee*. That picture is anchored by Winslet's portrayal of World War II photographer Lee Miller; the production was brought to life by Winslet's determination to see it through, despite a yearslong gestation and difficulty with financing.

"I couldn't believe that her story had never been told," Winslet says, explaining why she was drawn to the subject of Miller, who worked as a fashion model years before becoming a war correspondent. "As a woman, it was almost impossible for her to go to the front line, and yet she kept cutting through that red tape and did everything she could to get herself there, alongside the men. She was just extraordinary."

#### Range of Motion

NOW, IN THE SAME MONTH, WINSLET APPEARS IN TWO FILMS, which together capture the polarities of today's moviegoing experience—streaming films served to living-room audiences and blockbuster events that demand a big screen.

A cozy, actor-forward piece like *Goodbye June* will play remarkably well at home on Netflix over the holiday season, following its opening in select theaters.

And there's also *Avatar: Fire and Ash*, which features Winslet as part of its blue-skinned ensemble. After joining the franchise in 2022's *Avatar: The Way of Water*, Winslet returns as Ronal, a fierce warrior and mate to the chieftain of a water clan.

Considering the immersive 3D special effects and box-office bona fides of the first two *Avatar* films, *Fire and Ash* is almost guaranteed to be the biggest cinematic spectacle of 2025—apologies to *Wicked: For Good*'s Glinda and Elphaba. In the era of streaming, endless scrolling and dodgy AI creations, Cameron's multipart environmental sci-fi allegory has proven to be one of the increasingly rare film properties that can get people to look up from their phones and leave their homes.

And as if the variance in scope and style between these two films wasn't noteworthy enough, they were made available to the masses within days of one another. It's an achievement few actors, or actor-directors, manage. But Winslet seems to take it all in stride, as with life generally.

"I had a text message from a friend of mine the other day; she's 60, and she said to me, 'I need you to call me, I need you to give me a boost. I feel so invisible.' And I was like, 'OK, well, you can stop that right now. You need to promise yourself you're never going to say that again,'" she says. "I think that women get more interesting as we grow older. I think that we're more evolved in life, we have so much more experience. I turned 50 this year, it feels fantastic, and I'm looking forward to whatever is next to come." 

# R

EGIONAL BANKS AND CREDIT

unions form the financial backbone of communities across the country. They power local economies by supporting small businesses, financing community projects and providing reliable access to everyday banking services. With deep roots in the regions they serve, these institutions build personal relationships with customers, allowing them to tailor their support to local needs.

Credit unions, structured as member-owned cooperatives, operate with service as their guiding mission. That commitment often results in lower fees, competitive loan options and an emphasis on member satisfaction. More than financial service providers, credit unions are community partners, showing up in neighborhoods, participating in local initiatives and helping strengthen the connections that bind their members together.

To recognize the banks and credit unions making a meaningful difference, *Newsweek* and Plant-A Insights Group are proud to present America's Best Regional Banks and Credit Unions 2026.

Our methodology utilized the Texas Ratio (a measure of a bank's credit quality) as well as reviewed profitability and net loans and leases, press coverage over the past two years, an elaborate large-scale independent customer survey of more than 71,000 U.S. citizens, 1.9 million social media reviews and 129 million mobile app reviews. We then determined the top 500 regional banks and top 500 credit unions.

We hope this list helps you find the most trusted financial institutions in your area—whether you're planning your next business venture or taking your next step toward financial security.

— Jennifer H. Cunningham, Editor-in-Chief





# AMERICA'S BEST REGIONAL BANKS & CREDIT UNIONS

# 2026

These financial institutions are ones you can trust for your business and personal banking relationships—without the corporate feel

ILLUSTRATION  
BY  
LINCOLN AGNEW

# Methodology

America's Best Regional Banks and Credit Unions 2026 recognizes the best regional banks and credit unions in the United States. The ranking is based on a comprehensive research study that incorporates in-depth desk research, a large-scale nationwide survey and millions of online reviews to identify the 500 best regional banks and 500 best credit unions in the country.

More than 8,800 banks and credit unions were considered in an initial review that measured them across key financial benchmarks that include profitability, Texas ratio and net loans and leases. Of these, more than 2,400 banks and 2,400 credit unions were selected for an in-depth evaluation in a survey of U.S. customers conducted between July and September 2025.

More than 66,000 U.S. customers shared their experiences with banks and credit unions and evaluated them across 12 categorical dimensions that include customer service, perks and benefits and fees and interest rates. In addition, responses from more than 70,000 participants from previous 2023 and 2024 studies were incorporated to evaluate the consistency and performance of banks and credit unions over time. In total, data from more than 140,000 respondents were considered, making America's Best Regional Banks and Credit Unions 2026 one of the largest studies of its kind.

The survey data was complemented by an analysis of more than 2.3 million social media reviews and over 80 million app store reviews from Apple and Google Play to provide a holistic view of the performance of banks and credit unions across each physical location and digital platform.

In a final step, Media Monitoring platform Critical Mention by Onclusive was used to identify banks and credit unions with legal disputes and reputational incidents between December 1, 2023 and December 1, 2025.

The exclusion of a bank or credit union from this ranking is not a reflection on its quality or performance and is not disputed.

The 500 highest-scoring banks and 500 highest-scoring credit unions have been recognized by Newsweek as America's Best Regional Banks and Credit Unions 2026.

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## BEST REGIONAL BANKS

★★★★★ 1st Bank Yuma  
YUMA, AZ (AZ)

★★★★★ 1st Security Bank  
MOUNTLAKE TERRACE, WA (OR, WA)

★★★★★ AB&T  
ALBANY, GA (GA)

★★★★★ Abacus Federal Savings Bank  
NEW YORK CITY (NJ, NY, PA)

★★★★★ AbbyBank  
ABBOTSFORD, WI (WI)

★★★★★ Access Bank  
OMAHA, NE (NE)

★★★★★ Adams Community Bank  
ADAMS, MA (MA)

★★★★★ The Adirondack Trust Company  
SARATOGA SPRINGS, NY (NY)

★★★★★ Alamosa State Bank  
ALAMOSA, CO (CO)

★★★★★ Albany Bank and Trust Company  
CHICAGO (IL)

★★★★★ Alliance Bank  
CAPE GIRARDEAU, MO (MO)

★★★★★ Alliance Bank  
LAKE CITY, MN (MN)

★★★★★ Alma Bank  
ASTORIA, NY (NJ, NY)

★★★★★ Alpine Bank  
GLENWOOD SPRINGS, CO (CO)

★★★★★ Amalgamated Bank  
NEW YORK CITY (CA, D.C., NY)

★★★★★ Amalgamated Bank of Chicago  
CHICAGO (IL)

★★★★★ Amboy Bank  
OLD BRIDGE, NJ (NJ)

★★★★★ Amerasia Bank  
FLUSHING, NY (FL, NY)

★★★★★ American Bank  
LE MARS, IA (IA)

★★★★★ American Bank  
WACO, TX (TX)

★★★★★ American Bank & Trust  
SIOUX FALLS, SD (MN, ND, SD)

★★★★★ American Bank & Trust  
BOWLING GREEN, KY (KY)

★★★★★ American Bank & Trust Company  
OPELUSAS, LA (LA)

★★★★★ American Bank and Trust Company  
TULSA, OK (OK)

★★★★★ American Bank Montana  
BOZEMAN, MT (MT)

★★★★★ American Bank of Dallas  
DALLAS (TX)

★★★★★ American Business Bank  
LOS ANGELES (CA)

★★★★★	American Community Bank GLEN COVE, NY (NY)
★★★★★	American Community Bank & Trust WOODSTOCK, IL (IL)
★★★★★	American Continental Bank CITY OF INDUSTRY, CA (CA, TX, WA)
★★★★★	The American National Bank of Texas TERRELL, TX (TX)
★★★★★	American Plus Bank ARCADIA, CA (CA)
★★★★★	American Riviera Bank SANTA BARBARA, CA (CA)
★★★★★	Ameriprise Bank, FSB MINNEAPOLIS (MN)
★★★★★	Ameris Bank ATLANTA (AL, FL, GA, NC, SC)
★★★★★	Andrew Johnson Bank GREENEVILLE, TN (TN)
★★★★★	Androscoggin Savings Bank LEWISTON, ME (ME)
★★★★★	Anstaff Bank GREEN FOREST, AR (AR)
★★★★★	Artisans' Bank WILMINGTON, DE (DE)
★★★★★	Associated Bank GREEN BAY, WI (IL, MN, MO, WI)
★★★★★	Athol Savings Bank ATHOL, MA (MA)
★★★★★	Austin Bank, Texas JACKSONVILLE, TX (TX)
★★★★★	Avidia Bank HUDSON, MA (MA)
★★★★★	BAC Community Bank STOCKTON, CA (CA)
★★★★★	Baker-Boyer National Bank WALLA WALLA, WA (WA)
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★★★★★	Banc of California LOS ANGELES (CA, CO, NC)
★★★★★	BancFirst OKLAHOMA CITY (OK)
★★★★★	Banco do Brasil Americas MIAMI (FL)
★★★★★	Bangor Savings Bank BANGOR, ME (ME, NH)
★★★★★	Bank & Trust Company LITCHFIELD, IL (IL)
★★★★★	The Bank and Trust DEL RIO, TX (TX)
★★★★★	Bank Forward FARGO, ND (MN, ND)
★★★★★	Bank Midwest SPIRIT LAKE, IA (IA, MN, SD)
★★★★★	Bank Northwest HAMILTON, MO (MO)
★★★★★	Bank of Ann Arbor ANN ARBOR, MI (MI)
★★★★★	Bank of Belleville BELLEVILLE, IL (IL)
★★★★★	The Bank of Bennington BENNINGTON, VT (VT)
★★★★★	Bank of Bird-in-Hand BIRD-IN-HAND, PA (PA)
★★★★★	Bank of Canton CANTON, MA (MA)
★★★★★	Bank of Central Florida LAKELAND, FL (FL)
★★★★★	Bank of Commerce GREENWOOD, MS (MS)



★★★★★	The Bank of Commerce AMMON, ID (ID, MT)
★★★★★	Bank of Eastern Oregon HEPPNER, OR (ID, OR, WA)
★★★★★	The Bank of Elk River ELK RIVER, MN (MN)
★★★★★	The Bank of Fayette County PIPERTON, TN (TN)
★★★★★	Bank of Franklin County WASHINGTON, MO (MO)
★★★★★	The Bank of Greene County CATSKILL, NY (NY)
★★★★★	Bank of Hawaii HONOLULU (GU, HI, MP, PW)
★★★★★	Bank of Holland HOLLAND, NY (NY)
★★★★★	Bank of Houston HOUSTON (TX)
★★★★★	Bank of Labor OVERLAND PARK, KS (KS)
★★★★★	The Bank of Missouri PERRYVILLE, MO (MO)
★★★★★	Bank of Ocean City OCEAN CITY, MD (DE, MD)
★★★★★	The Bank of Princeton PRINCETON, NJ (NJ, NY, PA)
★★★★★	Bank of San Francisco SAN FRANCISCO (CA)
★★★★★	The Bank of Tampa TAMPA, FL (FL)
★★★★★	Bank of the Pacific ABERDEEN, WA (OR, WA)
★★★★★	Bank of the Rockies HELENA, MT (MT)
★★★★★	Bank of the Valley BELLWOOD, NE (NE)
★★★★★	The Bank of Versailles VERSAILLES, MO (MO)
★★★★★	Banner Bank WALLA WALLA, WA (CA, ID, OR, WA)
★★★★★	Bar Harbor Bank & Trust BAR HARBOR, ME (ME, NH, VT)
★★★★★	Bath Savings Institution BATH, ME (ME)
★★★★★	Beacon Bank PITTSFIELD, MA (CT, MA, NY, RI, VT)
★★★★★	Belmont Bank & Trust CHICAGO (FL, IL)
★★★★★	Bravera Bank DICKINSON, ND (MN, MT, ND)
★★★★★	Broadway National Bank SAN ANTONIO (TX)
★★★★★	Byline Bank CHICAGO (CA, IL, IN, NC, WI)
★★★★★	C3bank ENCINITAS, CA (CA, TN)

★★★★★ Cache Valley Bank LOGAN, UT (ID, UT)	★★★★★ The Citizens National Bank of Somerset SOMERSET, KY (KY)	★★★★★ Deerwood Bank WAITE PARK, MN (MN)
★★★★★ California Bank of Commerce SAN DIEGO (CA)	★★★★★ Citizens Savings Bank CLARKS SUMMIT, PA (PA)	★★★★★ Denali State Bank FAIRBANKS, AK (AK)
★★★★★ CalPrivate Bank LA JOLLA, CA (CA)	★★★★★ City Bank LUBBOCK, TX (NM, TX)	★★★★★ Dime Community Bank HAUPPAUGE, NY (NY)
★★★★★ Cambridge Savings Bank CAMBRIDGE, MA (MA)	★★★★★ City Bank & Trust Co. LINCOLN, NE (NE)	★★★★★ Dollar Bank PITTSBURGH (MD, OH, PA, VA)
★★★★★ Canandaigua National Bank CANANDAIGUA, NY (NY)	★★★★★ City National Bank LOS ANGELES (CA, D.C., FL, GA, NV, NY, TN, VA)	★★★★★ Dream First Bank SYRACUSE, KS (KS, OK)
★★★★★ Cape & Coast Bank YARMOUTH PORT, MA (MA)	★★★★★ City National Bank of Florida MIAMI (FL)	★★★★★ Eagle Bank EVERETT, MA (MA, ME)
★★★★★ Cape Ann Savings Bank GLOUCESTER, MA (MA)	★★★★★ City State Bank NORWALK, IA (IA)	★★★★★ Eagle Bank and Trust Company LITTLE ROCK, AR (AR)
★★★★★ The Cape Cod 5 Cents Savings Bank HYANNIS, MA (MA)	★★★★★ Coastal Community Bank EVERETT, WA (WA)	★★★★★ East Cambridge Savings Bank CAMBRIDGE, MA (MA)
★★★★★ Capital Bank JACINTO CITY, TX (TX)	★★★★★ Colony Bank FITZGERALD, GA (GA)	★★★★★ East West Bank PASADENA, CA (CA, GA, MA, NV, NY, TX, WA)
★★★★★ Capital City Bank TALLAHASSEE, FL (AL, FL, GA)	★★★★★ Columbia Bank FAIR LAWN, NJ (NJ)	★★★★★ Eastern Bank BOSTON (MA, NH)
★★★★★ Capitol Bank MADISON, WI (WI)	★★★★★ Commencement Bank TACOMA, WA (WA)	★★★★★ El Dorado Savings Bank, F.S.B. PLACERVILLE, CA (CA, NV)
★★★★★ Centennial Bank CONWAY, AR (AL, AR, FL, NY, TX)	★★★★★ Commerce West Bank IRVINE, CA (CA)	★★★★★ Elkhorn Valley Bank & Trust NORFOLK, NE (NE, SD)
★★★★★ Central Bank LEXINGTON, KY (KY)	★★★★★ CommerceOne Bank BIRMINGHAM, AL (AL)	★★★★★ Empire State Bank STATEN ISLAND, NY (NY)
★★★★★ Central Pacific Bank HONOLULU (HI)	★★★★★ Commercial Bank of California IRVINE, CA (CA)	★★★★★ Ephrata National Bank EPHRATA, PA (PA)
★★★★★ Central State Bank STATE CENTER, IA (IA)	★★★★★ Commercial Bank of Texas NACOGDOCHES, TX (TX)	★★★★★ Equitable Bank GRAND ISLAND, NE (NE)
★★★★★ Century Savings Bank VINELAND, NJ (NJ)	★★★★★ Community Bank Delaware LEWES, DE (DE)	★★★★★ Esquire Bank JERICHO, NY (NY)
★★★★★ Champlain National Bank ELIZABETHTOWN, NY (NY)	★★★★★ Community Commerce Bank CLAREMONT, CA (CA)	★★★★★ Everett Co-operative Bank EVERETT, MA (MA)
★★★★★ Charles River Bank MEDWAY, MA (MA)	★★★★★ Community Federal Savings Bank WOODHAVEN, NY (NY)	★★★★★ EverTrust Bank CITY OF INDUSTRY, CA (CA)
★★★★★ Charter Bank CORPUS CHRISTI, TX (TX)	★★★★★ Community First Bank KENNEWICK, WA (WA)	★★★★★ Exchange Bank SANTA ROSA, CA (CA)
★★★★★ Citizens & Northern Bank WELLSBORO, PA (NY, PA)	★★★★★ Community Valley Bank EL CENTRO, CA (CA)	★★★★★ Exchange Bank & Trust ATCHISON, KS (KS, MO)
★★★★★ Citizens 1st Bank TYLER, TX (TX)	★★★★★ Community West Bank FRESNO, CA (CA)	★★★★★ F & C Bank HOLDEN, MO (MO)
★★★★★ Citizens Alliance Bank CLARA CITY, MN (MN, MT)	★★★★★ Cornerstone Bank YORK, NE (NE)	★★★★★ F&M Bank EDMOND, OK (OK)
★★★★★ Citizens and Farmers Bank WEST POINT, VA (VA)	★★★★★ Cornhusker Bank LINCOLN, NE (NE)	★★★★★ F&M Bank GRANITE QUARRY, NC (NC)
★★★★★ Citizens Bank NEW HAVEN, MO (MO)	★★★★★ Country Bank for Savings WARE, MA (MA)	★★★★★ Fairfield County Bank RIDGEFIELD, CT (CT)
★★★★★ Citizens Bank CARTHAGE, TN (TN)	★★★★★ County Bank REHOBOTH BEACH, DE (DE)	★★★★★ The Farmers & Merchants Bank STUTTGART, AR (AR)
★★★★★ Citizens Bank COLUMBIA, MS (MS)	★★★★★ Cross County Savings Bank MIDDLE VILLAGE, NY (NY)	★★★★★ Farmers & Merchants Bank of Central California LODI, CA (CA)
★★★★★ Citizens Bank ELIZABETHTON, TN (TN)	★★★★★ CTBC Bank LOS ANGELES (CA, NJ, NY)	★★★★★ Farmers & Merchants Union Bank COLUMBUS, WI (WI)
★★★★★ The Citizens Bank BATESVILLE, AR (AR)	★★★★★ D.L. Evans Bank BURLEY, ID (ID, UT)	★★★★★ Farmers and Merchants Bank UPPERCO, MD (MD)
★★★★★ The Citizens Bank OLANTA, SC (NC, SC)	★★★★★ Dacotah Bank ABERDEEN, SD (MN, ND, SD)	★★★★★ Farmers and Merchants Bank of Long Beach LONG BEACH, CA (CA)
★★★★★ Citizens Bank and Trust Company BLACKSTONE, VA (VA)	★★★★★ Dairy State Bank RICE LAKE, WI (WI)	★★★★★ Farmers Bank & Trust GREAT BEND, KS (KS)
★★★★★ Citizens Bank and Trust Company of Ardmore ARDMORE, OK (OK)	★★★★★ Dakota Community Bank & Trust HEBRON, ND (ND, SD)	★★★★★ The Farmers Bank of Willards WILLARDS, MD (DE, MD)
★★★★★ Citizens Bank Minnesota NEW ULM, MN (MN)	★★★★★ Dallas Capital Bank DALLAS (TX)	★★★★★ Farmers National Bank of Canfield CANFIELD, OH (OH, PA)
★★★★★ The Citizens Bank of Edmond EDMOND, OK (OK)	★★★★★ Dayspring Bank GOTHENBURG, NE (NE)	★★★★★ Farmers State Bank CAMERON, MO (MO)
★★★★★ Citizens First Bank THE VILLAGES, FL (FL)	★★★★★ Dean Co-operative Bank FRANKLIN, MA (MA)	★★★★★ Fidelity Bank WEST MEMPHIS, AR (AR)
★★★★★ Citizens National Bank SEVIERVILLE, TN (TN)	★★★★★ Decorah Bank & Trust Company DECORAH, IA (IA)	★★★★★ Fidelity Bank & Trust DUBUQUE, IA (IA, IL, WI)

★★★★★	Fidelity Co-operative Bank LEOMINSTER, MA (MA)
★★★★★	The Fidelity Deposit and Discount Bank DUNMORE, PA (PA)
★★★★★	Fifth District Savings Bank NEW ORLEANS (LA)
★★★★★	First American Bank ELK GROVE VILLAGE, IL (FL, IL, WI)
★★★★★	First Bank MCCOMB, MS (MS)
★★★★★	First Bank & Trust BROOKINGS, SD (SD)
★★★★★	First Bank and Trust Company LEBANON, VA (NC, TN, VA)
★★★★★	First Bank of Alabama TALLADEGA, AL (AL)
★★★★★	First Carolina Bank ROCKY MOUNT, NC (GA, NC, SC, VA)
★★★★★	First Central Savings Bank GLEN COVE, NY (NY)
★★★★★	First Citizens Community Bank MANSFIELD, PA (DE, NJ, NY, PA)
★★★★★	First Citizens National Bank DIVERSBURG, TN (TN)
★★★★★	First Commercial Bank (USA) ALHAMBRA, CA (CA)
★★★★★	First Dakota National Bank YANKTON, SD (SD)
★★★★★	First Federal Bank LAKE CITY, FL (FL, SC)
★★★★★	First Federal Community Bank, SSB PARIS, TX (TX)
★★★★★	First Federal Savings Bank of Twin Falls TWIN FALLS, ID (ID)
★★★★★	First General Bank ROWLAND HEIGHTS, CA (CA)
★★★★★	First Hawaiian Bank HONOLULU (GU, HI, MP)
★★★★★	First Midwest Bank of Dexter DEXTER, MO (MO)
★★★★★	First Montana Bank MISSOULA, MT (MT)
★★★★★	First National Bank WICHITA FALLS, TX (TX)
★★★★★	First National Bank Alaska ANCHORAGE, AK (AK)
★★★★★	First National Bank of Central Texas WACO, TX (TX)
★★★★★	First National Bank of Elmer ELMER, NJ (NJ)
★★★★★	First National Bank of Griffin GRIFFIN, GA (GA)
★★★★★	The First National Bank in Sioux Falls SIOUX FALLS, SD (SD)
★★★★★	First National Bank Texas KILLEEN, TX (AR, AZ, NM, TX)
★★★★★	First Pacific Bank WHITTIER, CA (CA)
★★★★★	First State Bank MENDOTA, IL (IL)
★★★★★	First State Community Bank FARMINGTON, MO (MO)
★★★★★	Five Points Bank GRAND ISLAND, NE (NE)
★★★★★	Five Star Bank WARSAW, NY (NY)
★★★★★	Five Star Bank ROSEVILLE, CA (CA)
★★★★★	Florida Capital Bank JACKSONVILLE, FL (FL)
★★★★★	Flushing Bank UNIONDALE, NY (NY)

★★★★★	FNB Bank MAYFIELD, KY (KY)
★★★★★	Fremont Bank FREMONT, CA (CA)
★★★★★	Frontier Bank of Texas ELGIN, TX (TX)
★★★★★	Frost Bank SAN ANTONIO (TX)
★★★★★	Fulton Bank LANCASTER, PA (DE, MD, NJ, PA, VA)
★★★★★	Gate City Bank FARGO, ND (MN, ND)
★★★★★	GBC International Bank LOS ANGELES (CA, WA)
★★★★★	Geddes Federal Savings and Loan Association SYRACUSE, NY (NY)
★★★★★	Genesee Regional Bank ROCHESTER, NY (NY)
★★★★★	Georgia Community Bank ALBANY, GA (GA)
★★★★★	Georgia First Bank SOPERTON, GA (GA)
★★★★★	German American Bank JASPER, IN (IN, KY, OH)
★★★★★	Golden Valley Bank CHICO, CA (CA)
★★★★★	Grand Ridge National Bank WHEATON, IL (IL)
★★★★★	Grasshopper Bank NEW YORK CITY (MI, NY)
★★★★★	Great American Bank LAWRENCE, KS (KS, MO)
★★★★★	Green Belt Bank & Trust IOWA FALLS, IA (IA)
★★★★★	Greenfield Co-operative Bank GREENFIELD, MA (MA)
★★★★★	Grove Bank & Trust MIAMI (FL)
★★★★★	Guaranty Bank SPRINGFIELD, MO (MO)
★★★★★	Habib American Bank NEW YORK CITY (CA, NJ, NY)
★★★★★	Hamlin Bank and Trust Company SMETHPORT, PA (NY, PA)
★★★★★	Hana Bank USA FORT LEE, NJ (CA, NJ, NY)
★★★★★	Harmony Bank DALLAS (TX)
★★★★★	Hawaii National Bank HONOLULU (HI)
★★★★★	HCN Bank RIVERSIDE, CA (CA)
★★★★★	Heartland Bank GENEVA, NE (NE)
★★★★★	Heartland Bank and Trust Company BLOOMINGTON, IL (IA, IL)
★★★★★	Heritage Bank of Commerce SAN JOSE, CA (CA)
★★★★★	Hickory Point Bank and Trust DECATUR, IL (IL)
★★★★★	Highland Bank ST. PAUL, MN (MN)
★★★★★	Hills Bank and Trust Company HILLS, IA (WY)
★★★★★	Hilltop National Bank CASPER, WY (WY)
★★★★★	HNB National Bank HANNIBAL, MO (MO)
★★★★★	Home Federal Bank SHREVEPORT, LA (LA)
★★★★★	Horizon Bank WAVERLY, NE (NE)

★★★★★	Idaho First Bank MC CALL, ID (ID, OR)
★★★★★	Idaho Trust Bank BOISE, ID (ID)
★★★★★	Incommons Bank MEXIA, TX (TX)
★★★★★	Institution for Savings NEWBURYPORT, MA (MA)
★★★★★	Interaudi Bank NEW YORK CITY (FL, NY)
★★★★★	International Finance Bank MIAMI (FL, NY)
★★★★★	Inwood National Bank DALLAS (TX)
★★★★★	Ireland Bank MALAD CITY, ID (ID)
★★★★★	Jeff Bank JEFFERSONVILLE, NY (NY)
★★★★★	Jonah Bank of Wyoming CASPER, WY (WY)
★★★★★	Katahdin Trust Company PATTEN, ME (ME)
★★★★★	Kitsap Bank PORT ORCHARD, WA (WA)
★★★★★	Kleberg Bank KINGSVILLE, TX (TX)
★★★★★	Lake Shore Savings Bank DUNKIRK, NY (NY)
★★★★★	Landmark National Bank MANHATTAN, KS (KS)
★★★★★	Leader Bank ARLINGTON, MA (MA)
★★★★★	Liberty Bank MIDDLEBURY, CT (CT, MA)
★★★★★	Liberty Bank for Savings CHICAGO (IL)
★★★★★	The Lyons National Bank LYONS, NY (NY)
★★★★★	M.Y. Safra Bank NEW YORK CITY (NY)
★★★★★	Machias Savings Bank MACHIAS, ME (ME)
★★★★★	Macon Bank and Trust Company LAFAYETTE, TN (TN)
★★★★★	Madison County Bank MADISON, NE (NE)
★★★★★	Magyar Bank NEW BRUNSWICK, NJ (NJ)
★★★★★	Main Street Bank MARLBOROUGH, MA (MA)
★★★★★	Malaga Bank F.S.B. PALOS VERDES PENINSULA, CA (CA)
★★★★★	Manasquan Bank MANASQUAN, NJ (NJ)
★★★★★	Manhattan Bank MANHATTAN, MT (MT)
★★★★★	Manufacturers Bank & Trust Company FOREST CITY, IA (IA, MN)
★★★★★	Marquette Savings Bank ERIE, PA (PA)
★★★★★	Martha's Vineyard Bank EDGARTOWN, MA (MA)
★★★★★	Mechanics Bank WALNUT CREEK, CA (CA, HI, OR, WA)
★★★★★	Mechanics Cooperative Bank TAUNTON, MA (MA)
★★★★★	Merchants National Bank HILLSBORO, OH (OH)
★★★★★	Meredith Village Savings Bank MEREDITH, NH (NH)
★★★★★	Metropolitan Bank OAKLAND, CA (CA)

AMERICA'S BEST  
REGIONAL BANKS  
2026

Newsweek

PLANT-A  
INSIGHTS GROUP



★★★★★ Middlesex Federal Savings  
SOMERVILLE, MA (MA)

★★★★★ Middlesex Savings Bank  
NATICK, MA (MA)

★★★★★ Midwest Bank  
DETROIT LAKES, MN (MN)

★★★★★ Mission Bank  
BAKERSFIELD, CA (CA)

★★★★★ Mizuho Bank  
NEW YORK CITY (NY)

★★★★★ Monson Savings Bank  
MONSON, MA (MA)

★★★★★ Montecito Bank & Trust  
SANTA BARBARA, CA (CA)

★★★★★ Montgomery Bank  
SIKESTON, MO (MO)

★★★★★ NBT Bank  
NORWICH, NY (CT, MA, ME, NH, NY, PA, VT)

★★★★★ NBT Financial Bank  
FORT WORTH, TX (TX)

★★★★★ Newfield National Bank  
NEWFIELD, NJ (NJ)

★★★★★ NewFirst National Bank  
EL CAMPO, TX (TX)

★★★★★ The North Country Savings Bank  
CANTON, NY (NY)

★★★★★ North Dallas Bank & Trust Co.  
DALLAS (TX)

★★★★★ North Easton Savings Bank  
SOUTH EASTON, MA (MA)

★★★★★ North Shore Bank  
BROOKFIELD, WI (IL, WI)

★★★★★ North Star Bank  
ROSEVILLE, MN (MN)

★★★★★ NorthEast Community Bank  
WHITE PLAINS, NY (MA, NY)

★★★★★ Northfield Bank  
STATEN ISLAND, NY (NY, NY)

★★★★★ Northwest Bank  
WARREN, PA (IN, NY, OH, PA)

★★★★★ Northwest Bank  
SPENCER, IA (IA, NE)

★★★★★ Northwest Bank  
BOISE, ID (ID, OR, UT, WA)

★★★★★ Northwestern Bank  
CHIPPEWA FALLS, WI (WI)

★★★★★ Oak Bank  
FITCHBURG, WI (WI)

★★★★★ Oak Valley Community Bank  
OAKDALE, CA (CA)

★★★★★ Ocean Bank  
MIAMI (FL)

★★★★★ OceanFirst Bank  
TOMS RIVER, NJ (NJ, NY, PA)

★★★★★ Olympia Federal Savings and Loan Association  
OLYMPIA, WA (WA)

★★★★★ One Florida Bank  
ORLANDO, FL (FL)

★★★★★ OneUnited Bank  
BOSTON (CA, FL, MA)

★★★★★ Pacific Alliance Bank  
SAN GABRIEL, CA (CA)

★★★★★ Pacific Valley Bank  
SALINAS, CA (CA)

★★★★★ Paradise Bank  
BOCA RATON, FL (FL)

★★★★★ Park State Bank  
DULUTH, MN (MN)

★★★★★ Parkside Financial Bank & Trust  
CLAYTON, MO (MO)

★★★★★ Partners Bank  
HELENA, AR (AR)

★★★★★ Partners Bank of California  
MISSION VIEJO, CA (CA)

★★★★★ PCB Bank  
LOS ANGELES (CA, GA, NJ, NY, TX)

★★★★★ Peach State Bank & Trust  
GAINESVILLE, GA (GA)

★★★★★ Penn Community Bank  
DOYLESTOWN, PA (PA)

★★★★★ Peoples Bank  
CLIFTON, TN (TN)

★★★★★ Peoples Bank  
NEWTON, NC (NC)

★★★★★ Peoples Bank & Trust  
PANA, IL (IL)

★★★★★ Peoples Bank & Trust Co.  
TROY, MO (MO)

★★★★★ Peoples Bank and Trust Company  
MCPEHRSOHN, KS (KS)

★★★★★ Peoples Bank of Washington  
BELLINGHAM, WA (WA)

★★★★★ Peoples Community Bank  
GREENVILLE, MO (MO)

★★★★★ Peoples Security Bank and Trust Company  
DUNMORE, PA (NJ, NY, PA)

★★★★★ PeoplesBank  
HOYROKE, MA (CT, MA)

★★★★★ Phoenixville Federal Bank and Trust  
PHOENIXVILLE, PA (PA)

★★★★★ Pinnacle Bank  
LINCOLN, NE (KS, MO, NE)



★★★★★	Pinnacle Bank GILROY, CA (CA)
★★★★★	Pioneer Bank ALBANY, NY (NY)
★★★★★	Pioneer Bank & Trust BELLE FOURCHE, SD (SD)
★★★★★	Ponce Bank BRONX, NY (NY, NY)
★★★★★	Popular Bank NEW YORK CITY (FL, NJ, NY)
★★★★★	Premier Banks MAPLEWOOD, MN (MN)
★★★★★	Prosperity Bank EL CAMPO, TX (OK, TX)
★★★★★	Provident Bank JERSEY CITY, NJ (NJ, NY, PA)
★★★★★	Provident Savings Bank, F.S.B. RIVERSIDE, CA (CA)
★★★★★	QNB Bank QUAKERTOWN, PA (PA)
★★★★★	Quad City Bank and Trust Company BETTENDORF, IA (IA, IL)
★★★★★	Quail Creek Bank OKLAHOMA CITY (OK)
★★★★★	Queenstown Bank QUEENSTOWN, MD (MD)
★★★★★	Raccoon Valley Bank PERRY, IA (IA)
★★★★★	Raymond James Bank ST. PETERSBURG, FL (FL)
★★★★★	Rayne State Bank & Trust Company RAYNE, LA (LA)
★★★★★	Reading Co-operative Bank READING, MA (MA)
★★★★★	Red River Bank ALEXANDRIA, LA (LA)
★★★★★	Redwood Capital Bank EUREKA, CA (CA)
★★★★★	Renaissance Bank TUPELO, MS (AL, FL, GA, LA, MS, TN)
★★★★★	Republic Bank & Trust Company LOUISVILLE, KY (FL, IN, KY, MO, OH, TN)
★★★★★	Rhinebeck Bank RHINEBECK, NY (NY)
★★★★★	Ridgewood Savings Bank RIDGEWOOD, NY (NY)
★★★★★	Rio Bank MCALLEN, TX (TX)
★★★★★	River Valley Community Bank YUBA CITY, CA (CA)
★★★★★	RiverBank SPOKANE, WA (WA)
★★★★★	Riverstone Bank EAGLE, NE (NE, WY)
★★★★★	Riverview Bank VANCOUVER, WA (OR, WA)
★★★★★	Rockland Trust Company ROCKLAND, MA (MA, NH)
★★★★★	Rondout Savings Bank KINGSTON, NY (NY)
★★★★★	Round Top State Bank ROUND TOP, TX (TX)
★★★★★	Royal Bank ELROY, WI (WI)
★★★★★	Saco & Biddeford Savings Institution SACO, ME (ME)
★★★★★	Safra National Bank of New York NEW YORK CITY (CA, FL, MA, NY)
★★★★★	Sage Capital Bank GONZALES, TX (TX)
★★★★★	Salem Five Cents Savings Bank SALEM, MA (MA)

★★★★★	Sandhills State Bank NORTH PLATTE, NE (NE)
★★★★★	Sanibel Captiva Community Bank SANIBEL, FL (FL)
★★★★★	Santander Bank WILMINGTON, DE (CT, DE, FL, MA, NH, NJ, NY, PA, RI)
★★★★★	Savers Co-operative Bank SOUTHBRIDGE, MA (MA)
★★★★★	SaviBank BURLINGTON, WA (WA)
★★★★★	Savings Bank of Mendocino County UKIAH, CA (CA)
★★★★★	Savings Bank of Walpole WALPOLE, NH (NH)
★★★★★	Scale Bank EDINA, MN (MN)
★★★★★	Seacoast National Bank STUART, FL (FL)
★★★★★	Seamen's Bank PROVINCETOWN, MA (MA)
★★★★★	Security Bank & Trust Company GLENCOE, MN (MN)
★★★★★	Security State Bank & Trust FREDERICKSBURG, TX (TX)
★★★★★	Shore United Bank EASTON, MD (DE, MD, VA)
★★★★★	Simmons Bank PINE BLUFF, AR (AR, KS, MO, OK, TN, TX)
★★★★★	Solvay Bank SOLVAY, NY (NY)
★★★★★	Sound Community Bank SEATTLE (WA)
★★★★★	South Atlantic Bank MYRTLE BEACH, SC (SC)
★★★★★	South Shore Bank SOUTH WEYMOUTH, MA (MA)
★★★★★	Southern Bank POPLAR BLUFF, MO (AR, IL, KS, MO)
★★★★★	Southside Bank TYLER, TX (TX)
★★★★★	Southwestern National Bank HOUSTON (CA, TX)
★★★★★	Spencer Savings Bank ELMWOOD PARK, NJ (NJ)
★★★★★	St. Charles Bank & Trust Company ST. CHARLES, IL (IL)
★★★★★	STAR Financial Bank FORT WAYNE, IN (IN)
★★★★★	State Bank Northwest SPOKANE VALLEY, WA (WA)
★★★★★	Stockman Bank of Montana MILES CITY, MT (MT)
★★★★★	StonehamBank, A Co-operative Bank STONEHAM, MA (MA)
★★★★★	Sturdy Savings Bank STONE HARBOR, NJ (NJ)
★★★★★	Summit Bank OAKLAND, CA (CA)
★★★★★	TC Federal Bank THOMASVILLE, GA (FL, GA)
★★★★★	Tennessee State Bank PIGEON FORGE, TN (TN)
★★★★★	Texas Bank HENDERSON, TX (TX)
★★★★★	Texas Bank and Trust Company LONGVIEW, TX (TX)
★★★★★	Texas Capital Bank DALLAS (TX)
★★★★★	Texas Champion Bank CORPUS CHRISTI, TX (TX)



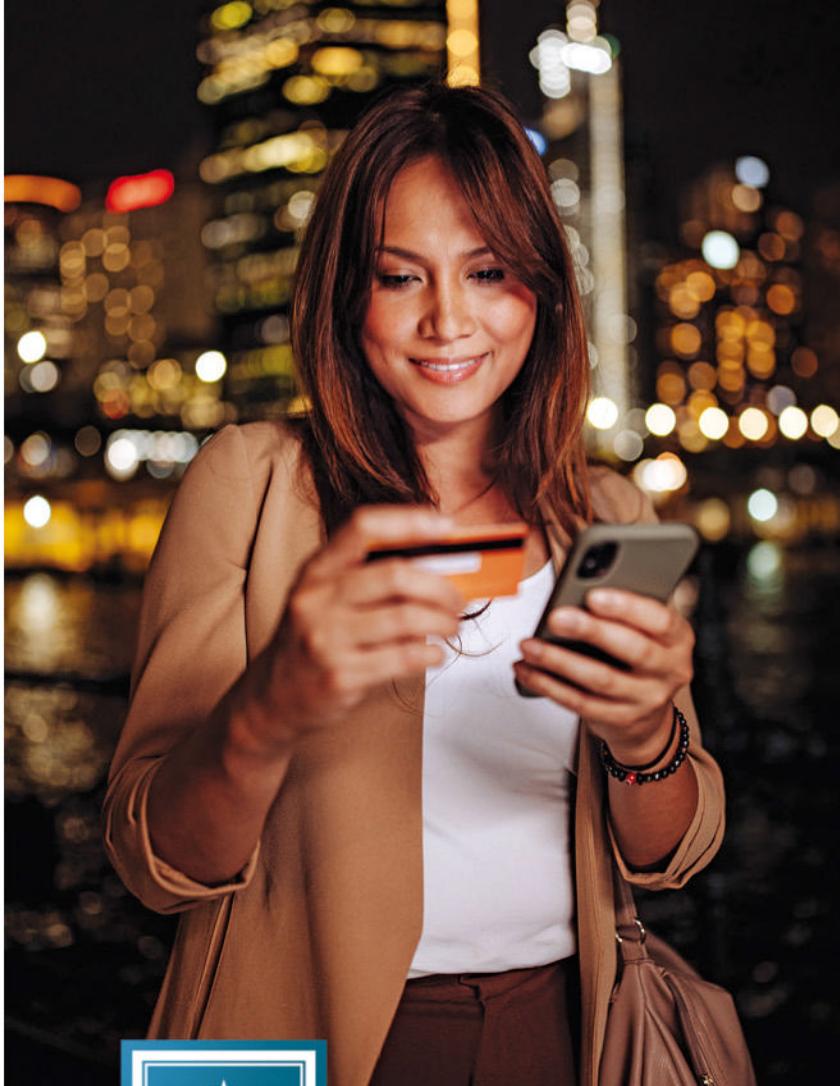
★★★★★	Texas Community Bank LAREDO, TX (TX)
★★★★★	Texas Exchange Bank CROWLEY, TX (TX)
★★★★★	Texas First Bank TEXAS CITY, TX (TX)
★★★★★	Texas National Bank MERCEDES, TX (TX)
★★★★★	Texas National Bank of Jacksonville JACKSONVILLE, TX (TX)
★★★★★	Texas Regional Bank HARLINGEN, TX (TX)
★★★★★	Texas Security Bank DALLAS (TX)
★★★★★	TexasBank BROWNWOOD, TX (TX)
★★★★★	Think Mutual Bank ROCHESTER, MN (MN)
★★★★★	Three Rivers Bank of Montana KALISPELL, MT (MT)
★★★★★	Timberland Bank HOQUIAM, WA (WA)
★★★★★	Timberline Bank GRAND JUNCTION, CO (CO)
★★★★★	Town & Country Bank SALEM, MO (MO)



★★★★★	TowneBank PORTSMOUTH, VA (NC, VA)
★★★★★	Traditional Bank MOUNT STERLING, KY (KY)
★★★★★	Traditions Bank CULLMAN, AL (AL)
★★★★★	Tri City National Bank OAK CREEK, WI (WI)
★★★★★	Tri Counties Bank CHICO, CA (CA)
★★★★★	Trinity Bank FORT WORTH, TX (TX)
★★★★★	TrustBank OLNEY, IL (AZ, IL)
★★★★★	TrustCo Bank GLENVILLE, NY (FL, MA, NJ, NY, VT)
★★★★★	Trustmark National Bank JACKSON, MS (AL, FL, MS, TN, TX)
★★★★★	TXN Bank HONDO, TX (TX)
★★★★★	U.S. Century Bank DORAL, FL (FL)
★★★★★	Ulster Savings Bank KINGSTON, NY (NY)
★★★★★	Ultima Bank Minnesota WINGER, MN (MN)

★★★★★	UniBank for Savings WHTHTINSVILLE, MA (MA)
★★★★★	Union Bank MORRISVILLE, VT (NH, VT)
★★★★★	Union Bank and Trust Company LINCOLN, NE (CO, KS, NE)
★★★★★	Union Savings Bank DANBURY, CT (CT)
★★★★★	United Bank ATMORE, AL (AL, FL)
★★★★★	United Bank & Trust MARYSVILLE, KS (KS)
★★★★★	United Bank of Michigan GRAND RAPIDS, MI (MI)
★★★★★	United Bankers' Bank BLOOMINGTON, MN (MN)
★★★★★	United Business Bank WALNUT CREEK, CA (CA, CO, NM, NV, WA)
★★★★★	United Community Bank CHATHAM, IL (FL, IL, MO)
★★★★★	United Community Bank PERHAM, MN (MN)
★★★★★	United Savings Bank PHILADELPHIA (PA)
★★★★★	United Southern Bank UMATILLA, FL (FL)

★★★★★	United Trust Bank PALOS HEIGHTS, IL (IL)
★★★★★	Universal Bank WEST COVINA, CA (CA)
★★★★★	US Metro Bank GARDEN GROVE, CA (CA, GA, NY, WA)
★★★★★	Valley National Bank PASSAIC, NJ (AL, CA, FL, IL, NJ, NY)
★★★★★	Verimore Bank BROOKFIELD, MO (MO)
★★★★★	Vermillion State Bank VERMILLION, MN (MN)
★★★★★	Village Bank & Trust ARLINGTON HEIGHTS, IL (IL)
★★★★★	Virginia National Bank CHARLOTTESVILLE, VA (VA)
★★★★★	Walden Savings Bank MONTGOMERY, NY (NY)
★★★★★	Wallis Bank WALLIS, TX (CA, GA, TX)
★★★★★	Wallkill Valley Federal Savings and Loan Association WALLKILL, NY (NY)
★★★★★	Walpole Co-operative Bank WALPOLE, MA (MA)
★★★★★	Washington County Bank BLAIR, NE (IA, NE)
★★★★★	Washington Savings Bank EFFINGHAM, IL (IL)
★★★★★	Washington Trust Bank SPOKANE, WA (ID, OR, WA)
★★★★★	Waterfall Bank CLEARWATER, FL (FL)
★★★★★	Watertown Savings Bank WATERTOWN, MA (MA)
★★★★★	Watertown Savings Bank WATERTOWN, NY (NY)
★★★★★	Wayne Bank HONESDALE, PA (NY, PA)
★★★★★	Webster Bank STAMFORD, CT (CT, MA, NY, RI)
★★★★★	Webster Five Cents Savings Bank WEBSTER, MA (MA)
★★★★★	WesBanco Bank WHEELING, WV (IN, KY, MD, MI, OH, PA, WV)
★★★★★	West Alabama Bank REFORM, AL (AL)
★★★★★	West Central Bank ASHLAND, IL (IL)
★★★★★	West Coast Community Bank SANTA CRUZ, CA (CA)
★★★★★	Westamerica Bank SAN RAFAEL, CA (CA)
★★★★★	Westbury Bank WAUKESHA, WI (WI)
★★★★★	Wheaton Bank & Trust WHEATON, IL (IL)
★★★★★	Whitaker Bank LEXINGTON, KY (KY)
★★★★★	Wilmington Savings Fund Society, FSB WILMINGTON, DE (DE, FL, NJ, NV, PA)
★★★★★	Wilson Bank and Trust LEBANON, TN (TN)
★★★★★	Winchester Co-operative Bank WINCHESTER, MA (MA)
★★★★★	Winter Hill Bank, FSB SOMERVILLE, MA (MA)
★★★★★	Yakima Federal Savings and Loan Association YAKIMA, WA (WA)



## BEST CREDIT UNIONS

★★★★★ 1st Northern California Credit Union  
MARTINEZ, CA (CA)

★★★★★ 7 17 Credit Union  
WARREN, OH (OH)

★★★★★ A & S Federal Credit Union  
ALIQUIPPAA, PA (PA)

★★★★★ A.C.P.E. Federal Credit Union  
LARAMIE, WY (WY)

★★★★★ AAC Credit Union  
GRAND RAPIDS, MI (MI, PA)

★★★★★ AAEC Credit Union  
ARLINGTON HEIGHTS, IL (IL)

★★★★★ Acadia Federal Credit Union  
FORT KENT, ME (ME)

★★★★★ Access Federal Credit Union  
CLINTON, NY (NY)

★★★★★ Achieva Credit Union  
DUNEDIN, FL (FL)

★★★★★ Addition Financial Credit Union  
LAKE MARY, FL (FL)

★★★★★ Advantage Federal Credit Union  
ROCHESTER, NY (NY)

★★★★★ Aerospace Federal Credit Union  
EL SEGUNDO, CA (CA)

★★★★★ Affinity One Federal Credit Union  
JAMESTOWN, NY (NY)

★★★★★ Affinity Plus Federal Credit Union  
ST. PAUL, MN (MN)

★★★★★ AFL-CIO Employees  
Federal Credit Union  
WASHINGTON, D.C. (D.C.)

★★★★★ Aflac Federal Credit Union  
COLUMBUS, GA (GA)

★★★★★ Air Academy Credit Union  
COLORADO SPRINGS, CO (CO)

★★★★★ Alaska Air Group Credit Union  
SEATAC, WA (AK, WA)

★★★★★ Alden Credit Union  
CHICHOPEE, MA (MA)

★★★★★ Allegacy Federal Credit Union  
WINSTON-SALEM, NC (NC)

★★★★★ Allegent Community Federal Credit Union  
PITTSBURGH (PA)

★★★★★ Allentown Federal Credit Union  
ALLENTOWN, PA (PA)

★★★★★ AllSouth Federal Credit Union  
COLUMBIA, SC (SC)

★★★★★ Alta Vista Credit Union  
REDLANDS, CA (CA)

★★★★★ America's Christian Credit Union  
GLENNDORA, CA (CA)

★★★★★ America's Credit Union  
DUPONT, WA (WA)

★★★★★ America's First Credit Union  
BIRMINGHAM, AL (AL)

★★★★★ American First Credit Union  
BREA, CA (CA)

★★★★★ AMOCO Federal Credit Union  
TEXAS CITY, TX (TX)

★★★★★ Amplify Credit Union  
AUSTIN, TX (TX)

★★★★★ Apple Federal Credit Union  
FAIRFAX, VA (VA)

★★★★★ Arizona Financial Federal Credit Union  
PHOENIX (AZ)

★★★★★ Arkansas Federal Credit Union  
LITTLE ROCK, AR (AR)

★★★★★ Ascend Federal Credit Union  
TULLAHOMA, TN (TN)

★★★★★ ASE Credit Union  
MONTGOMERY, AL (AL)

★★★★★ Associated Credit Union  
NORCROSS, GA (GA)

★★★★★ Austin Telco Federal Credit Union  
AUSTIN, TX (TX)

★★★★★ Avadian Credit Union  
HOOVER, AL (AL)

★★★★★ Badlands Federal Credit Union  
GLENDALE, MT (MT)

★★★★★ Bakersfield City  
Employees Federal Credit Union  
BAKERSFIELD, CA (CA)

★★★★★ Bangor Federal Credit Union  
BANGOR, ME (ME)

★★★★★ BankFund Credit Union  
WASHINGTON, D.C. (D.C.)

★★★★★ Banner Federal Credit Union  
PHOENIX (AZ)

★★★★★ Baton Rouge City Parish  
Employees Federal Credit Union  
BATON ROUGE, LA (LA)

★★★★★ Baton Rouge Telco Federal Credit Union  
BATON ROUGE, LA (LA)

★★★★★ Bay Cities Credit Union  
HAYWARD, CA (CA)

★★★★★ Beehive Federal Credit Union REXBURG, ID (ID)	★★★★★ Credit Union of Denver LAKEWOOD, CO (CO)	★★★★★ Express Credit Union SEATTLE (WA)
★★★★★ Bellco Credit Union GREENWOOD VILLAGE, CO (CO)	★★★★★ Credit Union of Southern California ANAHEIM, CA (AZ, CA)	★★★★★ F&A Credit Union MONTEREY PARK, CA (CA)
★★★★★ Benton County Schools Credit Union CORVALLIS, OR (OR)	★★★★★ Dade County Federal Credit Union SWEETWATER, FL (FL)	★★★★★ F3 Credit Union SAN JOSE, CA (CA)
★★★★★ Blaze Credit Union FALCON HEIGHTS, MN (MN)	★★★★★ Dakota Plains Credit Union EDGELEY, ND (ND)	★★★★★ FAIRWINDS Credit Union ORLANDO, FL (FL)
★★★★★ BluPeak Credit Union SAN DIEGO (CA)	★★★★★ Dakota Star Credit Union RAPID CITY, SD (SD)	★★★★★ Fall River Municipal Credit Union FALL RIVER, MA (MA)
★★★★★ Boeing Employees Credit Union TUKWILA, WA (SC, WA)	★★★★★ Dakotaland Federal Credit Union HURON, SD (SD)	★★★★★ Family Financial Credit Union NORTON SHORES, MI (MI)
★★★★★ Boston Firefighters Credit Union DORCHESTER, MA (MA)	★★★★★ Dannemora Federal Credit Union PLATTSBURGH, NY (NY)	★★★★★ Family Trust Federal Credit Union ROCK HILL, SC (SC)
★★★★★ Cabot Community Credit Union PAMPA, TX (TX)	★★★★★ DATCU Credit Union CORINTH, TX (TX)	★★★★★ FAST Credit Union HANFORD, CA (CA)
★★★★★ Cabrillo Credit Union SAN DIEGO (CA)	★★★★★ Del-One Federal Credit Union DOVER, DE (DE)	★★★★★ Federal Employees Newark Federal Credit Union NEWARK, NJ (NJ)
★★★★★ Cal Coast Credit Union SAN DIEGO (CA)	★★★★★ Delta Community Credit Union ATLANTA (GA, KY, TX, UT)	★★★★★ FedEx Employees Credit Association MEMPHIS, TN (AR, CA, IN, PA, TN, TX)
★★★★★ Cal State LA Federal Credit Union LOS ANGELES (CA)	★★★★★ Delta Schools Federal Credit Union ANTIOCH, CA (CA, WA)	★★★★★ Fergus Federal Credit Union LEWISTOWN, MT (MT)
★★★★★ Calcoe Federal Credit Union YAKIMA, WA (WA)	★★★★★ Desert Financial Credit Union PHOENIX (AZ)	★★★★★ Financial Partners Credit Union DOWNEY, CA (CA)
★★★★★ Calhoun Liberty Credit Union BLOUNTSTOWN, FL (FL)	★★★★★ DFCU Financial DEARBORN, MI (FL, MI)	★★★★★ Financial Plus Credit Union FLINT, MI (MI)
★★★★★ California Community Credit Union SACRAMENTO, CA (CA)	★★★★★ Diamond Credit Union POTTSTOWN, PA (PA)	★★★★★ Financial Trust Credit Union CHEEKWAGA, NY (NY)
★★★★★ CAMPUS USA Credit Union NEWBERRY, FL (FL)	★★★★★ Directions Credit Union TOLEDO, OH (MI, OH)	★★★★★ Finger Lakes Federal Credit Union GENEVA, NY (NY)
★★★★★ Capital Area Federal Credit Union AUGUSTA, ME (ME)	★★★★★ Dirigo Federal Credit Union LEWISTON, ME (ME)	★★★★★ First California Federal Credit Union FRESNO, CA (CA)
★★★★★ Capitol Credit Union AUSTIN, TX (TX)	★★★★★ Dort Financial Credit Union GRAND BLANC, MI (FL, MI)	★★★★★ First Capital Federal Credit Union YORK, PA (PA)
★★★★★ Cascade Federal Credit Union KENT, WA (WA)	★★★★★ Dover Federal Credit Union DOVER, DE (DE)	★★★★★ First Choice Credit Union WEST PALM BEACH, FL (FL)
★★★★★ CCSE Credit Union SALAMANCA, NY (NY, TX)	★★★★★ DuPont Community Credit Union WAYNESBORO, VA (VA)	★★★★★ First Choice Financial Federal Credit Union GLOVERSVILLE, NY (NY)
★★★★★ Center City Community Credit Union BUEA PARK, CA (CA)	★★★★★ E-Central Credit Union PASADENA, CA (CA)	★★★★★ First Citizens' Federal Credit Union FAIRHAVEN, MA (MA)
★★★★★ Central Credit Union of Illinois BELLWOOD, IL (IL)	★★★★★ Eagle Community Credit Union FOOTHILL RANCH, CA (CA)	★★★★★ First City Credit Union ALTADENA, CA (CA)
★★★★★ Central Jersey Federal Credit Union WOODBRIDGE, NJ (NJ)	★★★★★ Eagle Federal Credit Union BATON ROUGE, LA (LA)	★★★★★ First Community Credit Union HOUSTON (TX)
★★★★★ Central State Credit Union STOCKTON, CA (CA)	★★★★★ East County Schools Federal Credit Union EL CAJON, CA (CA)	★★★★★ First Community Credit Union CHESTERFIELD, MO (IL, MO)
★★★★★ Central Valley Firefighters Credit Union FRESNO, CA (CA)	★★★★★ Eastern Utah Community Credit Union PRICE, UT (UT)	★★★★★ First Florida Credit Union JACKSONVILLE, FL (FL)
★★★★★ Cheney Federal Credit Union CHENEY, WA (WA)	★★★★★ Eastex Credit Union BUNA, TX (TX)	★★★★★ First New York Federal Credit Union ALBANY, NY (NY)
★★★★★ Citadel Credit Union EXTON, PA (PA)	★★★★★ Eastman Credit Union KINGSPORT, TN (TN, TX, VA)	★★★★★ First Northern Credit Union CHICAGO (IL)
★★★★★ Citizens Community Credit Union FORT DODGE, IA (IA)	★★★★★ Eastmill Federal Credit Union EAST MILLINOCKET, ME (ME)	★★★★★ First Priority Credit Union BOSTON (MA)
★★★★★ Citizens Federal Credit Union BIG SPRING, TX (TX)	★★★★★ EdiFi Credit Union WILLINGBORO, NJ (NJ)	★★★★★ First Tech Federal Credit Union SAN JOSE, CA (CA, CO, GA, ID, MA, OR, TX, WA)
★★★★★ Clark County Credit Union LAS VEGAS (NV)	★★★★★ Education Credit Union AMARILLO, TX (TX)	★★★★★ Firstmark Credit Union SAN ANTONIO (TX)
★★★★★ Clearwater Credit Union MISSOULA, MT (MT)	★★★★★ Educational Employees Credit Union FORT WORTH, TX (TX)	★★★★★ Florida Credit Union GAINESVILLE, FL (FL)
★★★★★ Coastal Credit Union RALEIGH, NC (NC)	★★★★★ Educational Federal Credit Union MIAMI (FL)	★★★★★ Fort Worth Community Credit Union BEDFORD, TX (TX)
★★★★★ Community 1st Credit Union DUPONT, WA (WA)	★★★★★ Educators Credit Union WACO, TX (TX)	★★★★★ Founders Federal Credit Union LANCASTER, SC (NC, SC)
★★★★★ Community Credit Union Florida ROCKLEDGE, FL (FL)	★★★★★ Empower Federal Credit Union SYRACUSE, NY (NY)	★★★★★ Frankmenuth Credit Union FRANKMENUTH, MI (MI)
★★★★★ Community Powered Federal Credit Union BEAR, DE (DE)	★★★★★ Ent Credit Union COLORADO SPRINGS, CO (CO)	★★★★★ Franklin First Federal Credit Union GREENFIELD, MA (MA)
★★★★★ Corning Credit Union CORTLAND, NY (NC, NY, PA, SC)	★★★★★ ESL Federal Credit Union ROCHESTER, NY (NY)	★★★★★ Freedom Northwest Credit Union KAMIAH, ID (ID)
★★★★★ cPort Credit Union PORTLAND, ME (ME)	★★★★★ Evergreen Credit Union PORTLAND, ME (ME)	

★★★★★	Gain Federal Credit Union BURBANK, CA (CA)
★★★★★	Galaxy Federal Credit Union FRANKLIN, PA (PA)
★★★★★	GAP Federal Credit Union JOHNSTOWN, PA (PA)
★★★★★	Garden Island Federal Credit Union LIHUE, HI (AL, HI)
★★★★★	Gardiner Federal Credit Union GARDINER, ME (ME)
★★★★★	Genesee Valley Federal Credit Union GENESEO, NY (NY)
★★★★★	Georgia Heritage Federal Credit Union SAVANNAH, GA (GA)
★★★★★	Georgia United Credit Union DULUTH, GA (GA)
★★★★★	Gesa Credit Union RICHLAND, WA (ID, WA)
★★★★★	Glendale Federal Credit Union GLENDALE, CA (CA)
★★★★★	Gold Coast Federal Credit Union PALM SPRINGS, FL (FL)
★★★★★	Golden 1 Credit Union SACRAMENTO, CA (CA)
★★★★★	Goldenwest Credit Union WASHINGTON TERRACE, UT (ID, UT)
★★★★★	GR Consumers Credit Union WYOMING, MI (MI)
★★★★★	Great NorthWest Federal Credit Union ABERDEEN, WA (WA)
★★★★★	Greater Springfield Credit Union SPRINGFIELD, MA (MA)
★★★★★	H-E-B Federal Credit Union SAN ANTONIO (TX)
★★★★★	Hampton Roads Educators' Credit Union HAMPTON, VA (VA)
★★★★★	HAPO Community Credit Union RICHLAND, WA (OR, WA)
★★★★★	Harborstone Credit Union LAKEWOOD, WA (WA)
★★★★★	Harris County Federal Credit Union HOUSTON (TX)
★★★★★	Hawaiian Financial Federal Credit Union HONOLULU (HI)
★★★★★	HawaiUSA Federal Credit Union HONOLULU (HI)
★★★★★	Healthcare Employees Federal Credit Union PRINCETON, NJ (NJ)
★★★★★	HFS Federal Credit Union HILO, HI (HI)
★★★★★	High Point Federal Credit Union OLEAN, NY (NY, PA)
★★★★★	Holyoke Credit Union HOLYOKE, MA (MA)
★★★★★	Honolulu Federal Credit Union HONOLULU (HI)
★★★★★	Horizon Credit Union SPOKANE VALLEY, WA (ID, MT, OR, WA)
★★★★★	Houston Federal Credit Union SUGAR LAND, TX (SC, TX)
★★★★★	Houston Police Credit Union HOUSTON (TX)
★★★★★	Houston Texas Fire Fighters Federal Credit Union HOUSTON (TX)
★★★★★	Hudson River Community Credit Union CORINTH, NY (NY)
★★★★★	Hudson Valley Credit Union POUGHKEEPSIE, NY (NY)
★★★★★	ICCU CHUBBUCK, ID (AZ, ID, WA)

★★★★★	Idaho United Credit Union MERIDIAN, ID (ID)
★★★★★	IDB Global Federal Credit Union WASHINGTON, D.C. (D.C.)
★★★★★	Indiana Members Credit Union INDIANAPOLIS (IN)
★★★★★	Jackson County 1st Credit Union MARIANNA, FL (AL, FL)
★★★★★	Jacom Credit Union LOS ANGELES (CA)
★★★★★	Jamestown Area Community Federal Credit Union JAMESTOWN, NY (NY)
★★★★★	Johns Hopkins Federal Credit Union BALTIMORE (MD)
★★★★★	Kahului Federal Credit Union KAHULUI, HI (HI)
★★★★★	Kaiperm Credit Union WALNUT CREEK, CA (CA)
★★★★★	KaiPern Northwest Credit Union PORTLAND, OR (OR)
★★★★★	Kaleida Health Federal Credit Union BUFFALO, NY (NY)
★★★★★	Kalsee Credit Union PORTAGE, MI (MI)
★★★★★	Katahdin Federal Credit Union MILLINOCKET, ME (ME)
★★★★★	Keesler Federal Credit Union BILOXI, MS (AL, LA, MS)
★★★★★	Kellogg Community Credit Union BATTLE CREEK, MI (MI)
★★★★★	KEMBA Financial Credit Union GAHANNA, OH (OH)
★★★★★	Kenmore Teachers Federal Credit Union BUFFALO, NY (NY)
★★★★★	Kinecta Federal Credit Union MANHATTAN BEACH, CA (CA, NY)
★★★★★	Knoxville TVA Employees Credit Union KNOXVILLE, TN (TN)
★★★★★	KV Federal Credit Union AUGUSTA, ME (ME)
★★★★★	L.A. Electrical Workers Credit Union PASADENA, CA (CA)
★★★★★	Lake Michigan Credit Union CALEDONIA, MI (FL, MI)
★★★★★	Landmark Credit Union BROOKFIELD, WI (WI)
★★★★★	Landmark Credit Union DANVILLE, IL (IL)
★★★★★	Launch Credit Union MERRITT ISLAND, FL (FL)
★★★★★	Leaders Credit Union JACKSON, TN (TN)
★★★★★	Lewis Clark Credit Union LEWISTON, ID (ID, MO, WA)
★★★★★	LGE Community Credit Union ATLANTA (GA)
★★★★★	Liberty Bay Credit Union BRAINTREE, MA (MA)
★★★★★	Logix Federal Credit Union VALENCIA, CA (CA)
★★★★★	Long Beach Firemen's Credit Union LONG BEACH, CA (CA)
★★★★★	Longshoremen's Local 4 Credit Union VANCOUVER, WA (WA)
★★★★★	Los Angeles Federal Credit Union GLENDALE, CA (CA)
★★★★★	Los Angeles Police Federal Credit Union VAN NUYS, CA (CA)
★★★★★	Louviers Federal Credit Union NEWARK, DE (DE)

★★★★★	Magnifi Financial MELROSE, MN (MN, ND)
★★★★★	Maine Family Federal Credit Union LEWISTON, ME (ME)
★★★★★	Maine Savings HAMPDEN, ME (ME)
★★★★★	Maps Credit Union SALEM, OR (OR)
★★★★★	Maroon Financial Credit Union CHICAGO (IL)
★★★★★	Matadors Community Credit Union CHATSWORTH, CA (CA)
★★★★★	MAX Credit Union MONTGOMERY, AL (AL)
★★★★★	McCoy Federal Credit Union ORLANDO, FL (FL)
★★★★★	MCT Federal Credit Union AMSTERDAM, NY (NY)
★★★★★	Members 1st Federal Credit Union ENOLA, PA (PA)
★★★★★	Members First Community Credit Union QUINCY, IL (IL)
★★★★★	Merced School Employees Credit Union MERCED, CA (CA)
★★★★★	MERCO Credit Union MERCED, CA (CA)
★★★★★	Meridia Community Credit Union HAMBURG, NY (NY)
★★★★★	Metro Credit Union CHELSEA, MA (MA)
★★★★★	Miami Federal Credit Union MIAMI (FL)
★★★★★	Michigan Schools and Government Credit Union CLINTON TOWNSHIP, MI (MI)
★★★★★	MIDFLORIDA Credit Union LAKELAND, FL (FL)
★★★★★	Mission Fed Credit Union SAN DIEGO (CA)
★★★★★	Modesto's First Federal Credit Union MODESTO, CA (CA)
★★★★★	Mohawk Valley Federal Credit Union MARCHY, NY (NY)
★★★★★	Mokelumne Federal Credit Union STOCKTON, CA (CA)
★★★★★	Money Federal Credit Union SYRACUSE, NY (NY)
★★★★★	Monterra Credit Union REDWOOD CITY, CA (CA)
★★★★★	Morton Lane Credit Union BUFFALO, NY (NY)
★★★★★	MPS Credit Union MIAMI (FL)
★★★★★	MSU Federal Credit Union EAST LANSING, MI (IL, MI)
★★★★★	MyPoint Credit Union SAN DIEGO (CA)
★★★★★	Navigant Credit Union SMITHFIELD, RI (RI)
★★★★★	NCPD Federal Credit Union PLAINVIEW, NY (NY)
★★★★★	Neighborhood Trust Federal Credit Union NEW YORK CITY (AL, NY)
★★★★★	New Bedford Credit Union NEW BEDFORD, MA (MA)
★★★★★	New Community Federal Credit Union NEW CUMBERLAND, PA (PA)
★★★★★	New York University Federal Credit Union NEW YORK CITY (NY)
★★★★★	NIH Federal Credit Union ROCKVILLE, MD (MD)



# Newsweek



★★★★★ **Nordstrom Federal Credit Union**  
EVERETT, WA (WA)

★★★★★ **North Alabama Educators Credit Union**  
HUNTSVILLE, AL (AL)

★★★★★ **North East Welch Federal Credit Union**  
NORTH EAST, PA (NY, PA)

★★★★★ **NorthCountry Federal Credit Union**  
SOUTH BURLINGTON, VT (NY, VT)

★★★★★ **Northwest Adventist Federal Credit Union**  
PORTLAND, OR (OR)

★★★★★ **Numerica Credit Union**  
SPOKANE VALLEY, WA (ID, WA)

★★★★★ **NY Bravest Federal Credit Union**  
ALBANY, NY (NY)

★★★★★ **O Bee Credit Union**  
LACEY, WA (WA)

★★★★★ **OceanAir Federal Credit Union**  
OXNARD, CA (CA)

★★★★★ **Oklahoma Central Credit Union**  
TULSA, OK (OK)

★★★★★ **Olive View Employees Federal Credit Union**  
SYLMAR, CA (CA, WI)

★★★★★ **One Credit Union of New York**  
CHEEKTOWAGA, NY (NY)

★★★★★ **Onpoint Community Credit Union**  
PORTLAND, OR (OR, WA)

★★★★★ **Ontario Shores Federal Credit Union**  
NEWFANE, NY (NY)

★★★★★ **Orange County's Credit Union**  
SANTA ANA, CA (CA)

★★★★★ **Orlando Credit Union**  
ORLANDO, FL (FL)

★★★★★ **ORNL Federal Credit Union**  
OAK RIDGE, TN (TN)

★★★★★ **Oswego Teachers Employees Federal Credit Union**  
OSWEGO, NY (NY)

★★★★★ **Otero Federal Credit Union**  
ALAMOGORDO, NM (NM)

★★★★★ **Our Community Credit Union**  
SHELTON, WA (WA)

★★★★★ **Oxford Federal Credit Union**  
MEXICO, ME (ME)

★★★★★ **P&G Methopany Employees Federal Credit Union**  
TUNKHANNOCK, PA (PA)

★★★★★ **P1FCU**  
LEWISTON, ID (ID, WA)

★★★★★ **Pacific Service Credit Union**  
CONCORD, CA (CA)

★★★★★ **Palmetto Citizens Federal Credit Union**  
COLUMBIA, SC (SC)

★★★★★ **Pantex Federal Credit Union**  
BORGER, TX (TX)

★★★★★ **Park Side Credit Union**  
WHITEFISH, MT (MT)

★★★★★ **Partners Federal Credit Union**  
BURBANK, CA (CA, FL)

★★★★★ **Pasadena Federal Credit Union**  
PASADENA, CA (CA)

★★★★★ **PenAir Credit Union**  
PENSACOLA, FL (AL, FL, VA)

★★★★★ **Peninsula Credit Union**  
SHELTON, WA (WA)

★★★★★ Penn State Federal Credit Union  
BELLEFONTE, PA (PA)

★★★★★ People's Community  
Federal Credit Union  
VANCOUVER, WA (WA)

★★★★★ Piedmont Advantage Credit Union  
WINSTON-SALEM, NC (NC)

★★★★★ Pima Federal Credit Union  
TUCSON, AZ (AZ)

★★★★★ Pittsford Federal Credit Union  
PITTSFORD, NY (NY)

★★★★★ Police and Fire Federal Credit Union  
PHILADELPHIA (NJ, PA)

★★★★★ The Police Credit Union  
SAN BRUNO, CA (CA)

★★★★★ Pompano Beach City  
Employees Credit Union  
POMPANO BEACH, FL (FL)

★★★★★ POPA Federal Credit Union  
CERRITOS, CA (CA)

★★★★★ Power Financial Credit Union  
PEMBROKE PINES, FL (FL)

★★★★★ PremierOne Credit Union  
SAN JOSE, CA (CA)

★★★★★ Priority One Credit Union  
SOUTH PASADENA, CA (CA)

★★★★★ Priority Plus Federal Credit Union  
WILMINGTON, DE (DE)

★★★★★ Progressions Credit Union  
SPOKANE, WA (WA)

★★★★★ Provident Credit Union  
REDWOOD CITY, CA (CA)

★★★★★ PSECU  
HARRISBURG, PA (PA)

★★★★★ Publix Employees  
Federal Credit Union  
LAKELAND, FL (FL, GA)

★★★★★ Qside Federal Credit Union  
QUEENS VILLAGE, NY (NY)

★★★★★ Quantum Credit Union  
WICHITA, KS (KS)

★★★★★ Quincy Credit Union  
QUINCY, MA (MA)

★★★★★ Radiant Credit Union  
GAINESVILLE, FL (FL)

★★★★★ RadiFI Credit Union  
JACKSONVILLE, FL (FL)

★★★★★ Railroad Employees Credit Union  
BELEN, NM (NM)

★★★★★ Rails West Federal Credit Union  
CHUBBUCK, ID (ID)

★★★★★ Rally Credit Union  
CORPUS CHRISTI, TX (TX)

★★★★★ Rancho Federal Credit Union  
DOWNEY, CA (CA)

★★★★★ Randolph Brooks Federal Credit Union  
LIVE OAK, TX (TX)

★★★★★ Ravalli County Federal Credit Union  
HAMILTON, MT (MT)

★★★★★ Rave Financial Credit Union  
BEAUMONT, TX (TX)

★★★★★ Red Canoe Credit Union  
LONGVIEW, WA (OR, WA)

★★★★★ Red Wing Credit Union  
RED WING, MN (MN)

★★★★★ Redstone Federal Credit Union  
HUNTSVILLE, AL (AL, TN)

★★★★★ Redwood Credit Union  
SANTA ROSA, CA (CA)

★★★★★ Reliant Community Federal Credit Union  
SODUS, NY (NY)

★★★★★ Remington Federal Credit Union  
LUDLOW, NY (NY)

★★★★★	Responders Emergency Services Credit Union SPOKANE, WA (ID, WA)
★★★★★	Rio Grande Valley Credit Union HARLINGEN, TX (TX)
★★★★★	Robins Financial Credit Union WARNER ROBINS, GA (GA)
★★★★★	Rockdale Federal Credit Union ROCKDALE, TX (TX)
★★★★★	Rockland Federal Credit Union ROCKLAND, MA (MA)
★★★★★	Rogue Credit Union MEDFORD, OR (ID, OR)
★★★★★	RT Federal Credit Union ROME, NY (NY)
★★★★★	Sabine Federal Credit Union ORANGE, TX (TX)
★★★★★	Saco Valley Credit Union SACO, ME (ME)
★★★★★	Sacramento Credit Union SACRAMENTO, CA (CA)
★★★★★	Sacred Heart Parish Hallettsville Credit Union HALLETTSVILLE, TX (TX)
★★★★★	Safe 1 Credit Union BAKERSFIELD, CA (CA)
★★★★★	SAFE Credit Union FOLSOM, CA (CA)
★★★★★	Safeway Federal Credit Union SPOKANE, WA (WA)
★★★★★	SAG-AFTRA Federal Credit Union BURBANK, CA (CA)
★★★★★	Saint Francis Employees Federal Credit Union TULSA, OK (OK)
★★★★★	Salal Credit Union SEATTLE (WA)
★★★★★	San Angelo Federal Credit Union SAN ANGELO, TX (TX)
★★★★★	San Antonio Citizens Federal Credit Union SAN ANTONIO, FL (FL)
★★★★★	San Diego County Credit Union SAN DIEGO (CA)
★★★★★	San Francisco Federal Credit Union SAN FRANCISCO (CA)
★★★★★	San Joaquin Power Employees Credit Union FRESNO, CA (CA)
★★★★★	Sandia Area Federal Credit Union ALBUQUERQUE, NM (NM)
★★★★★	Santa Ana Federal Credit Union SANTA ANA, CA (CA)
★★★★★	Santa Barbara County Federal Credit Union SANTA BARBARA, CA (CA)
★★★★★	Santa Barbara Teachers Federal Credit Union SANTA BARBARA, CA (CA)
★★★★★	Santa Cruz Community Credit Union SANTA CRUZ, CA (CA)
★★★★★	Saratoga's Community Federal Credit Union SARATOGA SPRINGS, NY (NY)
★★★★★	Schools Federal Credit Union TORRANCE, CA (CA)
★★★★★	SchoolsFirst Federal Credit Union TUSTIN, CA (CA)
★★★★★	Sea Air Federal Credit Union SEAL BEACH, CA (CA)
★★★★★	SeaComm MASSENA, NY (NY, VT)
★★★★★	SeaWest Coast Guard Federal Credit Union OAKLAND, CA (CA)
★★★★★	Security First Credit Union EDINBURG, TX (TX)
★★★★★	Security Service Federal Credit Union SAN ANTONIO (CO, TX, UT)
★★★★★	SELCO Community Credit Union SPRINGFIELD, OR (OR)



★★★★★ Select Federal Credit Union  
SAN ANTONIO (TX)

★★★★★ Self Reliance NY Federal Credit Union  
NEW YORK CITY (NY)

★★★★★ ServU Federal Credit Union  
PAINTED POST, NY (NY)

★★★★★ Sheet Metal Workers  
Local 104 Federal Credit Union  
LIVERMORE, CA (CA)

★★★★★ Shell Federal Credit Union  
DEER PARK, TX (TX)

★★★★★ Sidney Federal Credit Union  
SIDNEY, NY (NY)

★★★★★ Silverado Credit Union  
ANGWIN, CA (CA, ID)

★★★★★ Simplot Credit Union  
POCATELLO, ID (ID)

★★★★★ Solarity Credit Union  
YAKIMA, WA (WA)

★★★★★ Solutions Credit Union  
ELMIRA, NY (NY)

★★★★★ Sound Credit Union  
TACOMA, WA (WA)

★★★★★ South Carolina National Guard FCU  
COLUMBIA, SC (SC)

★★★★★ South East Idaho Credit Union  
POCATELLO, ID (ID)

★★★★★ Southbridge Credit Union  
SOUTHBRIDGE, MA (MA)

★★★★★ Space Coast Credit Union  
MELBOURNE, FL (FL)

★★★★★ Spencerport Federal Credit Union  
SPENCERPORT, NY (NY)

★★★★★ Spokane City Credit Union  
SPOKANE, WA (WA)

★★★★★ Spokane Firefighters Credit Union  
SPOKANE, WA (WA)

★★★★★ SRI Federal Credit Union  
MENLO PARK, CA (CA)

★★★★★ SRP Federal Credit Union  
NORTH AUGUSTA, SC (GA, SC)

★★★★★ St. Anne's Credit Union  
FALL RIVER, MA (MA)

★★★★★ St. Jean's Credit Union  
LYNN, MA (MA)

★★★★★ Stanford Federal Credit Union  
PALO ALTO, CA (CA)

★★★★★ Star One Credit Union  
SUNNYVALE, CA (CA)

★★★★★ State Credit Union  
COLUMBIA, SC (SC)

★★★★★ State CS Employees Federal Credit Union  
WATERTOWN, NY (NY)

★★★★★ State Employees Credit  
Union of Maryland  
LINTHICUM, MD (MD)

★★★★★ State Farm Federal Credit Union  
BLOOMINGTON, IL (IL)

★★★★★ STCU  
LIBERTY LAKE, WA (ID, OR, WA)

★★★★★ Stewart's Federal Credit Union  
BALLSTON SPA, NY (NY)

★★★★★ Strait View Credit Union  
PORT ANGELES, WA (WA)

★★★★★ Strata Credit Union  
BAKERSFIELD, CA (CA)

★★★★★ Suffolk Credit Union  
MEDFORD, NY (NY)

★★★★★ Summit Credit Union  
COTTAGE GROVE, WI (WI)

★★★★★ Summit Federal Credit Union  
AKRON, OH (OH)

★★★★★ The Summit Federal Credit Union  
ROCHESTER, NY (NY)

★★★★★	Suncoast Credit Union TAMPA, FL (FL)
★★★★★	Sunward Federal Credit Union ALBUQUERQUE, NM (CA, CO, NM)
★★★★★	Suny Fredonia Federal Credit Union FREDONIA, NY (NY)
★★★★★	Suwannee River Federal Credit Union LIVE OAK, FL (FL)
★★★★★	Sweet Home Federal Credit Union AMHERST, NY (NY)
★★★★★	Syracuse Fire Department Credit Union SYRACUSE, NY (NY)
★★★★★	Tacoma Longshoremen Credit Union TACOMA, WA (WA)
★★★★★	Tampa Postal Credit Union LUTZ, FL (FL)
★★★★★	TAPCO Credit Union FIRCREST, WA (WA)
★★★★★	TBA Credit Union TRAVERSE CITY, MI (MI)
★★★★★	TCT Federal Credit Union BALLSTON SPA, NY (NY)
★★★★★	Teachers Credit Union Beloit, WI (WI)
★★★★★	Team One Credit Union SAGINAW, MI (MI)
★★★★★	Technicolor Federal Credit Union BURBANK, CA (CA)
★★★★★	Technology Credit Union SAN JOSE, CA (CA, ID, TX)
★★★★★	TEG Federal Credit Union POUGHKEEPSIE, NY (NY)
★★★★★	Tellico Credit Union COLUMBUS, OH (OH)
★★★★★	TENCU NASHVILLE, TN (TN)
★★★★★	Tennessee Employees Credit Union NASHVILLE, TN (TN)
★★★★★	Tennessee Members 1st Federal Credit Union OAK RIDGE, TN (TN)
★★★★★	Tennessee Valley Federal Credit Union CHATTANOOGA, TN (GA, TN)
★★★★★	Tewksbury Federal Credit Union TEWKSBURY, MA (MA)
★★★★★	Texans Credit Union RICHARDSON, TX (TX)
★★★★★	TEXAR Federal Credit Union TEXARKANA, TX (TX)
★★★★★	Texas Bridge Credit Union CORPUS CHRISTI, TX (TX)
★★★★★	Texas Plains Federal AMARILLO, TX (TX)
★★★★★	Texas Tech Credit Union LUBBOCK, TX (TX)
★★★★★	Texas Trust Credit Union ARLINGTON, TX (TX)
★★★★★	Texasgulf Federal Credit Union WHARTON, TX (TX)
★★★★★	Tidemark Federal Credit Union SEAFORD, DE (DE, MD)
★★★★★	Tinker Federal Credit Union OKLAHOMA CITY (OK, TX)
★★★★★	TMH Federal Credit Union TALLAHASSEE, FL (FL)
★★★★★	Tonawanda Valley Federal Credit Union BATAVIA, NY (NY)
★★★★★	Town & Country Federal Credit Union SCARBOROUGH, ME (ME)
★★★★★	Transport Federal Credit Union TAMPA, FL (FL)
★★★★★	Travis Credit Union VACAVILLE, CA (CA)

★★★★★	Tri-Lakes Federal Credit Union SARANAC LAKE, NY (NY)
★★★★★	Triboro Postal Federal Credit Union FLUSHING, NY (NY)
★★★★★	Tropical Financial Credit Union MIRAMAR, FL (FL)
★★★★★	TruMark Financial Credit Union FORT WASHINGTON, PA (PA)
★★★★★	TruNorthern Federal Credit Union MALONE, NY (NY, WI)
★★★★★	Trustone Financial Credit Union PLYMOUTH, MN (MN, WI)
★★★★★	TVA Community Credit Union MUSCLE SHOALS, AL (AL)
★★★★★	Twin Rivers Federal Credit Union MASSENA, NY (NY)
★★★★★	U.P. State Credit Union ESCANABA, MI (MI)
★★★★★	UFirst Federal Credit Union PLATTSBURGH, NY (NY)
★★★★★	UMe Credit Union BURBANK, CA (CA)
★★★★★	UNFCU LONG ISLAND CITY, NY (NY)
★★★★★	Union Building Trades Federal Credit Union PARSIPPANY, NJ (DE, NJ)
★★★★★	Union Yes Federal Credit Union ORANGE, CA (CA)
★★★★★	United Bay Community Credit Union BAY CITY, MI (MI)
★★★★★	United Catholics Federal Credit Union COVINA, CA (CA)
★★★★★	United Community Credit Union HOUSTON (TX)
★★★★★	United Consumers Credit Union INDEPENDENCE, MO (KS, MO)
★★★★★	United Local Credit Union FRESNO, CA (CA)
★★★★★	Unitus Community Credit Union TIGARD, OR (OR, WA)
★★★★★	Universal City Studios Credit Union BURBANK, CA (CA)
★★★★★	Universal Federal Credit Union HUNTINGTON, WV (WV)
★★★★★	University Credit Union MIAMI (FL)
★★★★★	University of Kentucky Federal Credit Union LEXINGTON, KY (KY)
★★★★★	University of Michigan Credit Union ANN ARBOR, MI (MI)
★★★★★	UniWyo Credit Union LARAMIE, WY (WY)
★★★★★	Upper Darby Belltelco Credit Union UPPER DARBY, PA (PA)
★★★★★	US Community Credit Union NASHVILLE, TN (TN)
★★★★★	USF Federal Credit Union TEMPLE TERRACE, FL (FL)
★★★★★	UT Federal Credit Union KNOXVILLE, TN (TN)
★★★★★	Utah Power Credit Union MURRAY, UT (UT)
★★★★★	Utica District Telephone Employees Federal Credit Union UTICA, NY (NY)
★★★★★	Utica Gas & Electric Federal Credit Union (UGEFCU) NEW HARTFORD, NY (NY)
★★★★★	VA Desert Pacific Federal Credit Union SIGNAL HILL, CA (CA)

★★★★★	VA Pittsburgh Employees Federal Credit Union PITTSBURGH (PA)
★★★★★	Valley 1st Community Federal Credit Union MONESSEN, PA (PA)
★★★★★	Valley Communities Credit Union MONSIEE, WI (WI)
★★★★★	Valley Federal Credit Union BROWNSVILLE, TX (TX)
★★★★★	Valley First Credit Union MODESTO, CA (CA)
★★★★★	Vantage West Credit Union TUCSON, AZ (AZ)
★★★★★	Veridian Credit Union WATERLOO, IA (IA, MN, NE)
★★★★★	Verity Credit Union SEATTLE (WA)
★★★★★	Via Credit Union MARION, IN (IN)
★★★★★	Vision One Credit Union SACRAMENTO, CA (CA)
★★★★★	Visions Federal Credit Union ENDWELL, NY (NJ, NY, PA)
★★★★★	Voyage Federal Credit Union SIOUX FALLS, SD (SD)
★★★★★	Wailuku Federal Credit Union KAHULUI, HI (HI, TX)
★★★★★	Walker County Federal Credit Union HUNTSVILLE, TX (TX)
★★★★★	Walled Lake Schools Federal Credit Union WOLVERINE LAKE, MI (MI)
★★★★★	Wasatch Peaks Credit Union OGDEN, UT (UT)
★★★★★	Washington Area Federal Credit Union WASHINGTON, PA (PA)
★★★★★	Waterfront Federal Credit Union SEATTLE (WA)
★★★★★	Webster First Federal Credit Union WORCESTER, MA (MA)
★★★★★	WEUCU BELLINGHAM, WA (WA)
★★★★★	Wellby Financial HOUSTON (TX)
★★★★★	WEOKIE Federal Credit Union OKLAHOMA CITY (OK)
★★★★★	Wescom Central Credit Union PASADENA, CA (CA)
★★★★★	WestEdge Credit Union BELLINGHAM, WA (WA)
★★★★★	Western Cooperative Credit Union WILLISTON, ND (ND)
★★★★★	Western New York Federal Credit Union WEST SENECA, NY (NY)
★★★★★	Westerra Credit Union DENVER, CO (CO)
★★★★★	Westport Federal Credit Union WESTPORT, MA (MA)
★★★★★	White River Credit Union ENUMCLAW, WA (WA)
★★★★★	Whitefish Credit Union WHITEFISH, MT (MT)
★★★★★	Wings Financial Credit Union APPLE VALLEY, MN (FL, GA, MI, MN, WI)
★★★★★	WSECU OLYMPIA, WA (WA)
★★★★★	Y-12 Federal Credit Union OAK RIDGE, TN (KY, TN)
★★★★★	Zia Credit Union LOS ALAMOS, NM (NM)

**TRICKS OF THE TRADE**

Pearlman (left), seen performing at an event in Miami, Florida, in April 2025, said that the aim of his shows is to "create memorable moments that you tell other people."



## ENTERTAINMENT

## MIND GAMES

Mentalist Oz Pearlman on using storytelling to read his audience and the secret to sticking to New Year's resolutions

BY  
KATHERINE FUNG

I CAN HARDLY DISCERN UP FROM DOWN when Oz Pearlman is revealing to the audience that I've been thinking of traveling to Mexico City, and that if I had to pick a different destination, I'd be on a plane to Los Angeles.

I stumble over my words as I try to answer each of his carefully crafted questions, baffled at how he knows what I've just conjured in my mind. My jaw drops as I sit there with my eyes still closed. And as I try to gather myself to do as he says and picture someone I have not thought of in years, Pearlman is already shaking my hand, uttering the name of my long-lost childhood friend.

The audience is speechless. Pearlman has the room wrapped around his finger, so much so he has to break the silence and tell the crowd: "Don't hold the applause inside, *Newsweek*. Let it out!"

As one of the world's most sought-after mentalists, Pearlman has some astonishing tricks up his sleeve. But the real magic behind the 43-year-old, the thing that keeps audiences coming back for more, is his ability to craft a narrative.

Within the first 20 minutes that Pearlman spends onstage for *Newsweek*'s in-office interview series, he manages to recount

four stories—between answering questions about who the hardest people to read are (children) and what it's like performing for the mafia ("I'm not there to judge").

It seems natural to him. Pearlman has a friendly charm that makes the room feel like its edges are sparkling. He's personable. He remembers your name and the name of everyone else he encounters. He has anecdotes that range from eating at the impossible-to-get-into pizza restaurant in his Brooklyn neighborhood to bartending on Bravo's *Watch What Happens Live with Andy Cohen*.

But there's a method to his storytelling. "The tricks that I perform, or the routines, aren't necessarily the same as the story you will tell about them, and that took me decades to figure out," Pearlman said. "My job isn't actually to fool you. My job is to create memorable moments that you tell other people."

Pearlman does this by working backward. He figures out the story he wants to leave his subjects with and then meticulously reverse-engineers his way back to the beginning. It's as laborious as it sounds. But Pearlman—ever the fan of the long game—is a master at using patience to his advantage. This makes it



JOHN PARRA/GETTY/TERZO

somewhat less surprising to learn that the viral routine he performed for NFL quarterback Joe Burrow took two years to plan, or that it would be six years before Pearlman would make it onto the *Joe Rogan Experience* podcast and rack up more than 2 million views for guessing the host's ATM PIN live on air.

The Burrow trick serves as a good example of how Pearlman's strategy works. Standing before the Cincinnati Bengals, he successfully predicted every single player that the quarterback throws the ball to—wide receiver Trenton Irwin, wide receiver Andrei Iosivas, a fake to wide receiver Ja'Maar Chase before a real pass to tight end Tanner Hudson.

"The story is, what if you could tell a quarterback who they're going to throw the ball to?" the mentalist said while visiting *Newsweek*'s New York City headquarters. "That's a billion-dollar question in the NFL. If you can do that, you could win every game."

That's where Pearlman started when he decided he would blow Burrow's mind.

"One of the key facets of my success is [that] once I decide on something, I will be relentless," he said. "I will not be fearful of rejection or failure. 'One step forward, two steps back' means I'm still moving forward."

The Michigan native learned that lesson early on.

At 14, he landed his first gig performing for tables at an Italian restaurant a mile and a half from his house in Metro Detroit. Getting shut down by diners trying to enjoy a night out was to be expected, but it still hurt. It was then that Pearlman

decided he would separate the entertainer from the man. Suddenly, he could deflect the pain. He realized "no" just meant "not yet." He would simply have to try again.

### Reading People, Not Minds

Pearlman's get-back-up mentality serves as the central theme of his new book, *Read Your Mind: Proven Habits for Success from the World's Greatest Mentalist*, released in October, which, he stressed, does not contain "one single mentalism trick or magic trick."

"Spoiler," he said, laughing from the *Newsweek* stage on a rainy December day. "I don't want you to buy it and be disappointed. The book is all of the skills I've used to achieve success [in life]."

Pearlman has this incredible knack of disarming you right off the bat. He'll be the first to tell you he's no psychic. He'll say he doesn't have any supernatural powers. It's a sort of catchphrase of his: "I don't read minds, I read people."

"Everything I do is repeatable, explainable and built on scientific principles," he said. "The same way that you know when you see a magician cut a woman in half, he's not really cutting her in half. There's a trick to it."

He uses this to explain why he's not sitting at a poker table in Las Vegas, pulling in millions of dollars. He admits there are limits to his "magic" (even though he's pretty confident in his ability to read what celebrities and politicians are really thinking in televised interviews). He tells you all his cards are on the table, and he does the same with his book.

Strung together by a series of stories that are funny, heartwarming and full of grit, *Read Your Mind* offers readers a chance to replicate Pearlman's mindset within their own lives. In the book, he tells the story of how performing at the bar mitzvah for the son of ESPN reporter Adam Schefter led to him becoming the hottest guest at NFL training camps—an example of why you should always take notes on the people you meet (whenever they crossed paths, Pearlman would always remember

"I will not be fearful of rejection or failure. 'One step forward, two steps back' means I'm still moving forward."



COURTESY OF PUBLISHER; LUCIANA GOLCMAN



#### SCIENTIFIC PRINCIPLES

Pearlman openly admits that his tricks are "explainable." His book (below left) lets readers replicate his mindset.

training, he finds that he often has some weight to lose to run at a faster pace.

"I hated dieting," Pearlman said. "There's no part of me that likes losing three or four or five pounds or whatever you want to lose. So, I would never say no to myself because that creates this moment of, 'Screw this. I'm going to break down. I'm just going to blow it out and kind of go nuts.'" Instead, when he feels like reaching for a pint of Häagen-Dazs ice cream, he sets a timer for 10 minutes. While waiting for the timer to go off, he drinks a 16-ounce glass of water and eats a banana. Usually, when the 10 minutes are up, he finds he isn't actually hungry.

"More often than not, the things that set you back are emotional triggers," Pearlman said. "And just like a mentalist gets inside your head, you've got to get inside your own head and see what's causing you to lose willpower in that moment, in that New Year's resolution."

"Willpower is rarely the culprit," he added. "It's staying power."

In the final chapter of *Read Your Mind*, Pearlman reveals his "greatest communication tool." To illustrate that there's no better way to do deliver a message than in story form, he tells two personal anecdotes: one about how he and his friends fooled a night-club and its patrons into believing they were with Prince Harry; the other about the time he spent a weekend in jail after he drunkenly stole a Papa John's T-shirt as a college student at the University of Michigan. Each story packs its own punch and delivers proof that Pearlman has always had it in him to pull the unbelievable.

"We tell stories not only to connect and entertain, but also to assert a degree of control over the listener or reader," he writes. "Storytelling has been a necessary part of how we've survived and evolved. And really, does anything feel better than having an audience in the palm of your hand?"

Schefter's children's names and what his family had been up to).

He tells the story of how his trick for Al Roker almost fell apart live on the *Today* show to showcase how thinking out every possible outcome and planning for the unexpected can save you at the last minute. (Pearlman asked Roker which celebrity could be elected as the next U.S. president. Anticipating that Roker was going to pick Taylor Swift, the mentalist had worn a "T-Swift for Prez" T-shirt under his button-down. Roker

answered "George Clooney" but Pearlman quickly followed up with, "Anybody else, any women?")

#### The Key to Success

To teach you how to keep your New Year's resolutions, Pearlman tells a story about his "side hustle," ultramarathons. The father of five is a highly accomplished runner who holds the record for doing the most laps of Central Park in a day and has completed the Spartathlon, a 153-mile race from Athens to Sparta. As part of his

**Katherine Fung** is a *Newsweek* senior reporter. Email her at [k.fung@newsweek.com](mailto:k.fung@newsweek.com). Look out for Oz in an upcoming episode of our new video series, *Newsmakers: IMPACT*.

# CULTURE

HIGH, LOW + EVERYTHING IN BETWEEN



BOOKS

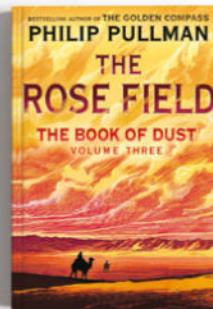
## TURN THESE PAGES

The best books *Newsweek* staffers read last year

BY  
NEWSWEEK STAFF

BOOKS MAKE WONDERFUL GIFTS FOR OTHERS. BUT THEY ARE ALSO PRESENTS TO ourselves—an escape, a distraction or a vacation destination—all readily available on your bedside table or to tuck into your bag for an on-the-go pick-me-up. The fiction and nonfiction books on this list were read and enjoyed by *Newsweek* staff over the past year. Most were published last year, in addition to a few older favorites. We hope that you find books to enjoy as much as we did—from psychological thrillers, fantasy and literary fiction to politics and memoir, and more. Pick one up for yourself, or share it with a friend or loved one as you look forward to the new year.

## FICTION



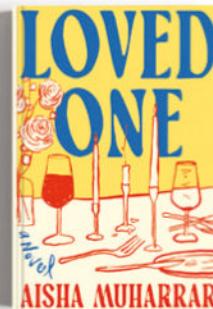
FANTASY

### The Rose Field

By Philip Pullman | Knopf Books for Young Readers

Pullman's beloved *His Dark Materials* trilogy was a life-changing series of books for me in my young teenage years. Now, nearly 30 years after *The Golden Compass* was first released, the legendary author has brought the dazzling adventure of Lyra Silvertongue to a dramatic conclusion in an epic fantasy reimagining of the ancient Silk Road. A fervently imaginative, awe-inspiring read.

—Alfred Joyner, News Director



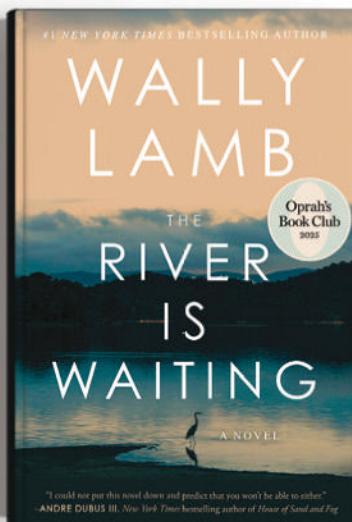
RELATIONSHIPS

### Loved One

By Aisha Muharrar | Viking

This debut novel is the story of two women who loved an indie musician and how they reconcile their feelings about him and each other after his tragic and untimely death. *Loved One* is full of charm and seamless pop culture references as it twists the classic love triangle story, touching on romance, grief, art and the “what ifs” of life.

—Lauren Giella, Senior Reporter



#### A GOOD CRY

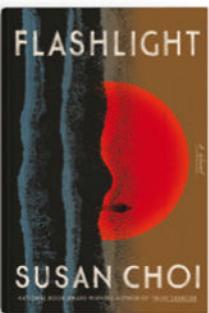
## The River Is Waiting

By Wally Lamb | S&S/Marysue Rucci Books

I often do what Oprah Winfrey tells me to do, which is why I read this book. Her picks as of late can sometimes be a miss, but wow, not this one. On the one hand, it is a story about a horrible accident that happens because of an addiction, but ultimately, it is about how does one forgive the unforgivable? Corby Ledbetter, the protagonist, broke me and I will never forget him. Frankly,

this book should come with a box of tissues.

—H. Alan Scott, Senior Culture Writer



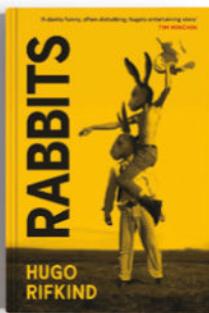
#### FAMILY DRAMA

## Flashlight

By Susan Choi | Farrar, Straus and Giroux

What starts as a well-crafted account of 10-year-old Louisa's life builds into a political crescendo that will have you flipping the pages so quickly you might risk a paper cut. Choi manages to pull you under while still buoying your hope in this breath-catching story of an unlikely family, a mysterious disappearance and a suddenly dubious memory.

—Katherine Fung,  
Senior Reporter



#### SOCIAL COMMENTARY

## Rabbits

By Hugo Rifkind | Polygon

Set in the kilt-wearing echelons of elite, '90s Scottish society, *Rabbits* immediately propels you into a world of corrosive nostalgia and youthful nihilism—think *Trainspotting*, if Sick Boy and the gang spent less time doing heroin and more time admiring the lived-in quality of each other's Barbour jackets. *Rabbits* is sometimes sad, often funny and always brimming with Gaelic nepo-baby *mishegoss*.

—Sumi Naidoo,  
Assistant General Counsel



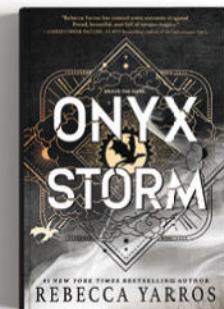
#### THRILLER

## When I Was Ten

By Fiona Cummins | Pan

An incredibly gripping and emotional read. The story of the Carter sisters is haunting, heartbreakingly compelling. Layered secrets, childhood trauma and shocking revelations kept me invested throughout. A powerful, unforgettable thriller that stayed with me long after finishing.

—Carrie Bremner,  
Art Director



#### ROMANTASY

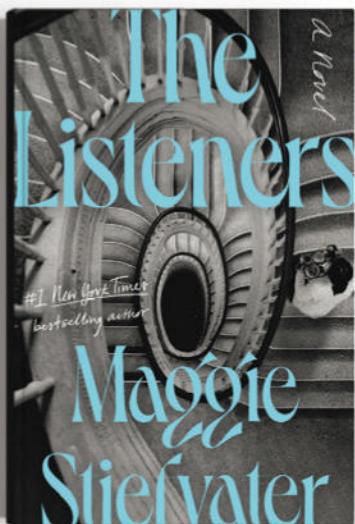
## Onyx Storm

By Rebecca Yarros | Red Tower Books

Yarros outdid herself with this one. *Onyx Storm* is a tempest of magic, betrayal and heart. A gripping, twist-filled plot with soaring dragons and high stakes keeps romantasy lovers hooked. I highly recommend this and the entire *The Empyrean* series (including *Fourth Wing* and *Iron Flame*).

—Daniella Glavan,  
Senior HR Manager





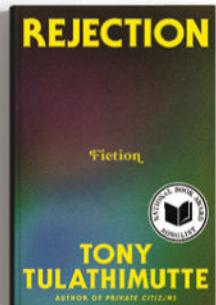
## HISTORICAL FICTION

**The Listeners**

By Maggie Stiefvater | Viking

There's a little something for everyone in this novel set in a luxury West Virginia hotel just after Pearl Harbor. The Avallon Hotel & Spa is compelled to house detained Axis diplomats until a trade can be arranged for their American counterparts. The inside workings of the Avallon is brought to life, complete with upstairs-downstairs drama, a plucky female general manager, mysterious mineral springs, espionage and some romance to boot—all set against the backdrop of World War II.

—Meredith Wolf Schizer, Senior Editor, Operations

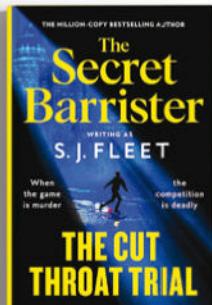


## SOCIAL COMMENTARY

**Rejection**

By Tony Tulathimutte | William Morrow Paperbacks

*Private Citizens* author Tulathimutte's novel moves effortlessly between the absurd and obscene. The book explores the titular theme of rejection through a series of interrelated stories, and the result is a razor-sharp mirror maze of commentary on life and isolation in the digital age.

—Marni Rose McFall,  
U.S. News Reporter

## CRIME

**The Cut Throat Trial**

By S.J. Fleet, The Secret Barrister | Picador

The Secret Barrister's first jump into fiction takes us into the unpleasant world of the U.K. criminal justice system, with three defendants whose argument is that the others did it. It's messy, the characters are flawed (at best) and it builds to a great verdict...but is it the right one?

—Duncan Ross,  
Global Head of Research

## FANTASY

**The Great When**

By Alan Moore | Bloomsbury Publishing

Moore is arguably one of the greatest British authors of our time, and this first visit of a proposed five-part series into the magical, romantic, absurd, fantastical world of "Long London" shows him at his best. The depth of description, use of language and his ability to conjure rich characters inhabiting detailed worlds is amongst the best out there.

—Leon Hill,  
Deputy General Counsel

## LITERARY FICTION

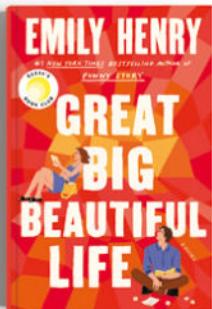
**Atmosphere**

By Taylor Jenkins Reid | Ballantine Books

Plunge into the pressure cooker of NASA's early space shuttle era and follow Joan Goodwin as she steadily charts her own course. There, she meets Vanessa Ford—she's a steady-ing gravitational force even when it threatens to pull Joan off course. Her quiet sacrifices and hunger to be exceptional left me feeling courageous and

greedier in my own life.

—Cam Medrano,  
Creative Producer

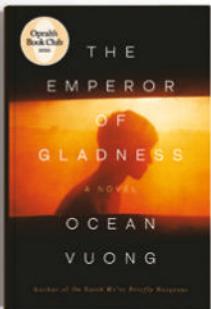


**ROMANCE**  
**Great Big Beautiful Life**

By Emily Henry | Berkley

Henry earns an automatic buy from me: Her unmatched prose, the emotional quality of her main and secondary characters and how everything weaves together are just some of the many things I love about her writing and this book, which also includes some historical fiction undertones. There are two stories told in this novel, neither of which outshone the other.

—Amanda Castro,  
Live Blog Editor

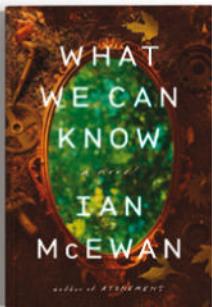


**CHARACTER-DRIVEN**  
**The Emperor of Gladness**

By Ocean Vuong | Penguin Press

Vuong at his most luminous. The novel celebrates joy found in small lives and small moments, even the most grueling and menial tasks. Its portrayal of connection, friendship and found family is both intimate and quietly transformative. Vuong shows how the people we gather around ourselves help build us into who we hope to be. A beautiful, unforgettable read.

—Zahreen Ghaznavi,  
General Counsel

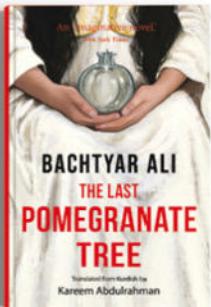


**SCIENCE FICTION**  
**What We Can Know**

By Ian McEwan | Knopf

Set in 22nd-century Great Britain ravaged by climate change, a scholar, Thomas Metcalfe, searches for a lost, mythical poem from the 21st century. The dystopian novel by the author of *Atonement* reflects on the nature of civilization and the electronic detritus of our present-day lives.

—Andrew Turnbull,  
Creative Director

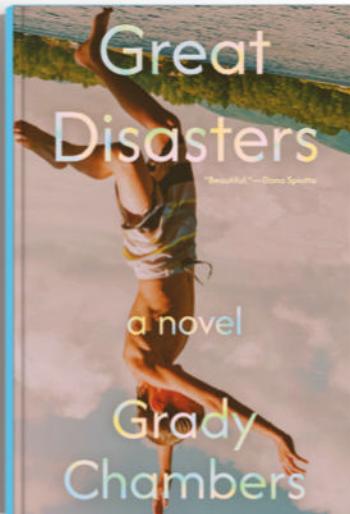


**MAGICAL REALISM**  
**The Last Pomegranate Tree**

By Bachtyar Ali | Afsana Press

After being held in a desert prison for 21 years, a Peshmerga fighter in Iraq desperately searches for his son, on a quest guided by memory and myth in this imaginative novel, translated from the Kurdish original. It presents weighty, emotional issues with a deft and poetic touch.

—James Debens,  
Senior Digital Content Editor



**COMING-OF-AGE**  
**Great Disasters**

By Grady Chambers | Tin House

This beautifully written and deeply moving debut novel focuses on a group of boys who come of age against the backdrop of 9/11.

Graham, the protagonist, looks back on his friendships with an introspection that spools the drunken nights, youthful debauchery and thoughtless pranks of boyhood into the tightly coiled adulthoods that await him, Ryan, David, Sam, Caesar, Ben and Neil. Chambers is a

much-needed voice in American fiction.

—Katherine Fung, Senior Reporter



## FRIENDSHIP

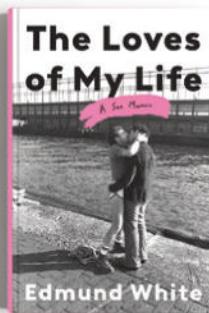
**Soon Come**

By Kuba Shand-Baptiste | Dialogue Books

In beautifully written prose and inspired by her own upbringing and background, Shand-Baptiste's debut novel explores the culture, history and experience of the Caribbean through relationships forged in a tiny West London restaurant. Anyone from London will find this especially appealing.

—Sirena Bergman,  
Editor, Life & Trends

## NONFICTION &amp; MEMOIR



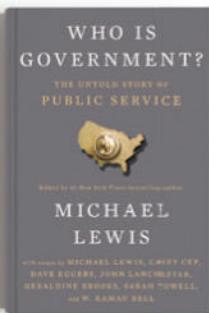
## LGBTQ+

**The Loves of My Life: A Sex Memoir**

By Edmund White | Bloomsbury Publishing

Edmund White's final book is the perfect swansong to his career as the unofficial laureate of gay America. White recounts over 60 years of his experiences set against the context of changing attitudes. As bold and fierce as anything he's ever written, it's a reminder of a life well and truly lived.

—Ben Kelly,  
Senior Audience Editor



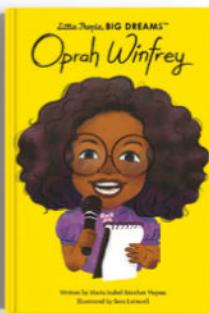
## POLITICS

**Who Is Government? The Untold Story of Public Service**

By Michael Lewis | Riverhead Books

A collection of essays that highlight the crucial—yet often unrecognized—work of public servants to counteract negative stereotypes of government. The book uses in-depth profiles to reveal how essential, behind-the-scenes service contributes to the well-being of society.

—Andrew Serulneck,  
Editorial Intern



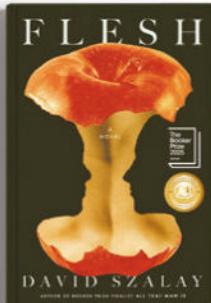
## LEADERSHIP

**Little People  
Big Dreams:  
Oprah Winfrey**

By Maria Isabel Sanchez Vegara | Frances Lincoln Children's Books

In my mom era, I've discovered these memoirs geared toward kids. They've got beautiful illustrations and tell inspiring stories of industry leaders in a way kids can understand and adults enjoy. It's a great way to introduce kids to people who have changed the world!

—Jenni Fink,  
Senior Editor, National News



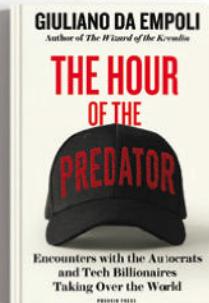
## CONTEMPORARY FICTION

**Flesh**

By David Szalay | Scribner

The Booker Prize-winning novel tells the story of Hungarian István in all its carnality. His rags-to-riches journey takes him from his Eastern European homeland to Gulf War battlefields and the gilded streets of Munich and London. Szalay's spare prose makes for a bruising, powerful read.

—Paul Rhodes, Senior Director, Audience and Magazines



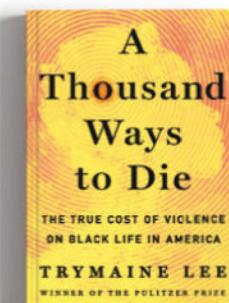
## POLITICS

**The Hour of the Predator: Encounters With the Autocrats and Tech Billionaires Taking Over the World**

By Giuliano da Empoli | Pushkin Press

A harrowing picture of a new world that is unforgiving and unbound by liberal restrictions of yore. One that is shaped by said predators, portrayed with wit and precision. Eye-opening and...not entirely hopeless.

—Yannick Demoustier,  
Senior Digital Content Editor



## AMERICAN HISTORY

**A Thousand Ways to Die: The True Cost of Violence on Black Life in America**

By Trymaine Lee | St. Martin's Press

Pulitzer Prize-winner Lee casts his critical eye toward the outsized role that gun violence plays in the lives of African Americans—including his own family—in a book that is part memoir and part cultural critique.

—Jennifer H. Cunningham,  
Editor-in-Chief



## SPORTS

**Expensive Basketball**

By Shea Serrano | Grand Central Publishing

Today's sports landscape is filled with minutia, numbers and gossip. But Serrano focuses on something everyone can understand: "expensive" basketball players and magic moments they created. This book is about the feelings and fandom that make the game all worthwhile.

—Joe Kozlowski,  
Sports Team Lead



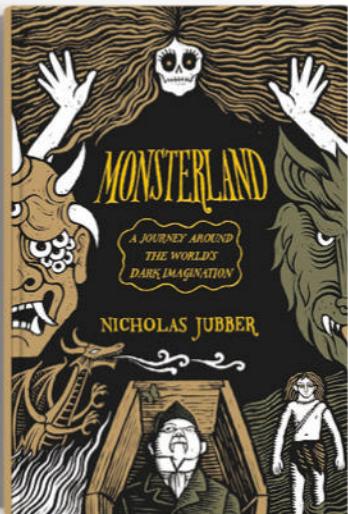
#### TRAVEL & FOLKLORE

## Monsterland: A Journey Around the World's Dark Imagination

By Nicholas Jubber | Scribe

*Monsterland* fuses travel writing, folklore and history to explore why monsters endure. From Mexico's wailing La Llorona to Japan's ogre-like Shuten-dōji, Jubber shows how such tales reflect local fears, desires and moral codes. Evocative and sharply observed, the book argues that monsters are not relics of superstition, but mirrors of collective memory.

— Michael Hirst, Deputy Publishing Editor



## MARK HOPPUS



#### POP CULTURE

## Fahrenheit-182

By Mark Hoppus and Dan Ozzi | Dey Street Books

Hoppus' memoir charts his journey from unhappy child of divorce to beloved frontman of the rock band Blink-182. He shares stories from a time when pants were baggy, MTV was king and pop punk ruled the airwaves. But what makes the book really special is when Hoppus opens up about battling anxiety, his relationship with bandmate Tom DeLonge and fighting cancer.

—Jack Beresford,  
Senior Life and Trends Reporter

#### TRUE CRIME

## Murderland: Crime and Bloodlust in the Time of Serial Killers

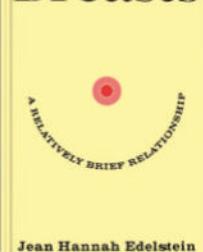
By Caroline Fraser | Penguin Press

Reading *Murderland*'s relentless violence became something of a mystical exorcism for me to free the world from toxicity. Fraser shows that the same hubris, greediness and disregard for life exists behind accidents occurring on Washington's bridges, industrialists' smelter operations and Ted

Bundy's killing rampages.

—Giulia Carbonaro,  
Senior Housing Reporter

## Breasts



#### MEMOIR

## Breasts: A Relatively Brief Relationship

By Jean Hannah Edelstein | Hachette Mobius

Three essays—"Sex," "Food" and "Cancer"—chart Edelstein's relationship with her breasts, from being ogled and groped as a young woman to her breastfeeding struggles as a new mom to her cancer diagnosis. Humorous, heartfelt and oh-so relatable.

—Rheana Murray, Essays Editor

#### FILM

## Future Boy

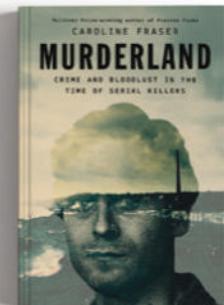
By Michael J. Fox | Flatiron Books

Emmy winner Fox shares his journey being *Family Ties'* Alex P. Keaton by day and *Back to the Future*'s Marty McFly in by night. In 1985,

Fox worked double-duty shooting the country's top TV show at the same time as what would become the most legendary sci-fi film.

Where we're going, we don't need roads.

—Bill Saha, Marketing Strategist



# America's Pacific Stronghold: The Importance of Guam and the CNMI

Positioned at the gateway to Asia, Guam and the Commonwealth of the Northern Mariana Islands (CNMI) are stepping into a new era of opportunity, powered by major U.S. defense investment, rising Asian interest, and expanding industries that promise long-term economic transformation.

**Guam and the Northern Mariana Islands have become central to U.S. strategic planning in the Pacific, a status heightened by growing tensions between Washington and Beijing.** Tourism across both territories remains far below pre-pandemic levels, but the Department of Defense buildup has emerged as the life-line sustaining local economies. Billions of dollars in long-term military investments are reshaping infrastructure, logistics, and workforce demand—anchoring both islands more firmly than ever to America's Indo-Pacific strategy.

## Building the Backbone of a Strategic Hub

Guam's construction sector is experiencing one of the most active periods in its history. AIC International, a long-established design-build firm on the island, continues to expand its role in federally funded works. Co-Presidents Michael Stewart and Anthony Stewart emphasize that Guam's current moment "requires companies that understand the complexity of the environment and can deliver consistently in a high-stakes setting." Their perspective reflects a market defined by tight timelines, security sensitivity, and rising expectations from the Department of Defense.

CMS Corporation also plays a major role in this transformation. With roughly a third of its workload based in Guam, Chairman and CEO Ernest Enrique expects the company to close 2025 between \$220 million and \$250 million in revenue. A backlog of \$550 million and a contract ceiling of USD 41 billion extending to 2035 positions CMS for substantial growth. "The investment is significant," Enrique said. "Infrastructure is improving, and there is a lot of planning behind how the island will be developed. As a company, we plan to stay here for the long term." CMS's investment in AI-enabled resource forecasting and compliance tools further strengthens its ability to operate across remote Pacific locations.

Hawaiian Rock Products, active in Guam since 1958, remains indispensable to the island's physical development. President Jere Johnson notes that annual revenue now exceeds \$100 million, about half tied to asphalt paving for roads, highways, and military installations. The buildup, he said, "has given us the opportunity to improve our operations, expand our facilities, and modernize our equipment." Hawaiian Rock employs more than 500 people across Guam, Saipan, and Tinian—remarkably, all U.S. citizens—underscoring the company's deep local roots.

Hawaiian Rock Products' expanding quarry and asphalt operations underscore how Guam's construction sector is scaling to meet long-term federal demand, ensuring the island can support sustained military growth and wider infrastructure modernization.

## Digital Infrastructure for a Modern Economy

As construction accelerates, Docomo Pacific is fortifying Guam's digital backbone. CEO Christine Baleto highlights the company's focus on resilience, including 5G expansion and subsea cable redundancy. These investments ensure the island remains technologically competitive and able to support defense, commercial, and community needs. Baleto frames the mission succinctly: enhancing quality of life while strengthening Guam's reliability in a region where digital security matters as much as physical infrastructure.

Docomo Pacific's rapid expansion of fiber-to-the-home, 10-gigabit XGPON capability, and new undersea cable redundancies has also strengthened Guam's overall investment climate, giving both civilian and military users the resilient, high-capacity communications backbone required for modern operations—an essential advantage for companies assessing the island's readiness to support data-intensive industries, advanced manufacturing, and long-term digital infrastructure growth.

## Understanding Land and Housing Constraints

The speed of development has intensified pressure on Guam's land and housing markets. Cornerstone Valuation President Siska Hutapea stresses that accurate data is crucial for decision-makers navigating rising prices, limited inventory, and infrastructure strain. Her firm's analytical tools and GIS-driven models help clarify long-term planning needs. "Reliable valuation is essential for both economic development and community well-being," Hutapea noted, underscoring the importance of informed investment in a small-island environment.

## CNMI: Rebranding and Repositioning Itself

Although much of the action is centered in Guam, the Northern Mariana Islands are expanding their economic identity through powerful investment incentives unique in the U.S. system. Commonwealth Economic Development Authority (CEDA) Executive Director Derek Sasamoto has played a central role in packaging these advantages for global investors.

His team's new investment packet has already attracted high-tech manufacturers, including a zero-emission vehicle and equipment company preparing an estimated \$500 million multistage investment. "Investors are blown away by the advantages," Sasamoto said. "You will not be alone when you come to the Marianas. We are with you the whole way."

The Marianas Visitors Authority is also repositioning tourism as a long-term economic engine through a new global brand centered on authenticity and cultural experience. Managing Director Jamika Tajeron underscores the urgency of renewal, noting that the Marianas must "create far-from-ordinary experiences that visitors can't find elsewhere," a strategy designed to rebuild demand while unifying partners across the community.

## The People Behind the Future

In the CNMI, Tano Group President Alexis Fallon brings a distinctive perspective focused on workforce development. Her company, with a 31-year track record in industrial construction, has built more than 38 large fuel tanks across Micronesia. Yet her sharpest insights concern wages and training. "This is not a shortage of manpower—it is the inability for it to be paid well," Fallon said. She argues that discrepancies in federal wage structures undermine the islands' ability to retain skilled tradespeople, even as demand surges.

Despite these challenges, she sees "a wonderful opportunity" to use the buildup to educate young residents and integrate them into high-paying technical careers. For Fallon, investing in people and improving wage pathways is essential to expanding the middle class and preparing the CNMI for the next 20 years.

## The Pacific's Strategic Pivot

Guam and the Northern Mariana Islands are entering a new phase of strategic and economic relevance. Military spending continues to be the primary catalyst, but interest from Japanese, Korean, and Taiwanese investors—traditionally focused on tourism—is now shifting toward high-tech manufacturing, pharmaceuticals, and clean energy. At the same time, both territories confront high shipping costs, rising housing prices, and labor limitations inherent to island economies.

Yet the outlook remains compelling. From construction and digital infrastructure to valuation, training, and investment promotion, the region's business leaders share a common vision: to build a resilient, opportunity-rich future aligned with America's strategic interests. Their efforts are transforming these Pacific islands from remote outposts into engines of growth and essential components of U.S. stability in a rapidly evolving Indo-Pacific landscape.



CORNERSTONE  
VALUATION  
GUAM, INC.  
WE VALUE



CEDA  
COMMONWEALTH ECONOMIC  
DEVELOPMENT AUTHORITY



## Building Guam's Future Through Enduring Partnerships

AIC International Inc. has been shaping Guam's construction landscape for nearly four decades through its long-standing collaboration with the U.S. military, local government, and island-based partners.

**AIC International Inc. has stood at the center of Guam's construction and infrastructure development for nearly four decades.** Founded in the late 1970s by the late Henry Stewart, the company began its operations in Seattle before shifting its focus to the Pacific region. Under the leadership of brothers Michael and Anthony Stewart, Co-Presidents of AIC, the company has evolved from a small regional builder into one of Guam's most respected and trusted design-build contractors, with projects spanning Guam, Saipan, Kwajalein, and throughout the Pacific Islands.

AIC's long history of collaboration with the U.S. military has defined much of its growth. The company specializes in design-build projects for defense facilities—ranging from new construction to complex renovations and waterfront works. Today, AIC is part of two multi-year design-build programs with the U.S. Air Force and the U.S. Navy, valued at up to \$700 million and \$600 million respectively, extending through 2031. These contracts not only affirm AIC's technical capabilities but also secure a consistent pipeline of work that supports Guam's broader defense and economic ecosystem. In parallel, AIC continues to serve the local government through projects with agencies such as the Guam Waterworks Authority, reinforcing the island's essential public infrastructure and long-term resilience.

Strategic partnerships are central to AIC's operating model. The company collaborates closely with leading local architectural and engineering firms and maintains cooperative relationships with fellow contractors on island—sharing resources and technical expertise. Meanwhile, it invests heavily in its own workforce training, safety, and technology programs to ensure every project meets the highest standards of quality and performance.

Through these alliances and its enduring local presence, AIC has remained deeply committed to building Guam's future. "We see ourselves as a local contractor," said Co-President Michael Stewart. "Our focus has always been to keep investment and opportunity right here on the island."



AIC International, Inc.



## Engineering the Next Wave of Global Growth

CMS Corporation is accelerating its global expansion as demand for resilient, mission-critical defense infrastructure continues to rise worldwide.

**Over nearly three decades, CMS has evolved from a mechanical, piping and fabrication specialist into a large general contractor with a track record of more than 450 Department of Defense projects around the world.** That experience now supports one of the industry's most

significant federal contracting portfolios. "We are going to close 2025 with somewhere between \$220 and \$250 million of revenue," said Chairman & CEO Ernest Enrique, citing a backlog near \$550 million and contract ceiling capacity of roughly \$41 billion stretching through 2035. Much of that expansion is driven by an additional \$30 billion in new indefinite delivery/indefinite quantity (IDIQ) contracts secured in the last six months, including major vehicles such as the Navy's \$15 billion Pacific Deterrence Initiative (PDI) MACC and the Air Force's \$15 billion Worldwide Comprehensive Construction & Engineering (C2E) contract.

Today, about half of CMS's business is based in the continental United States, with the rest spanning Hungary, Spain, Portugal, the Bahamas, Japan, the Philippines, Australia, South Korea, and remote locations such as Wake Island. "We go where our clients need us in support of their mission and this has taken us around the world," said Enrique. CMS has a long-standing presence in the Pacific. Since establishing an office in Guam in 2010, they have successfully executed dozens of projects ranging from fuel system repairs to major airfield facility renovations, supported by a network of local subcontractors. This regional platform is mirrored across CMS's global markets, driven by a combination of client need, CMS know-how and strategic partnerships.

Technology is shaping the company's next phase of growth and global expansion. "Innovation and emerging technologies are fundamental drivers of our long-term success," said Enrique. CMS is deploying an AI-enabled enterprise resource planning system to enhance forecasting, project management, and compliance, while also investing in AI to streamline proposal development, document management, and risk analysis.



## Constructing Tomorrow's Islands, Today: DOCOMO PACIFIC's Vision for a Resilient and Future-Ready Marianas

How CEO Christine Baleto is leading the transformation of the region's digital infrastructure.

**As the Marianas enters a new era of digital connectivity, DOCOMO PACIFIC is leading the way with a clear mission: to build the region's most resilient, secure, and future-ready network.** From expanding its 5G footprint to reinforcing its fiber backbone and adding critical undersea redundancies, it continues to invest in the infrastructure that powers these islands—today and tomorrow.

Innovation remains central to its strategy. Supported by the global expertise of its parent company, NTT DOCOMO—the world's fifth-largest telecommunications provider—and strengthened through partnerships with Lynk Global Satellite and AT&T FirstNet, the company brings world-class technology to communities. These collaborations help it adapt quickly and deliver solutions tailored to the Marianas' unique needs.

With Guam's growing role as a strategic digital hub in the INDOPACOM region, network security and reliability are paramount. Its ongoing investments support the needs of government, military, businesses, and residents alike, ensuring confidence in a region where communication is critical.

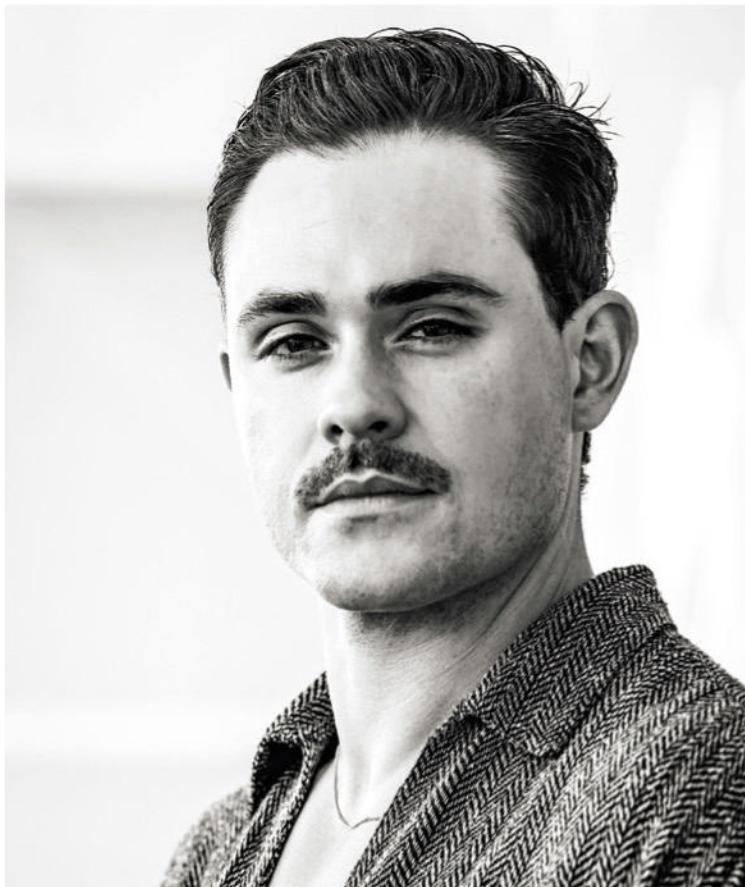
Its commitment to the future also extends to people. By bringing its 24-hour Call Center operations back in-house, the company improved customer service scores by 190% and elevated its NPS by 68%. This move reflects its belief in building local talent and creating long-term career pathways for the communities it serves.

DOCOMO PACIFIC has delivered numerous firsts across the Marianas, including launching the region's first 5G mobile service, 5Gbps fiber internet, and multi-gig Fiber-to-the-Home offerings. Its partnership with Lynk enables direct-to-device satellite connectivity—extending coverage to remote villages, maritime fleets, and emergency responders without the cost of traditional infrastructure.

Guided by a sustained multimillion-dollar investment program, its strategy is clear: strengthen networks, elevate customer experience, and empower the Marianas with technology built for the next generation. At DOCOMO PACIFIC, they are not just preparing for the future—they are building it, together with the community.



# DACRE MONTGOMERY



**D**ACRE MONTGOMERY HAS HAD A LOT OF PINCH-ME MOMENTS IN THE PAST few years. His breakthrough role on *Stranger Things* skyrocketed the young actor to his transformative experience collaborating with legendary director Gus Van Sant on *Dead Man's Wire*: "Even more of a wonderful experience than I could have possibly imagined." Based on a true story, Montgomery plays Richard Hall, a bank president held hostage in 1977 by Tony Kirsits (Bill Skarsgård). Montgomery says the swiftness of production actually helped tell the story of inequity. "The electricity of not having a lot of time; it's frenetic, it's bizarre, it's absurd." Despite his rising fame, one thing will always keep the Australian actor humble: how Americans mispronounce his name. "I've never met anyone else with my name. So why would anyone else know my name or how to pronounce it?...it's acre, as in the unit of measurement, [but] with a D." —H. Alan Scott

## DACRE SPEAKS ABOUT...

### Working with Gus Van Sant

"He is revered and respected and for all the right reasons. He's been totally a director that my entire life I have watched, and who I've wanted to work with. So when I got the text that he wanted to chat with me about casting as one of the leads in his next film, I obviously freaked out."

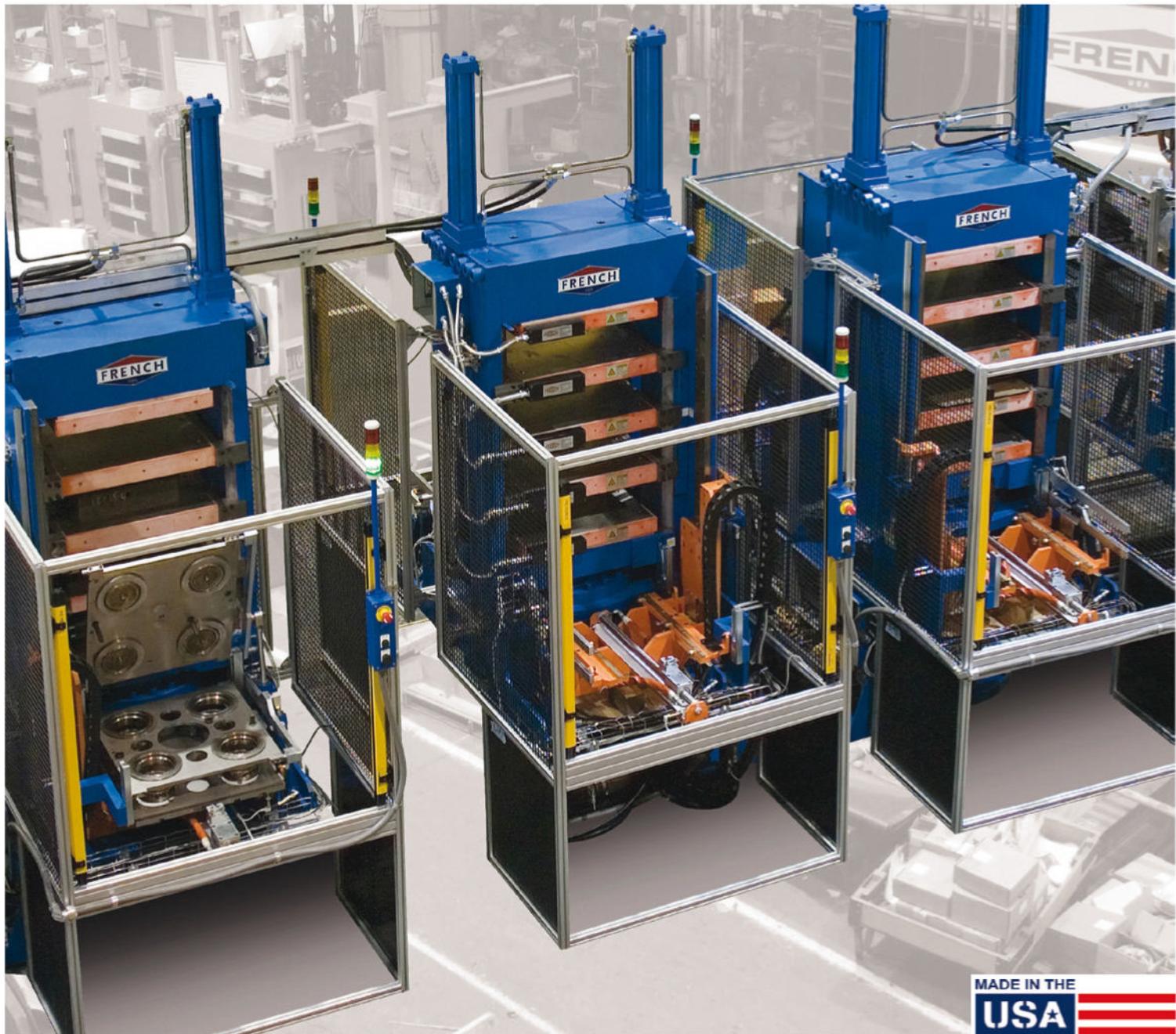
### Why the story appealed

"It's topical. You probably couldn't get something more topical right now, especially in this country, a period Luigi Mangione kind of thing. Once he [Van Sant] described it to me, I was like, 'Oh, I'm even more in. Of course I want to be a part of this discussion.' Do I condone the way Tony did it? No. But do I want to be part of having the discussion of big systems and corporations kind of messing over the average middle-class, lower socioeconomic and beyond person? Yes. One thousand percent."

### The impact of *Stranger Things*

"Obviously, amazing...it gave me opportunities. The show's so big you kind of lose your anonymity overnight, and that scared the s\*\*\* out of me, to be honest. So I dropped out for a long time. And then I think just personally, I wanted to refine my craft and step away for a while. And I think it was the right decision." 

**"I'm just not interested in taking part in art that doesn't reflect life."**



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# CHERYL HINES

The actor discusses her new memoir *Unscripted*, her Hollywood roots and life with husband Robert F. Kennedy Jr. inside the Trump administration

BY  
MARK JOSEPH

**Your first meeting with Larry David launched your Hollywood career...**

I was called in to audition for a one-hour special that he was doing for HBO. They were looking for an unknown actress who could improvise. They called me in to meet Larry and improvise with him. And we just had a connection.

**And that connection led to you meeting your husband “Bobby,” Robert F. Kennedy Jr.?**

Larry was going to a Waterkeeper [Alliance] event. Larry and Bobby and Ed Begley Jr. and I were on a ski lift and Bobby looked at me and he said, “You don’t have a hat on.” I said, “I know, I didn’t think I would be skiing.” And he took off his hat and gave it to me.

**You titled your book *Unscripted*. Does that refer to the unexpected shift from Hollywood to the political world?**

When I met Bobby, he was an environmental attorney. So it was definitely a 180 for me. Bobby starting out, running as a Democrat, changing to an Independent, and then ending up in the Trump administration. I mean, that’s why I called my book *Unscripted*. I couldn’t have written this story. If I did, people would say, “Oh,



“The politics of it all were too much for them to stay close to me.”

that’s too much. Nobody’s going to believe that.”

**Did you lose friends during that political journey?**

It was hard. I certainly lost touch with some acquaintances, and then I had a few friends that I had been friends with for decades who just couldn’t... The politics of it all were too much for them to stay close to me.

**Have you noticed a difference in how people treat you?**

When Bobby started running as a Democrat...a lot of [Democrats] were critical. People on the right, when they don’t agree with something, I haven’t seen them be mean, or name calling or coming up to you and telling you to f\*\*\* off. [I] haven’t seen that from the right, only from the left.

**What have you observed about President Donald Trump from the inside?**

He’s a change maker. And he’s a strong leader. It’s clear to me that the people in this administration really care about this country, and they really are working hard to do the things that they think will make the country better. And I suppose I thought there would be more people out for just themselves. But I don’t get that feeling at all here. 



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