THE Skanner

Challenging People to Shape a Better Future Now

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Opinion

Navy Federal Class Action Lawsuit Brings Calls for Investigations of Shocking Mortgage Discrimination Claims

Charlene Crowell

Guest Columnist

A mortgage discrimination case that began with two plaintiffs last December was consolidated in late February with seven others to form a class action lawsuit alleging that Navy Federal Credit Union – the nation's largest with 13.4 million members and $170.8 billion in assets – "systematically and intentionally discriminates against minority borrowers across the United States."

The lawsuit alleges that Navy Federal, which serves current and former military members from all service sectors, denied loans for 52 percent of Black borrowers and 44 percent of Latino borrowers, while denying only 23 percent of white applicants for home mortgage purchase or refinance loans and Home Equity Lines of Credit.

Affidavits of affected borrowers told stories of the financial and emotional distressed caused by qualified loan applicants having to find alternative – and often more costly – financing after being denied by their member-owned credit union.

The lawsuit, led by nationally-known attorney Ben Crump and his associate Adam Levitt, said the lender's own data show that Navy Federal approved loans for a higher percentage of white borrowers annually earning less than $62,000 a year than for Black loan applicants earning $140,000 or more.

> "We hope this legal action will stop racial lending discrimination in its tracks

And when Navy Federal did approve a loan to a Black or Latino applicant, they often were offered worst interest rates and loan terms than those offered to white borrowers with similar financial profiles. These activities are illegal under federal laws, including the Fair Housing Act and Equal Credit Opportunity Act (ECOA).

"The outright discrimination that occurs when Banking While Black continues to reveal itself in the lending practices of many of America's largest financial institutions," said Crump. "It is shameful that Navy Federal, an organization that prides itself in helping the families of men and women who served their country, does not give their Black and Latino customers the same opportunities as white customers."

"We hope this legal action will stop racial lending discrimination in its tracks and require Navy Federal to right their wrongs," said Adam Levitt. "Home ownership is recognized as the cornerstone of the American Dream. We will not sit by while that dream is denied to hard-working and deserving Americans based on discriminatory practices and algorithms."

Navy Federal said in a December 2023 statement that its more than $3.5 billion in mortgages to Black borrowers in 2022 shows its "longstanding commitment to expanding credit and economic opportunity to Black borrowers."

But the number of people calling to hold Navy Federal accountable is growing, and now includes civil rights activist Rev. Al Sharpton, 10 U.S. Senators, over 20 Members of Congress, consumer advocates and others.

Congresswoman Maxine Waters, Ranking Member of the House Financial Services Committee called for federal agencies to begin investigations.

"Credit unions are owned by their members and while this type of discrimination may be par for the course for a profit-driven megabank, a member-driven credit union should know better," said Waters.

"As a private institution that bears the name of an esteemed branch of the United States military, Navy Federal must explain both to Congress and their members how such practices took place, what immediate steps are being taken to correct the harm done, and who in management will be held responsible," Waters continued. "These abuses will not be tolerated, and I urge the Consumer Financial Protection Bureau, National Credit Union Administration, and other appropriate agencies to promptly investigate this matter."

Read the rest of this commentary at **TheSkanner.com**

Whales Are Dying and the Fossil Fuel Industry is Lying

Ben Jealous

Executive Director of the Sierra Club

Whoever would have thought fossil fuel industry front groups would make whales and other marine species a cultural wedge issue? However, thanks to a deception campaign targeting wind energy that's exactly where we find ourselves.

The Marine Mammal Stranding Center in New Jersey rescues and rehabilitates live beached animals and performs necropsies on the remains of dead ones to pinpoint their causes of death. Sheila Dean, one of the group's founders, describes how the rampant misinformation connecting whale deaths to sonar used in surveying the seafloor for offshore wind farms is making her job more difficult. And it is distracting people from what is really killing the whales: vessel strikes, climate change, plastic pollution, and entanglement in fishing gear and marine debris.

"I've been doing this for 47 years. We had a lot of whale deaths in 2023 but there have been years we've had more. In 2013 we had a lot of whales and dolphins washing up. Our necropsy data show a wide variety of possible causes of death, including blunt force trauma from suspected vessel strikes. If the sonar from mapping was killing marine life, our shores likely would have been littered with hundreds, if not thousands of dead and dying marine mammals."

The frenzy that has been whipped up against offshore wind energy has thrust Dean's organization into the storm. Anti-wind activists and the people they have duped are demanding close examination of whale's ears to show signs of damage from sonar. But most beached whale remains are in an advanced state of decomposition, making that impossible.

> "The real problems behind the increase in whale deaths go unaddressed

Where there have been beached animals that have not been too decomposed, mostly dolphins, the MMSC and its partners have gone the extra mile and incurred great cost for CT scans and lab analysis. The results? No evidence of auditory trauma.

Scientists have been clear. Disruptions in the whales' feeding patterns, water salinity, and currents are likely the result of climate change. Dean points out the whales are following their food source, which is what brings them into the shipping lanes.

Finding no evidence that sonar mapping for offshore wind farms is connected to the whale deaths, groups like Dean's are being targeted as if they are part of some cover up fueled by the wind industry. Dean is clear that her organization takes no money from the wind industry.

Meanwhile, the real problems behind the increase in whale deaths go unaddressed. And with climate change perhaps the largest overriding problem, and our transition away from fossil fuels to clean energy the solution... well, it is not hard to see how this is by design.

Lies and deceit have always been the stock-in-trade of the fossil fuel industry's public relations and lobbying efforts. Back in 2009 when I was national president of the NAACP, the lobbying firm for a major coal industry group faked a letter to Congress from our Albemarle-Charlottesville chapter in Virginia to stop a climate bill. The letter even used NAACP letterhead and declared opposition to the American Clean Energy and Security Act, a bill we actually supported!

So let us follow the money behind the rising tide of local front groups opposing offshore wind development. The organizing efforts and litigation come from organizations with benign names like the American Coalition for Ocean Protection and Save Right Whales.

Those organizations link back to dark money groups like the Texas Public Policy Foundation, the Caesar Rodney Institute, and the Committee for a Constructive Tomorrow. And those groups are funded by fossil fuel interests like ExxonMobil and the Charles Koch Foundation. Major players include operatives who have been on the forefront of climate denial for years and involved in previous political smear jobs like the Swiftboat Veterans for Truth.

These groups opposing wind energy are not just screaming their lies into the wind. They are shifting public opinion.

Read the rest of this commentary at **TheSkanner.com**