

# Black Woman Files \$10 Million Lawsuit Against Genisys Credit Union in Michigan

*Federal Court lawsuit filed against midwestern financial institution Genisys Credit Union for allegations of racial discrimination.*

DETROIT , MI , UNITED STATES , July 12, 2023 /EINPresswire.com/ -- Stacy Hillery, a hardworking Black woman from Detroit who works as an accountant, has filed a \$10 Million lawsuit against a midwestern financial institution with operations in Michigan for allegations of racial discrimination.



Tina M. Patterson, Esq., is the Principal Attorney at the Patterson Justice Counsel PLLC, representing Plaintiff Hillery.

Genisys Credit Union is being sued by Hillery in the U.S. District Court for the Eastern District of Michigan (Case No. 2:23-cv-11452-GCS-EAS) for what she described as racist treatment she experienced at its branch in Fenton, Michigan.

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It is time for our financial institutions that count the deposits of Black customers to refuse even the appearance of making Black customers feel less than when they show up to engage in business.”

*Attorney Tina M. Patterson,  
Esq.*

Hillery’s humiliating ordeal with the bank started in November 2021, while on her way home from a business conference in Lansing, Michigan. She attempted to deposit roughly \$10,000 in valid checks written by the state of Michigan into her own account at Genisys Credit Union, and withdraw \$2,000 in cash. Instead, the bank declined several times to honor her request to deposit her checks, and she could not withdraw the cash amount she wanted.

Following the degrading service she was subjected to at the bank located in the predominantly White town of

Fenton, Mrs. Hillery, went to an affiliated service center, Public Service Credit Union in Detroit, Michigan, a predominantly African American city. At this Detroit branch, she requested the exact same transactions under the exact same check verification process, and was able to complete all

transactions successfully without any issues.

"One of the most frequent and damaging experiences faced by African Americans is a practice colloquially referred to as 'Banking while Black.' While this pattern is not a specific cause of action and cannot be found in any formal legal lexicon, it is a cultural indignity that occurs too frequently to Black people seeking to conduct routine banking transactions at their respective financial institutions," stated Hillery's attorney, [Tina M. Patterson](#) of Patterson Justice Counsel, PLLC.



Genisys Credit Union - Fenton Branch

Several disturbing and humiliating instances of "Banking While Black," have occurred throughout the United States. In Texas, a [Black doctor](#), in her attempt to cash her first paycheck as a doctor, was accused of fraud and denied access to open a bank account. In Florida, a [Black attorney](#) seeking to open an account for his law firm, was refused banking services and allegedly referred to as the "n" word by the institution's branch manager.

The Detroit area has had its own fair share of this crippling experience that Black people are subjected to. Recently, a Black retired teacher who won a jackpot was accused of fraud and refused banking services when attempting to deposit her funds. Additionally, a Black U.S. military veteran who ironically attempted to deposit funds from a racial discrimination settlement, was also accused of fraud and refused banking services to the settlement funds. Despite honest attempts to engage in routine banking practices and access their own funds, it appears that the unwritten, unofficial Banking while Black doctrine halted them in their tracks.

Each of these painful examples have involved a myriad of professional experiences in key economic industries, from law and medicine, to business and education, and even the U.S. Armed Forces. The common factor in each instance was the race of the individual denied access to banking privileges, supporting the existence of the unofficial doctrine, and underlying that status and professional occupation are no barriers for African Americans to experience "Banking While Black."

Patterson continued, "The integrity of our financial institutions is predicated on their willingness to uphold the highest professional standards and customer experience. It is time for our financial institutions that count the deposits of Black customers as part of their business

operations to refuse to tolerate even the appearance of making Black customers feel less than when they show up at those institutions to engage in business.”

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