

# Here's plastic that won't pollute

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This holiday season, consider a charge card that matches your green values

Money talks, but how we spend our money also speaks volumes.

Some environmentally conscious consumers who rely on plastic for their purchases have discovered socially responsible credit cards and affinity cards, which fund their choice of causes, interests and passions.

Affinity cards allow consumers to support select nonprofits through each credit card purchase. Each time an affinity card is used, the issuing bank donates a set amount to a partner nonprofit — averaging half a penny for every dollar charged or transferred, according to Bankrate.com.

A local example is the Salmon Nation Visa, issued by Oakland, Calif.-based Beneficial State Bank on behalf of Portland-based Ecotrust, which benefits causes ranging from public radio to saving wild, exotic big cats.

Available since 2004, the Salmon Nation Visa currently has 684 cardholders, says Carolyn Holland, Ecotrust's vice president of communications. All the transaction fees benefit Ecotrust's mission to create economic opportunity, social equity and environmental well-being from California to Alaska, Holland says. That offers "a great way for people who want to put their purchasing power to work to restore nature and invest in local communities across the Pacific Northwest," she says.

Another affinity credit card offered through Beneficial State Bank with a local connection is the ReDirect Guide Visa. The card supports Sustainable Travel International and offsets carbon emissions with every purchase. It also provides discounts at green businesses in three regions served by ReDirect green business guides, including the Portland/Vancouver area.

Socially responsible credit cards also help fund positive change with every swipe, but are issued by a community development bank.

A local example is the Loop Visa, issued by Portland-based Albina Community Bank. The card directs a percentage of every purchase to up to 10 nonprofit organizations dedicated to education, health and social services, the environment, arts and economic development.

Organizations benefiting from the current two-year funding cycle are The Portland Kitchen, North by Northeast Community Health Center, Groundwork Portland, Gifford Pinchot Task Force, Northwest Dance Project, Disjecta Contemporary Art Center, Center for Diversity and the Environment, and Momentum Alliance.

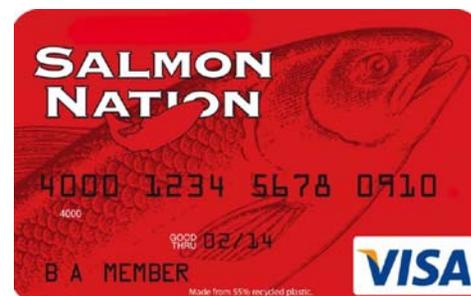
There currently are about 950 cardholders, who select which cause or category their funds will help support.

Organizations benefiting from the Loop Visa receive on average \$900 to \$1,300 a year for two years, says Mary Edmeades, vice president and market manager for Albina Community Bank. Since the card was launched in 2002, the bank has donated \$164,000 to area nonprofits.

"We get calls nationwide from people who want to use the card specifically because it is socially responsible," Edmeades says. "People are really making value-based consumer spending decisions."

Momentum Alliance used \$2,360 donated by the Loop Visa to provide low-income students with access to its fifth annual Summer Leadership Camp at Portland State University this summer. The alliance is a youth-led organization with coaches who inspire youth to realize their power individually and collectively and to mentor future social justice leaders, says Rebecca Shine, co-executive director.

Youth served by the Alliance face various obstacles resulting in isolation and prejudice, Shine says. They may be an ethnic minority, a teen parent or an immigrant fleeing a war zone.



COURTESY OF ECOTRUST - Portland's Ecotrust sponsors the Salmon Nation Visa, issued by Oakland-based Beneficial State Bank, to raise money for environmental and other causes.



**The camp allows 25 students, ages 14 to 23, to share their stories, express themselves and build alliances with youth they would never otherwise know — all while building life skills, learning about public policy, and discovering how to access higher education.**

**Hassan Muse, 17, a senior at David Douglas High School in East Portland, attended this summer's leadership camp.**

**Before the camp, he says he was shy and mostly hung out with people he already knew. "Camp exposed me to a whole new world of opportunities, including the chance to be a leader," Muse says. "I learned to speak publicly, facilitate activities and improvise on the spot. Now I can even see myself in a career coaching youth in the future, something I never imagined."**

COURTESY OF MOMENTUM ALLIANCE - Hassan Muse, a senior at David Douglas High School, leads a game during a leadership camp through Momentum Alliance, which received funding for the camp from a socially responsible credit card issued by Albina Community Bank.