

# 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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by Jennifer H. Cunningham and Kyle McGovern

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candidly about career  
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# THE ARCHIVES



## 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 warming 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.

📷 MARIO TAMA







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,

**“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.”**

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





**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,

**"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 Fed[eral

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." 

**Giulia Carbonaro** is a *Newsweek* reporter. Email her at [g.carbonaro@newsweek.com](mailto:g.carbonaro@newsweek.com)



JOE RAEDLE/GETTY

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. 

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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

ATE 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



START WATCHING


Scan the QR code to watch *Newsweek's* exclusive interview with Kate Winslet





“I just  
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## 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 *GOODYBY 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**  
OPELOUSAS, 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)

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



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| ★★★★★ | <b>The Bank of Commerce</b><br>AMMON, ID (ID, MT)          |
| ★★★★★ | <b>Bank of Eastern Oregon</b><br>HEPPNER, OR (ID, OR, WA)  |
| ★★★★★ | <b>The Bank of Elk River</b><br>ELK RIVER, MN (MN)         |
| ★★★★★ | <b>The Bank of Fayette County</b><br>PIPERTON, TN (TN)     |
| ★★★★★ | <b>Bank of Franklin County</b><br>WASHINGTON, MO (MO)      |
| ★★★★★ | <b>The Bank of Greene County</b><br>CATSKILL, NY (NY)      |
| ★★★★★ | <b>Bank of Hawaii</b><br>HONOLULU (GU, HI, MP, PW)         |
| ★★★★★ | <b>Bank of Holland</b><br>HOLLAND, NY (NY)                 |
| ★★★★★ | <b>Bank of Houston</b><br>HOUSTON (TX)                     |
| ★★★★★ | <b>Bank of Labor</b><br>OVERLAND PARK, KS (KS)             |
| ★★★★★ | <b>The Bank of Missouri</b><br>PERRYVILLE, MO (MO)         |
| ★★★★★ | <b>Bank of Ocean City</b><br>OCEAN CITY, MD (DE, MD)       |
| ★★★★★ | <b>The Bank of Princeton</b><br>PRINCETON, NJ (NJ, NY, PA) |
| ★★★★★ | <b>Bank of San Francisco</b><br>SAN FRANCISCO (CA)         |

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| ★★★★★ | <b>The Bank of Tampa</b><br>TAMPA, FL (FL)                        |
| ★★★★★ | <b>Bank of the Pacific</b><br>ABERDEEN, WA (OR, WA)               |
| ★★★★★ | <b>Bank of the Rockies</b><br>HELENA, MT (MT)                     |
| ★★★★★ | <b>Bank of the Valley</b><br>BELLWOOD, NE (NE)                    |
| ★★★★★ | <b>The Bank of Versailles</b><br>VERSAILLES, MO (MO)              |
| ★★★★★ | <b>Banner Bank</b><br>WALLA WALLA, WA (CA, ID, OR, WA)            |
| ★★★★★ | <b>Bar Harbor Bank &amp; Trust</b><br>BAR HARBOR, ME (ME, NH, VT) |
| ★★★★★ | <b>Bath Savings Institution</b><br>BATH, ME (ME)                  |
| ★★★★★ | <b>Beacon Bank</b><br>PITTSFIELD, MA (CT, MA, NY, RI, VT)         |
| ★★★★★ | <b>Belmont Bank &amp; Trust</b><br>CHICAGO (FL, IL)               |
| ★★★★★ | <b>Bravera Bank</b><br>DICKINSON, ND (MN, MT, ND)                 |
| ★★★★★ | <b>Broadway National Bank</b><br>SAN ANTONIO (TX)                 |
| ★★★★★ | <b>Byline Bank</b><br>CHICAGO (CA, IL, IN, NC, WI)                |
| ★★★★★ | <b>C3bank</b><br>ENCINITAS, CA (CA, TN)                           |





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| ★★★★  | <b>Cache Valley Bank</b><br>LOGAN, UT (ID, UT)                            |
| ★★★★★ | <b>California Bank of Commerce</b><br>SAN DIEGO (CA)                      |
| ★★★★★ | <b>CalPrivate Bank</b><br>LA JOLLA, CA (CA)                               |
| ★★★★★ | <b>Cambridge Savings Bank</b><br>CAMBRIDGE, MA (MA)                       |
| ★★★★★ | <b>Canandaigua National Bank</b><br>CANANDAIGUA, NY (NY)                  |
| ★★★★★ | <b>Cape &amp; Coast Bank</b><br>YARMOUTH PORT, MA (MA)                    |
| ★★★★★ | <b>Cape Ann Savings Bank</b><br>GLOUCESTER, MA (MA)                       |
| ★★★★★ | <b>The Cape Cod<br/>5 Cents Savings Bank</b><br>HYANNIS, MA (MA)          |
| ★★★★★ | <b>Capital Bank</b><br>JACINTO CITY, TX (TX)                              |
| ★★★★  | <b>Capital City Bank</b><br>TALLAHASSEE, FL (AL, FL, GA)                  |
| ★★★★★ | <b>Capitol Bank</b><br>MADISON, WI (WI)                                   |
| ★★★★★ | <b>Centennial Bank</b><br>CONWAY, AR (AL, AR, FL, NY, TX)                 |
| ★★★★★ | <b>Central Bank</b><br>LEXINGTON, KY (KY)                                 |
| ★★★★★ | <b>Central Pacific Bank</b><br>HONOLULU (HI)                              |
| ★★★★  | <b>Central State Bank</b><br>STATE CENTER, IA (IA)                        |
| ★★★★★ | <b>Century Savings Bank</b><br>VINELAND, NJ (NJ)                          |
| ★★★★★ | <b>Champlain National Bank</b><br>ELIZABETHTOWN, NY (NY)                  |
| ★★★★  | <b>Charles River Bank</b><br>MEDWAY, MA (MA)                              |
| ★★★★  | <b>Charter Bank</b><br>CORPUS CHRISTI, TX (TX)                            |
| ★★★★★ | <b>Citizens &amp; Northern Bank</b><br>WELLSBORO, PA (NY, PA)             |
| ★★★★  | <b>Citizens 1st Bank</b><br>TYLER, TX (TX)                                |
| ★★★★★ | <b>Citizens Alliance Bank</b><br>CLARA CITY, MN (MN, MT)                  |
| ★★★★★ | <b>Citizens and Farmers Bank</b><br>WEST POINT, VA (VA)                   |
| ★★★★★ | <b>Citizens Bank</b><br>NEW HAVEN, MO (MO)                                |
| ★★★★  | <b>Citizens Bank</b><br>CARTHAGE, TN (TN)                                 |
| ★★★★  | <b>Citizens Bank</b><br>COLUMBIA, MS (MS)                                 |
| ★★★★  | <b>Citizens Bank</b><br>ELIZABETHTON, TN (TN)                             |
| ★★★★★ | <b>The Citizens Bank</b><br>BATESVILLE, AR (AR)                           |
| ★★★★★ | <b>The Citizens Bank</b><br>OLANTA, SC (NC, SC)                           |
| ★★★★  | <b>Citizens Bank and<br/>Trust Company</b><br>BLACKSTONE, VA (VA)         |
| ★★★★★ | <b>Citizens Bank and<br/>Trust Company of Ardmore</b><br>ARDMORE, OK (OK) |
| ★★★★★ | <b>Citizens Bank Minnesota</b><br>NEW ULM, MN (MN)                        |
| ★★★★  | <b>The Citizens Bank of Edmond</b><br>EDMOND, OK (OK)                     |
| ★★★★★ | <b>Citizens First Bank</b><br>THE VILLAGES, FL (FL)                       |
| ★★★★★ | <b>Citizens National Bank</b><br>SEVIERVILLE, TN (TN)                     |

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| ★★★★★ | <b>The Citizens National Bank of Somerset</b><br>SOMERSET, KY (KY)          |
| ★★★★★ | <b>Citizens Savings Bank</b><br>CLARKS SUMMIT, PA (PA)                      |
| ★★★★★ | <b>City Bank</b><br>LUBBOCK, TX (NM, TX)                                    |
| ★★★★★ | <b>City Bank &amp; Trust Co.</b><br>LINCOLN, NE (NE)                        |
| ★★★★  | <b>City National Bank</b><br>LOS ANGELES (CA, D.C., FL, GA, NV, NY, TN, VA) |
| ★★★★★ | <b>City National Bank of Florida</b><br>MIAMI (FL)                          |
| ★★★★  | <b>City State Bank</b><br>NORWALK, IA (IA)                                  |
| ★★★★  | <b>Coastal Community Bank</b><br>EVERETT, WA (WA)                           |
| ★★★★★ | <b>Colony Bank</b><br>FITZGERALD, GA (GA)                                   |
| ★★★★★ | <b>Columbia Bank</b><br>FAIR LAWN, NJ (NJ)                                  |
| ★★★★  | <b>Commencement Bank</b><br>TACOMA, WA (WA)                                 |
| ★★★★★ | <b>Commerce West Bank</b><br>IRVINE, CA (CA)                                |
| ★★★★  | <b>CommerceOne Bank</b><br>BIRMINGHAM, AL (AL)                              |
| ★★★★★ | <b>Commercial Bank of California</b><br>IRVINE, CA (CA)                     |
| ★★★★★ | <b>Commercial Bank of Texas</b><br>NACOGDOCHES, TX (TX)                     |
| ★★★★★ | <b>Community Bank Delaware</b><br>LEWES, DE (DE)                            |
| ★★★★  | <b>Community Commerce Bank</b><br>CLAREMONT, CA (CA)                        |
| ★★★★  | <b>Community Federal Savings Bank</b><br>WOODHAVEN, NY (NY)                 |
| ★★★★★ | <b>Community First Bank</b><br>KENNEWICK, WA (WA)                           |
| ★★★★  | <b>Community Valley Bank</b><br>EL CENTRO, CA (CA)                          |
| ★★★★  | <b>Community West Bank</b><br>FRESNO, CA (CA)                               |
| ★★★★★ | <b>Cornerstone Bank</b><br>YORK, NE (NE)                                    |
| ★★★★★ | <b>Cornhusker Bank</b><br>LINCOLN, NE (NE)                                  |
| ★★★★★ | <b>Country Bank for Savings</b><br>WARE, MA (MA)                            |
| ★★★★★ | <b>County Bank</b><br>REHOBOTH BEACH, DE (DE)                               |
| ★★★★  | <b>Cross County Savings Bank</b><br>MIDDLE VILLAGE, NY (NY)                 |
| ★★★★  | <b>CTBC Bank</b><br>LOS ANGELES (CA, NJ, NY)                                |
| ★★★★★ | <b>D.L. Evans Bank</b><br>BURLEY, ID (ID, UT)                               |
| ★★★★★ | <b>Dacotah Bank</b><br>ABERDEEN, SD (MN, ND, SD)                            |
| ★★★★★ | <b>Dairy State Bank</b><br>RICE LAKE, WI (WI)                               |
| ★★★★★ | <b>Dakota Community Bank &amp; Trust</b><br>HEBRON, ND (ND, SD)             |
| ★★★★★ | <b>Dallas Capital Bank</b><br>DALLAS (TX)                                   |
| ★★★★★ | <b>Dayspring Bank</b><br>GOTHENBURG, NE (NE)                                |
| ★★★★★ | <b>Dean Co-operative Bank</b><br>FRANKLIN, MA (MA)                          |
| ★★★★★ | <b>Decorah Bank &amp; Trust Company</b><br>DECORAH, IA (IA)                 |
| ★★★★★ | <b>Dedham Institution for Savings</b><br>DEDHAM, MA (MA)                    |

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| ★★★★★ | <b>Deerwood Bank</b><br>WAITE PARK, MN (MN)                                    |
| ★★★★★ | <b>Denali State Bank</b><br>FAIRBANKS, AK (AK)                                 |
| ★★★★★ | <b>Dime Community Bank</b><br>HAUPPAUGE, NY (NY)                               |
| ★★★★  | <b>Dollar Bank</b><br>PITTSBURGH (MD, OH, PA, VA)                              |
| ★★★★★ | <b>Dream First Bank</b><br>SYRACUSE, KS (KS, OK)                               |
| ★★★★★ | <b>Eagle Bank</b><br>EVERETT, MA (MA, ME)                                      |
| ★★★★  | <b>Eagle Bank and Trust Company</b><br>LITTLE ROCK, AR (AR)                    |
| ★★★★★ | <b>East Cambridge Savings Bank</b><br>CAMBRIDGE, MA (MA)                       |
| ★★★★  | <b>East West Bank</b><br>PASADENA, CA<br>(CA, GA, MA, NV, NY, TX, WA)          |
| ★★★★★ | <b>Eastern Bank</b><br>BOSTON (MA, NH)   |
| ★★★★★ | <b>El Dorado Savings Bank, F.S.B.</b><br>PLACERVILLE, CA (CA, NV)              |
| ★★★★★ | <b>Elkhorn Valley Bank &amp; Trust</b><br>NORFOLK, NE (NE, SD)                 |
| ★★★★★ | <b>Empire State Bank</b><br>STATEN ISLAND, NY (NY)                             |
| ★★★★★ | <b>Ephrata National Bank</b><br>EPHRATA, PA (PA)                               |
| ★★★★★ | <b>Equitable Bank</b><br>GRAND ISLAND, NE (NE)                                 |
| ★★★★  | <b>Esquire Bank</b><br>JERICHO, NY (NY)  |
| ★★★★  | <b>Everett Co-operative Bank</b><br>EVERETT, MA (MA)                           |
| ★★★★  | <b>EverTrust Bank</b><br>CITY OF INDUSTRY, CA (CA)                             |
| ★★★★★ | <b>Exchange Bank</b><br>SANTA ROSA, CA (CA)                                    |
| ★★★★★ | <b>Exchange Bank &amp; Trust</b><br>ATCHISON, KS (KS, MO)                      |
| ★★★★  | <b>F &amp; C Bank</b><br>HOLDEN, MO (MO)                                       |
| ★★★★★ | <b>F&amp;M Bank</b><br>EDMOND, OK (OK)   |
| ★★★★★ | <b>F&amp;M Bank</b><br>GRANITE QUARRY, NC (NC)                                 |
| ★★★★★ | <b>Fairfield County Bank</b><br>RIDGEFIELD, CT (CT)                            |
| ★★★★★ | <b>The Farmers &amp; Merchants Bank</b><br>STUTTGART, AR (AR)                  |
| ★★★★★ | <b>Farmers &amp; Merchants<br/>Bank of Central California</b><br>LODI, CA (CA) |
| ★★★★  | <b>Farmers &amp; Merchants Union Bank</b><br>COLUMBUS, WI (WI)                 |
| ★★★★  | <b>Farmers and Merchants Bank</b><br>UPPERCO, MD (MD)                          |
| ★★★★  | <b>Farmers and Merchants<br/>Bank of Long Beach</b><br>LONG BEACH, CA (CA)     |
| ★★★★  | <b>Farmers Bank &amp; Trust</b><br>GREAT BEND, KS (KS)                         |
| ★★★★  | <b>The Farmers Bank of Willards</b><br>WILLARDS, MD (DE, MD)                   |
| ★★★★★ | <b>Farmers National Bank of Canfield</b><br>CANFIELD, OH (OH, PA)              |
| ★★★★★ | <b>Farmers State Bank</b><br>CAMERON, MO (MO)                                  |
| ★★★★★ | <b>Fidelity Bank</b><br>WEST MEMPHIS, AR (AR)                                  |
| ★★★★★ | <b>Fidelity Bank &amp; Trust</b><br>DUBUQUE, IA (IA, IL, WI)                   |

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

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

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

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

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

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

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



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





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

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

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

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

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

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

★★★★★ **AlSouth Federal Credit Union**  
COLUMBIA, SC (SC)

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

★★★★★ **America's Christian Credit Union**  
GLENORA, 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**  
GLENVIEW, 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)



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| ★★★★★ | <b>Beehive Federal Credit Union</b><br>REXBURG, ID (ID)            |
| ★★★★★ | <b>Belco Credit Union</b><br>GREENWOOD VILLAGE, CO (CO)            |
| ★★★★★ | <b>Benton County Schools Credit Union</b><br>CORVALLIS, OR (OR)    |
| ★★★★★ | <b>Blaze Credit Union</b><br>FALCON HEIGHTS, MN (MN)               |
| ★★★★★ | <b>BluPeak Credit Union</b><br>SAN DIEGO (CA)                      |
| ★★★★★ | <b>Boeing Employees Credit Union</b><br>TUKWILA, WA (SC, WA)       |
| ★★★★★ | <b>Boston Firefighters Credit Union</b><br>DORCHESTER, MA (MA)     |
| ★★★★★ | <b>Cabot Community Credit Union</b><br>PAMPA, TX (TX)              |
| ★★★★★ | <b>Cabrillo Credit Union</b><br>SAN DIEGO (CA)                     |
| ★★★★★ | <b>Cal Coast Credit Union</b><br>SAN DIEGO (CA)                    |
| ★★★★★ | <b>Cal State LA Federal Credit Union</b><br>LOS ANGELES (CA)       |
| ★★★★★ | <b>Calcoe Federal Credit Union</b><br>YAKIMA, WA (WA)              |
| ★★★★★ | <b>Calhoun Liberty Credit Union</b><br>BLOUNTSTOWN, FL (FL)        |
| ★★★★★ | <b>California Community Credit Union</b><br>SACRAMENTO, CA (CA)    |
| ★★★★★ | <b>CAMPUS USA Credit Union</b><br>NEWBERRY, FL (FL)                |
| ★★★★★ | <b>Capital Area Federal Credit Union</b><br>AUGUSTA, ME (ME)       |
| ★★★★★ | <b>Capitol Credit Union</b><br>AUSTIN, TX (TX)                     |
| ★★★★★ | <b>Cascade Federal Credit Union</b><br>KENT, WA (WA)               |
| ★★★★★ | <b>CCSE Credit Union</b><br>SALAMANCA, NY (NY, TX)                 |
| ★★★★★ | <b>Center City Community Credit Union</b><br>BUENA PARK, CA (CA)   |
| ★★★★★ | <b>Central Credit Union of Illinois</b><br>BELLWOOD, IL (IL)       |
| ★★★★★ | <b>Central Jersey Federal Credit Union</b><br>WOODBIDGE, NJ (NJ)   |
| ★★★★★ | <b>Central State Credit Union</b><br>STOCKTON, CA (CA)             |
| ★★★★★ | <b>Central Valley Firefighters Credit Union</b><br>FRESNO, CA (CA) |
| ★★★★★ | <b>Cheney Federal Credit Union</b><br>CHENEY, WA (WA)              |
| ★★★★★ | <b>Citadel Credit Union</b><br>EXTON, PA (PA)                      |
| ★★★★★ | <b>Citizens Community Credit Union</b><br>FORT DODGE, IA (IA)      |
| ★★★★★ | <b>Citizens Federal Credit Union</b><br>BIG SPRING, TX (TX)        |
| ★★★★★ | <b>Clark County Credit Union</b><br>LAS VEGAS (NV)                 |
| ★★★★★ | <b>Clearwater Credit Union</b><br>MISSOULA, MT (MT)                |
| ★★★★★ | <b>Coastal Credit Union</b><br>RALEIGH, NC (NC)                    |
| ★★★★★ | <b>Community 1st Credit Union</b><br>DUPONT, WA (WA)               |
| ★★★★★ | <b>Community Credit Union Florida</b><br>ROCKLEDGE, FL (FL)        |
| ★★★★★ | <b>Community Powered Federal Credit Union</b><br>BEAR, DE (DE)     |
| ★★★★★ | <b>Corning Credit Union</b><br>CORNING, NY (NC, NY, PA, SC)        |
| ★★★★★ | <b>cPort Credit Union</b><br>PORTLAND, ME (ME)                     |

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| ★★★★★ | <b>Credit Union of Denver</b><br>LAKEWOOD, CO (CO)                   |
| ★★★★★ | <b>Credit Union of Southern California</b><br>ANAHEIM, CA (AZ, CA)   |
| ★★★★★ | <b>Dade County Federal Credit Union</b><br>SWEETWATER, FL (FL)       |
| ★★★★★ | <b>Dakota Plains Credit Union</b><br>EDGELEY, ND (ND)                |
| ★★★★★ | <b>Dakota Star Credit Union</b><br>RAPID CITY, SD (SD)               |
| ★★★★★ | <b>Dakotaland Federal Credit Union</b><br>HURON, SD (SD)             |
| ★★★★★ | <b>Dannemora Federal Credit Union</b><br>PLATTSBURGH, NY (NY)        |
| ★★★★★ | <b>DATCU Credit Union</b><br>CORINTH, TX (TX)                        |
| ★★★★★ | <b>Del-One Federal Credit Union</b><br>DOVER, DE (DE)                |
| ★★★★★ | <b>Delta Community Credit Union</b><br>ATLANTA (GA, KY, TX, UT)      |
| ★★★★★ | <b>Delta Schools Federal Credit Union</b><br>ANTIOCH, CA (CA, WA)    |
| ★★★★★ | <b>Desert Financial Credit Union</b><br>PHOENIX (AZ)                 |
| ★★★★★ | <b>DFCU Financial</b><br>DEARBORN, MI (FL, MI)                       |
| ★★★★★ | <b>Diamond Credit Union</b><br>POTTSTOWN, PA (PA)                    |
| ★★★★★ | <b>Directions Credit Union</b><br>TOLEDO, OH (MI, OH)                |
| ★★★★★ | <b>Dirigo Federal Credit Union</b><br>LEWISTON, ME (ME)              |
| ★★★★★ | <b>Dort Financial Credit Union</b><br>GRAND BLANC, MI (FL, MI)       |
| ★★★★★ | <b>Dover Federal Credit Union</b><br>DOVER, DE (DE)                  |
| ★★★★★ | <b>DuPont Community Credit Union</b><br>WAYNESBORO, VA (VA)          |
| ★★★★★ | <b>E-Central Credit Union</b><br>PASADENA, CA (CA)                   |
| ★★★★★ | <b>Eagle Community Credit Union</b><br>FOOTHILL RANCH, CA (CA)       |
| ★★★★★ | <b>Eagle Federal Credit Union</b><br>BATON ROUGE, LA (LA)            |
| ★★★★★ | <b>East County Schools Federal Credit Union</b><br>EL CAJON, CA (CA) |
| ★★★★★ | <b>Eastern Utah Community Credit Union</b><br>PRICE, UT (UT)         |
| ★★★★★ | <b>Eastex Credit Union</b><br>BUNA, TX (TX)                          |
| ★★★★★ | <b>Eastman Credit Union</b><br>KINGSPORT, TN (TN, TX, VA)            |
| ★★★★★ | <b>Eastmill Federal Credit Union</b><br>EAST MILLINOCKET, ME (ME)    |
| ★★★★★ | <b>EdiFi Credit Union</b><br>WILLINGBORO, NJ (NJ)                    |
| ★★★★★ | <b>Education Credit Union</b><br>AMARILLO, TX (TX)                   |
| ★★★★★ | <b>Educational Employees Credit Union</b><br>FORT WORTH, TX (TX)     |
| ★★★★★ | <b>Educational Federal Credit Union</b><br>MIAMI (FL)                |
| ★★★★★ | <b>Educators Credit Union</b><br>WACO, TX (TX)                       |
| ★★★★★ | <b>Empower Federal Credit Union</b><br>SYRACUSE, NY (NY)             |
| ★★★★★ | <b>Ent Credit Union</b><br>COLORADO SPRINGS, CO (CO)                 |
| ★★★★★ | <b>ESL Federal Credit Union</b><br>ROCHESTER, NY (NY)                |
| ★★★★★ | <b>Evergreen Credit Union</b><br>PORTLAND, ME (ME)                   |

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| ★★★★★ | <b>Express Credit Union</b><br>SEATTLE (WA)  |
| ★★★★★ | <b>F&amp;A Credit Union</b><br>MONTEREY PARK, CA (CA)                                      |
| ★★★★★ | <b>F3 Credit Union</b><br>SAN JOSE, CA (CA)  |
| ★★★★★ | <b>FAIRWINDS Credit Union</b><br>ORLANDO, FL (FL)  |
| ★★★★★ | <b>Fall River Municipal Credit Union</b><br>FALL RIVER, MA (MA)                            |
| ★★★★★ | <b>Family Financial Credit Union</b><br>NORTON SHORES, MI (MI)                             |
| ★★★★★ | <b>Family Trust Federal Credit Union</b><br>ROCK HILL, SC (SC)                             |
| ★★★★★ | <b>FAST Credit Union</b><br>HANFORD, CA (CA)   |
| ★★★★★ | <b>Federal Employees Newark Federal Credit Union</b><br>NEWARK, NJ (NJ)                    |
| ★★★★★ | <b>FedEx Employees Credit Association</b><br>MEMPHIS, TN (AR, CA, IN, PA, TN, TX)          |
| ★★★★★ | <b>Fergus Federal Credit Union</b><br>LEWISTOWN, MT (MT)                                   |
| ★★★★★ | <b>Financial Partners Credit Union</b><br>DOWNEY, CA (CA)                                  |
| ★★★★★ | <b>Financial Plus Credit Union</b><br>FLINT, MI (MI)                                       |
| ★★★★★ | <b>Financial Trust Credit Union</b><br>CHEEKTOWAGA, NY (NY)                                |
| ★★★★★ | <b>Finger Lakes Federal Credit Union</b><br>GENEVA, NY (NY)                                |
| ★★★★★ | <b>First California Federal Credit Union</b><br>FRESNO, CA (CA)                            |
| ★★★★★ | <b>First Capital Federal Credit Union</b><br>YORK, PA (PA)                                 |
| ★★★★★ | <b>First Choice Credit Union</b><br>WEST PALM BEACH, FL (FL)                               |
| ★★★★★ | <b>First Choice Financial Federal Credit Union</b><br>GLOVERSVILLE, NY (NY)                |
| ★★★★★ | <b>First Citizens' Federal Credit Union</b><br>FAIRHAVEN, MA (MA)                          |
| ★★★★★ | <b>First City Credit Union</b><br>ALTADENA, CA (CA)  |
| ★★★★★ | <b>First Community Credit Union</b><br>HOUSTON (TX)  |
| ★★★★★ | <b>First Community Credit Union</b><br>CHESTERFIELD, MO (IL, MO)                           |
| ★★★★★ | <b>First Florida Credit Union</b><br>JACKSONVILLE, FL (FL)                                 |
| ★★★★★ | <b>First New York Federal Credit Union</b><br>ALBANY, NY (NY)                              |
| ★★★★★ | <b>First Northern Credit Union</b><br>CHICAGO (IL)   |
| ★★★★★ | <b>First Priority Credit Union</b><br>BOSTON (MA)  |
| ★★★★★ | <b>First Tech Federal Credit Union</b><br>SAN JOSE, CA<br>(CA, CO, GA, ID, MA, OR, TX, WA) |
| ★★★★★ | <b>Firstmark Credit Union</b><br>SAN ANTONIO (TX)  |
| ★★★★★ | <b>Florida Credit Union</b><br>GAINESVILLE, FL (FL)  |
| ★★★★★ | <b>Fort Worth Community Credit Union</b><br>BEDFORD, TX (TX)                               |
| ★★★★★ | <b>Founders Federal Credit Union</b><br>LANCASTER, SC (NC, SC)                             |
| ★★★★★ | <b>Frankenmuth Credit Union</b><br>FRANKENMUTH, MI (MI)                                    |
| ★★★★★ | <b>Franklin First Federal Credit Union</b><br>GREENFIELD, MA (MA)                          |
| ★★★★★ | <b>Freedom Northwest Credit Union</b><br>KAMIAH, ID (ID)                                   |

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

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

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





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| ★★★★★ | <b>Penn State Federal Credit Union</b><br>BELLEFONTE, PA (PA)              |
| ★★★★★ | <b>People's Community Federal Credit Union</b><br>VANCOUVER, WA (WA)       |
| ★★★★★ | <b>Piedmont Advantage Credit Union</b><br>WINSTON-SALEM, NC (NC)           |
| ★★★★★ | <b>Pima Federal Credit Union</b><br>TUCSON, AZ (AZ)                        |
| ★★★★★ | <b>Pittsford Federal Credit Union</b><br>PITTSFORD, NY (NY)                |
| ★★★★★ | <b>Police and Fire Federal Credit Union</b><br>PHILADELPHIA (NJ, PA)       |
| ★★★★★ | <b>The Police Credit Union</b><br>SAN BRUNO, CA (CA)                       |
| ★★★★★ | <b>Pompano Beach City Employees Credit Union</b><br>POMPANO BEACH, FL (FL) |
| ★★★★★ | <b>POPA Federal Credit Union</b><br>CERRITOS, CA (CA)                      |
| ★★★★★ | <b>Power Financial Credit Union</b><br>PEMBROKE PINES, FL (FL)             |
| ★★★★★ | <b>PremierOne Credit Union</b><br>SAN JOSE, CA (CA)                        |
| ★★★★★ | <b>Priority One Credit Union</b><br>SOUTH PASADENA, CA (CA)                |
| ★★★★★ | <b>Priority Plus Federal Credit Union</b><br>WILMINGTON, DE (DE)           |
| ★★★★★ | <b>Progressions Credit Union</b><br>SPOKANE, WA (WA)                       |
| ★★★★★ | <b>Provident Credit Union</b><br>REDWOOD CITY, CA (CA)                     |
| ★★★★★ | <b>PSECU</b><br>HARRISBURG, PA (PA)  |
| ★★★★★ | <b>Publix Employees Federal Credit Union</b><br>LAKELAND, FL (FL, GA)      |
| ★★★★★ | <b>Qside Federal Credit Union</b><br>QUEENS VILLAGE, NY (NY)               |
| ★★★★★ | <b>Quantum Credit Union</b><br>WICHITA, KS (KS)                            |
| ★★★★★ | <b>Quincy Credit Union</b><br>QUINCY, MA (MA)                              |
| ★★★★★ | <b>Radiant Credit Union</b><br>GAINESVILLE, FL (FL)                        |
| ★★★★★ | <b>RadiFi Credit Union</b><br>JACKSONVILLE, FL (FL)                        |
| ★★★★★ | <b>Railroad Employees Credit Union</b><br>BELEN, NM (NM)                   |
| ★★★★★ | <b>Rails West Federal Credit Union</b><br>CHUBBUCK, ID (ID)                |
| ★★★★★ | <b>Rally Credit Union</b><br>CORPUS CHRISTI, TX (TX)                       |
| ★★★★★ | <b>Rancho Federal Credit Union</b><br>DOWNEY, CA (CA)                      |
| ★★★★★ | <b>Randolph Brooks Federal Credit Union</b><br>LIVE OAK, TX (TX)           |
| ★★★★★ | <b>Ravalli County Federal Credit Union</b><br>HAMILTON, MT (MT)            |
| ★★★★★ | <b>Rave Financial Credit Union</b><br>BEAUMONT, TX (TX)                    |
| ★★★★★ | <b>Red Canoe Credit Union</b><br>LONGVIEW, WA (OR, WA)                     |
| ★★★★★ | <b>Red Wing Credit Union</b><br>RED WING, MN (MN)                          |
| ★★★★★ | <b>Redstone Federal Credit Union</b><br>HUNTSVILLE, AL (AL, TN)            |
| ★★★★★ | <b>Redwood Credit Union</b><br>SANTA ROSA, CA (CA)                         |
| ★★★★★ | <b>Reliant Community Federal Credit Union</b><br>SODUS, NY (NY)            |
| ★★★★★ | <b>Remington Federal Credit Union</b><br>ILION, NY (NY)                    |

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| ★★★★★ | <b>Nordstrom Federal Credit Union</b><br>EVERETT, WA (WA)                 |
| ★★★★★ | <b>North Alabama Educators Credit Union</b><br>HUNTSVILLE, AL (AL)        |
| ★★★★★ | <b>North East Welch Federal Credit Union</b><br>NORTH EAST, PA (NY, PA)   |
| ★★★★★ | <b>NorthCountry Federal Credit Union</b><br>SOUTH BURLINGTON, VT (NY, VT) |
| ★★★★★ | <b>Northwest Adventist Federal Credit Union</b><br>PORTLAND, OR (OR)      |
| ★★★★★ | <b>Numerica Credit Union</b><br>SPOKANE VALLEY, WA (ID, WA)               |
| ★★★★★ | <b>NY Bravest Federal Credit Union</b><br>ALBANY, NY (NY)                 |
| ★★★★★ | <b>O Bee Credit Union</b><br>LACEY, WA (WA)                               |
| ★★★★★ | <b>OceanAir Federal Credit Union</b><br>OXNARD, CA (CA)                   |
| ★★★★★ | <b>Oklahoma Central Credit Union</b><br>TULSA, OK (OK)                    |
| ★★★★★ | <b>Olive View Employees Federal Credit Union</b><br>SYLMAR, CA (CA, WI)   |
| ★★★★★ | <b>One Credit Union of New York</b><br>CHEEKTOWAGA, NY (NY)               |
| ★★★★★ | <b>Onpoint Community Credit Union</b><br>PORTLAND, OR (OR, WA)            |
| ★★★★★ | <b>Ontario Shores Federal Credit Union</b><br>NEWFANE, NY (NY)            |
| ★★★★★ | <b>Orange County's Credit Union</b><br>SANTA ANA, CA (CA)                 |
| ★★★★★ | <b>Orlando Credit Union</b><br>ORLANDO, FL (FL)                           |

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| ★★★★★ | <b>ORNL Federal Credit Union</b><br>OAK RIDGE, TN (TN)                          |
| ★★★★★ | <b>Oswego Teachers Employees Federal Credit Union</b><br>OSWEGO, NY (NY)        |
| ★★★★★ | <b>Otero Federal Credit Union</b><br>ALAMOGORDO, NM (NM)                        |
| ★★★★★ | <b>Our Community Credit Union</b><br>SHELTON, WA (WA)                           |
| ★★★★★ | <b>Oxford Federal Credit Union</b><br>MEXICO, ME (ME)                           |
| ★★★★★ | <b>P&amp;G Mehoopany Employees Federal Credit Union</b><br>TUNKHANNOCK, PA (PA) |
| ★★★★★ | <b>P1FCU</b><br>LEWISTON, ID (ID, WA)   |
| ★★★★★ | <b>Pacific Service Credit Union</b><br>CONCORD, CA (CA)                         |
| ★★★★★ | <b>Palmetto Citizens Federal Credit Union</b><br>COLUMBIA, SC (SC)              |
| ★★★★★ | <b>Pantex Federal Credit Union</b><br>BORGER, TX (TX)                           |
| ★★★★★ | <b>Park Side Credit Union</b><br>WHITEFISH, MT (MT)                             |
| ★★★★★ | <b>Partners Federal Credit Union</b><br>BURBANK, CA (CA, FL)                    |
| ★★★★★ | <b>Pasadena Federal Credit Union</b><br>PASADENA, CA (CA)                       |
| ★★★★★ | <b>PenAir Credit Union</b><br>PENSACOLA, FL (AL, FL, VA)                        |
| ★★★★★ | <b>Peninsula Credit Union</b><br>SHELTON, WA (WA)                               |

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



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| ★★★★★ | <b>Select Federal Credit Union</b><br>SAN ANTONIO (TX)                          |
| ★★★★★ | <b>Self Reliance NY Federal Credit Union</b><br>NEW YORK CITY (NY)              |
| ★★★★★ | <b>ServU Federal Credit Union</b><br>PAINTED POST, NY (NY)                      |
| ★★★★★ | <b>Sheet Metal Workers Local 104 Federal Credit Union</b><br>LIVERMORE, CA (CA) |
| ★★★★★ | <b>Shell Federal Credit Union</b><br>DEER PARK, TX (TX)                         |
| ★★★★★ | <b>Sidney Federal Credit Union</b><br>SIDNEY, NY (NY)                           |
| ★★★★★ | <b>Silverado Credit Union</b><br>ANGWIN, CA (CA, ID)                            |
| ★★★★★ | <b>Simplot Credit Union</b><br>POCATELLO, ID (ID)                               |
| ★★★★★ | <b>Solarity Credit Union</b><br>YAKIMA, WA (WA)                                 |
| ★★★★★ | <b>Solutions Credit Union</b><br>ELMIRA, NY (NY)                                |
| ★★★★★ | <b>Sound Credit Union</b><br>TACOMA, WA (WA)                                    |
| ★★★★★ | <b>South Carolina National Guard FCU</b><br>COLUMBIA, SC (SC)                   |
| ★★★★★ | <b>South East Idaho Credit Union</b><br>POCATELLO, ID (ID)                      |
| ★★★★★ | <b>Southbridge Credit Union</b><br>SOUTHBRIDGE, MA (MA)                         |
| ★★★★★ | <b>Space Coast Credit Union</b><br>MELBOURNE, FL (FL)                           |
| ★★★★★ | <b>Spencerport Federal Credit Union</b><br>SPENCERPORT, NY (NY)                 |
| ★★★★★ | <b>Spokane City Credit Union</b><br>SPOKANE, WA (WA)                            |
| ★★★★★ | <b>Spokane Firefighters Credit Union</b><br>SPOKANE, WA (WA)                    |

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| ★★★★★ | <b>SRI Federal Credit Union</b><br>MENLO PARK, CA (CA)                |
| ★★★★★ | <b>SRP Federal Credit Union</b><br>NORTH AUGUSTA, SC (GA, SC)         |
| ★★★★★ | <b>St. Anne's Credit Union</b><br>FALL RIVER, MA (MA)                 |
| ★★★★★ | <b>St. Jean's Credit Union</b><br>LYNN, MA (MA)                       |
| ★★★★★ | <b>Stanford Federal Credit Union</b><br>PALO ALTO, CA (CA)            |
| ★★★★★ | <b>Star One Credit Union</b><br>SUNNYVALE, CA (CA)                    |
| ★★★★★ | <b>State Credit Union</b><br>COLUMBIA, SC (SC)                        |
| ★★★★★ | <b>State CS Employees Federal Credit Union</b><br>WATERTOWN, NY (NY)  |
| ★★★★★ | <b>State Employees Credit Union of Maryland</b><br>LINTHICUM, MD (MD) |
| ★★★★★ | <b>State Farm Federal Credit Union</b><br>BLOOMINGTON, IL (IL)        |
| ★★★★★ | <b>STCU</b><br>LIBERTY LAKE, WA (ID, OR, WA)                          |
| ★★★★★ | <b>Stewart's Federal Credit Union</b><br>BALLSTON SPA, NY (NY)        |
| ★★★★★ | <b>Strait View Credit Union</b><br>PORT ANGELES, WA (WA)              |
| ★★★★★ | <b>Strata Credit Union</b><br>BAKERSFIELD, CA (CA)                    |
| ★★★★★ | <b>Suffolk Credit Union</b><br>MEDFORD, NY (NY)                       |
| ★★★★★ | <b>Summit Credit Union</b><br>COTTAGE GROVE, WI (WI)                  |
| ★★★★★ | <b>Summit Federal Credit Union</b><br>AKRON, OH (OH)                  |
| ★★★★★ | <b>The Summit Federal Credit Union</b><br>ROCHESTER, NY (NY)          |



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

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

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



JOHN PARRA/GETTY/TERZO

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

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]."

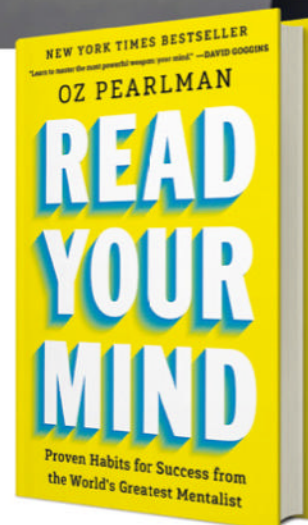
Pearlman has this incredible knack of disarming you right off the bat. He'll be the first to tell you he's no psychic. He'll say he doesn't have any supernatural powers. It's a sort of catchphrase of his: "I don't read minds, I read people."

"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 Schechter 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.

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


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 nightclub 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 off 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?” 

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**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

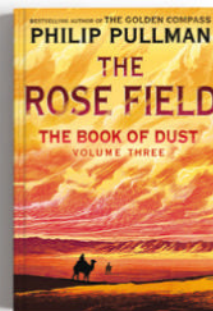
## TURN THESE PAGES

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



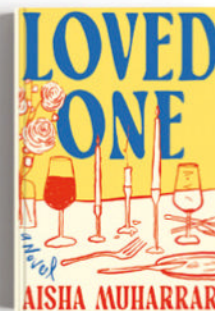
FANTASY

### 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

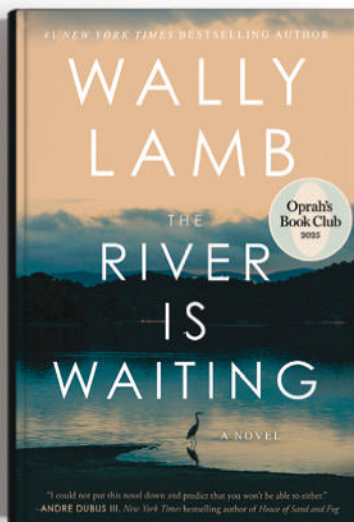
### Loved One

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





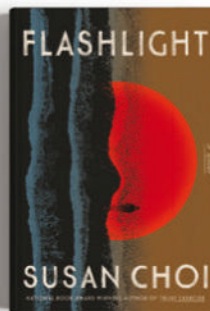
A GOOD CRY

## 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



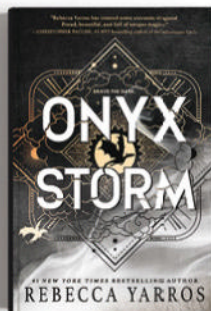
THRILLER

## When I Was Ten

By Fiona Cummins | Pan

An incredibly gripping and emotional read. The story of the Carter sisters is haunting, heartbreaking and utterly 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

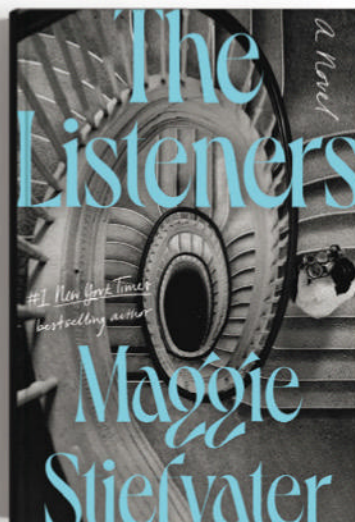
## Onyx Storm

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 Avallion Hotel & Spa is compelled to house detained Axis diplomats until a trade can be arranged for their American counterparts. The inside workings of the Avallion 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



## 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.

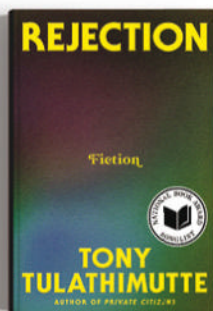
—Leon Hill,  
Deputy General Counsel

## 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.

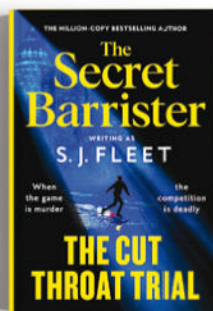
—Cam Medrano,  
Creative Producer

## SOCIAL COMMENTARY

**Rejection**

By Tony Tulathimutte | William Morrow Paperbacks

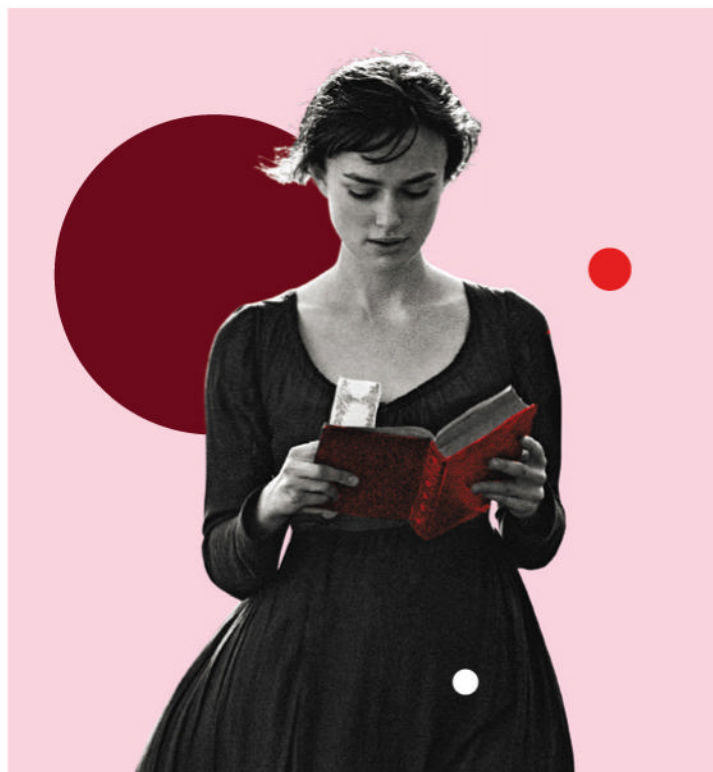
*Private Citizens* author Tulathimutte's novel moves effortlessly between the absurd and obscene. The book explores the titular theme of rejection through a series of interrelated stories, and the result is a razor-sharp mirror maze of commentary on life and isolation in the digital age.

—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



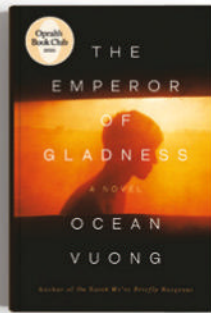


**ROMANCE**  
**Great Big Beautiful Life**

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

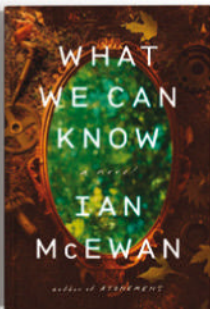


**CHARACTER-DRIVEN**  
**The Emperor of Gladness**

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

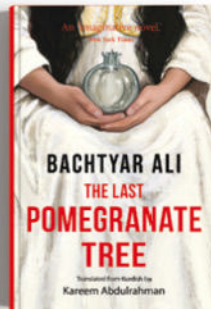


**SCIENCE FICTION**  
**What We Can Know**

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

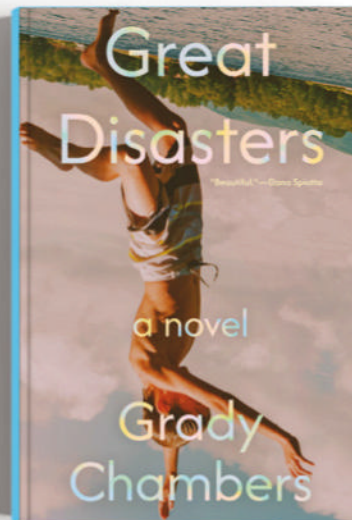


**MAGICAL REALISM**  
**The Last Pomegranate Tree**

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 Kurdish by Kareem Abdulrahman. 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



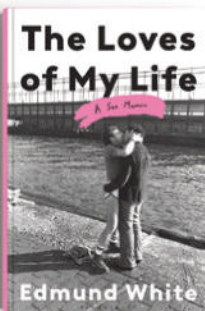
## FRIENDSHIP

**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



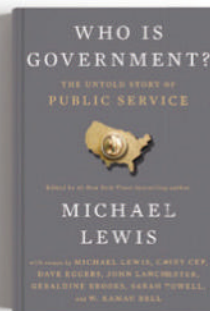
## LGBTQ+

**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

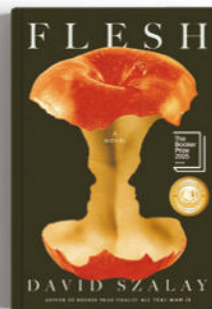
**Little People Big Dreams: Oprah Winfrey**

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

## NONFICTION &amp; MEMOIR



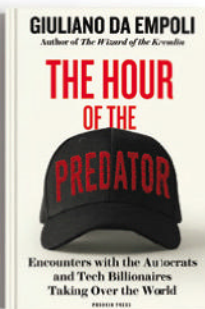
## CONTEMPORARY FICTION

**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



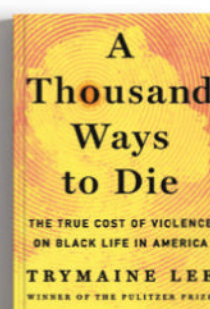
## POLITICS

**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

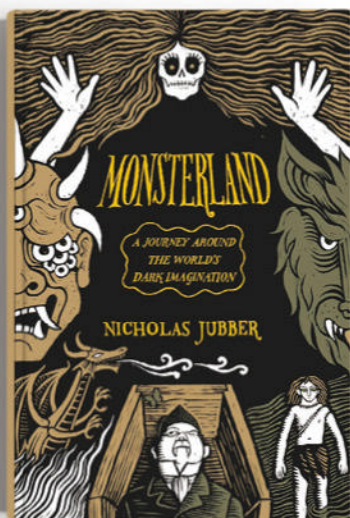
**Expensive Basketball**

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



#### 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



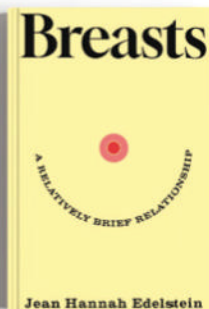
#### TRUE CRIME

### 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



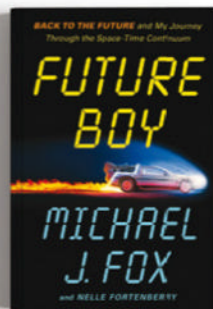
#### MEMOIR

### 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 Baeto 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. Baeto 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.



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## 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."



## 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.



**ERNEST ENRIQUE,  
CHAIRMAN & CEO.**



## 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.

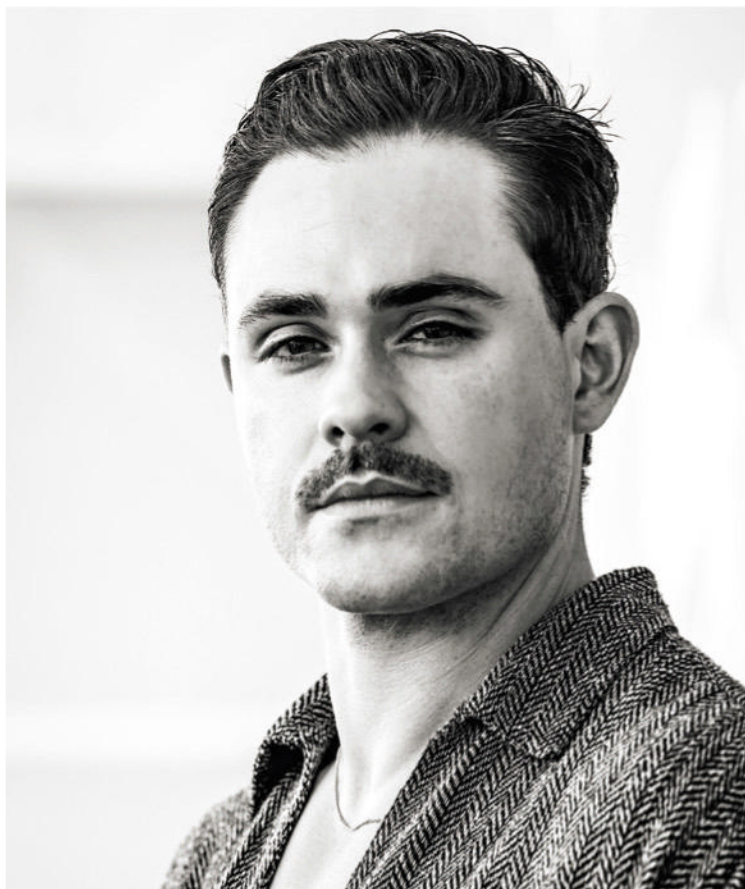
Its commitment to the future also extends to people. By bringing its 24-hour Call Center operations back in-house, the company improved customer service scores by 190% and elevated its NPS by 68%. This move reflects its belief in building local talent and creating long-term career pathways for the communities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

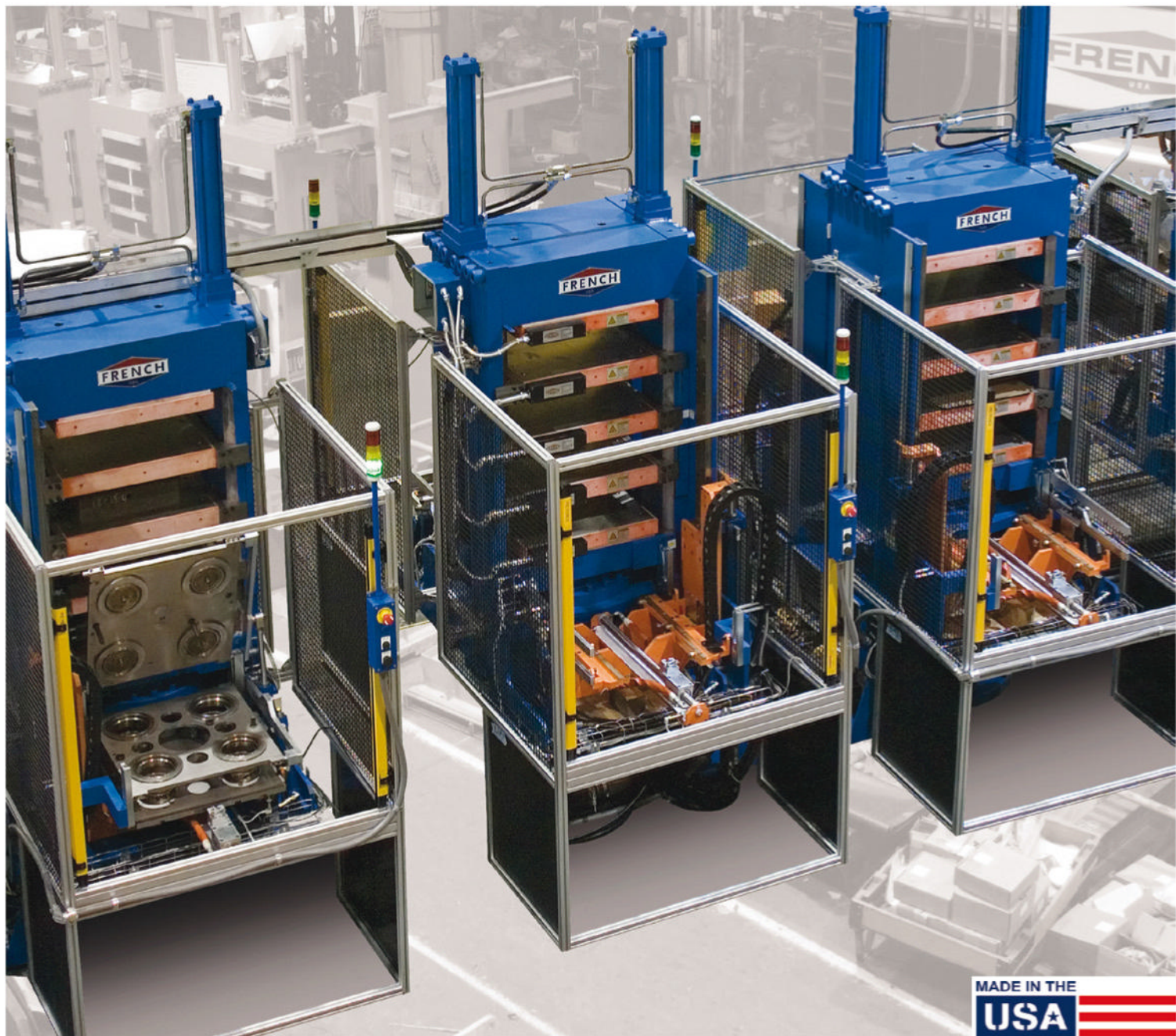
"It's topical. You probably couldn't get something more topical right now, especially in this country, a period Luigi Mangione kind of thing. Once he [Van Sant] described it to me, I was like, 'Oh, I'm even more in. Of course I want to be a part of this discussion.' Do I condone the way Tony did it? 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 Water-keeper [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. **N**



THE PARTING SHOT

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