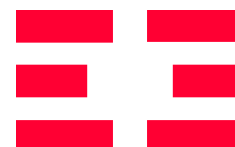


Early Warning Services (Zelle)

Locations: Arizona (HQ)

Industries: Diversified Financials

RISK LEVEL:



High Risk

DESCRIPTION:

Early Warning Services is a financial technology that operates the Zelle service. Early Warning Services is owned by Bank of America, Truist, Capital One, Wells Fargo, JPMorgan Chase, PNC Bank, and US Bank. With the exception of PNC who scored a 95, all of these companies scored a 100 on the Human Rights Campaign's (HRC) Corporate Equality Index (CEI). To the extent Early Warning Services follows the policies of these companies and complies with the HRC's controversial demands, the company increases the risk of dividing employees, alienating customers and harming shareholders. The company covers transgender-related medical costs for its employees and their children and provides specific sexual orientation and gender identity-based benefits. It also uses sex and gender ideology criteria in employee recruitment, vendor selection, marketing, and philanthropic support. Early Warning Services likely forces employees to undergo multiple ideological trainings and uses its reputation, corporate funds, and political influence to support controversial sex and gender ideologies, organizations, and legislation. The company does not provide viewpoint protections for its employees but has not publicly terminated business relationships based on views or beliefs. For these reasons, Early Warning Services earns a High Risk rating.

Corporate Weaponization

Has denied service to customers, suppliers, or vendors due to their political views or religious beliefs OR corporately boycotts, divests, or sanctions regions, people groups, or industries. **Medium Risk**

Bank of America, Truist, Capital One, Wells Fargo, JPMorgan Chase, and U.S. Bank – received a score of 100 on the Corporate Equality Index from the Human Rights Campaign. PNC received a 95. The company likely recruits employees based on sexual identity issues. The company likely discriminates against vendors that do not promote divisive sex and gender policies, indicating it prioritizes sexual issues over merit (1)(2). However, Early Warning Services has not publicly fired customers, suppliers, or vendors based on political views or religious beliefs.

Charitable giving (including employee matching programs) policies or practices discriminate against charitable organizations based on views or religious beliefs. **High Risk**

The HRC ratings of the companies that have ownership in Early Warning Services indicate the company likely will not donate to non-religious charities unless they embrace controversial sexual identity policies (1)(2). Early Warning Services does not publish charitable giving guidelines.

Employment policies fail to protect against discrimination based on political affiliation/views and/or religion. **High Risk**

Early Warning Services does not provide viewpoint protections for its employees (1). The HRC ratings of the companies that have ownership in Early Warning Services indicate the company likely forces employees to attend multiple, controversial trainings on gender identity, sexual orientation, transgender issues, and divisive racial ideology. The company likely provides gender transition guidelines for its employees and a specific benefits guide with a comprehensive explanation of transgender services funded by the company (2)(3).

Corporate Governance and Public Policy

Uses corporate reputation to support ideological causes and/or organizations hostile to freedom of expression. High Risk

The HRC ratings of the companies that have ownership in Early Warning Services indicate the company likely agrees to allow a controversial stakeholder group focused on sexual identity issues to dictate marketing or advertising strategy (1)(2). By doing so, the company risks dividing employees, alienating customers and harming shareholders. The company opposed the Florida Parental Rights in Education Act, which would prohibit teaching gender identity and sexual orientation to kids in K-3rd grade (3).

Uses corporate funds to advance ideological causes, organizations, or policies hostile to freedom of expression. High Risk

The HRC ratings of the companies that have ownership in Early Warning Services indicate the company likely covers transgender related costs for its employees and their children, including paid short-term leave, puberty blockers, cross-sex hormones, chest surgeries, genital surgeries, medical visits and lab monitoring, travel and lodging. Additionally, the company has pledged philanthropic support of at least one organization or event that promotes sex and gender ideology (1)(2). By allowing a political stakeholder group to dictate operations, the company increases health care costs and risks dividing employees, alienating customers and harming shareholders (3).

Uses corporate political contributions for ideological, non-business purposes.

High Risk

The HRC ratings of the companies that have ownership in Early Warning Services indicate the company likely publicly advocated for controversial sex and gender ideology through local, state or federal legislation or initiatives (1)(2). By allowing a political stakeholder group to dictate operations, the company risks dividing employees, alienating customers and harming shareholders. Early Warning Services does not operate a PAC at this time (3)(4)(5).

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