

## NATIONAL

# HBCU Grads Celebrate \$1.5 Billion Valuation of Their Fintech App After Major Deal With Qolo

Nationwide — CreditRich, the new fintech that allows users to round up their spare change to pay their bills intelligently and optimize their credit scores as fast as possible, today announced a newly executed contract with Qolo, the omnichannel payments platform for fintech.

This partnership will strengthen CreditRich's self-reinforcing model to increase the number of qualified customers for financial products as well as their spending power. Utilizing Qolo's full-service payments processing platform, CreditRich users can seamlessly manage their banking, credit reporting, and payments under one umbrella.

After funding their CreditRich account, users can set up automatic payments for online billing, improving their payment history and ultimate creditworthiness. Qolo's distinctive mix of fintech solutions makes it easier for CreditRich users to transition between financial accounts with speed, ease, and security, maximizing their opportunities for growth and return.

By delivering payments quickly, CreditRich is furthering its goal of bringing financial access to the masses with a focus on historically underserved and underrepresented communities.

"With the uncertainty the world is facing, consumers are watching their credit now perhaps more than ever, and CreditRich is dedicated to offering innovative and accessible products that help them both grow and protect that credit," said CreditRich founder Angel Rich. "That's why we're so excited to partner with the incredible team at Qolo, which simplifies the payments model, keeping everything streamlined and allowing for our company's continued acceleration. We have made incredible progress in the past year and CreditRich believes that the sum total of that work brings our value today over \$1.5 billion."

"Fintech has reached an inflection point where innovators like CreditRich are harnessing their power to solve systemic issues with the goal of closing the wealth gap," said Patricia Montesi, CEO



Angel Rich and Courtney Keen, best friends who met while attending Hampton University, are the founders of the CreditRich app now worth \$1.5 billion thanks to a newly signed agreement with Qolo as their new payments processor. The deal creates continued pathways for improving credit and building wealth in

and co-founder of Qolo. "Qolo is proud to be selected as the payment processor for CreditRich and shares their commitment to advance financial literacy."

According to Forbes, last year CreditRich became the first Black-American

company to partner with a credit bureau. Now with more than ten partners under its belt, this deal makes it one of the largest executed by a fintech startup both in the United States and globally.

# Tarrant County Student Wins NAACP Image Award

By Rebecca Aguilar,  
Texas Metro News

When Channing Hill graduates from Howard University in 2023, she knows she will leave the campus a better place for future students.

Hill, along with three other coeds, led #BlackburnTakeover, a 34-day sit-in in which more than 100 Howard students occupied the Washington, D.C. campus' Blackburn University Center from Oct. 12 through Nov. 14, 2021.

The students complained that Howard's dorms were unlivable, infested with rodents, prone to repeat flooding and were past due for remediation of mold.

During the protest, dozens of students abandoned their dorm rooms and camped outside in tents on the grounds of the Blackburn Center.

Channing said the students' protest was born of necessity. "Protests have a role and create change," said Channing, 20, who is president of Howard's NAACP student chapter. "Protests serve as something that shine a light in the dark; but to keep that light on, you have to continue the work."

Channing's work with the protest is being recognized later this month during the 53rd NAACP Image Awards, which will broadcast live at 6 p.m. Central time on BET.

She will be honored with the "Youth Activist of the Year" award.

The award recognizes all Howard University students who dared do something about their on-campus living conditions, Channing said.

"It is not just an award for me. This is an award for us. It's our achievement, our sacrifice," she said. "The 34 days that we went and struggled, and for all of us who took a failing grade last semester."

"It's humbling, inspiring and invigorating when your children can become your heroes," he said. "I'm proud and thankful because I know the commitment she has to the cause and the work she put

in. "I've always admired Channing's will and determination to fight for what she thinks is right and to speak her truth to power."

The Howard University protest began last fall when a handful of students requested to meet with the university's president, Dr. Wayne A.I. Frederick, regarding their concerns over mold growing in student dormitories.

The complaint was a decades-old one: Howard students had protested similar concerns in 2001 and again in 2017.

When Dr. Frederick agreed to meet with some campus leaders, whom protesters claimed he had hand-picked, but refused to meet with others, Hill and her peers staged the "Blackburn Takeover" sit-in, the longest student protest in Howard's history.

The sit-in was a rallying call heard across the country and around the world: Daily updates on the sit-in went viral on social media under its own hashtag. The movement sparked similar protests for quality housing on other historically Black college and university campuses across the nation.

Meanwhile, national news media outlets covered the students' concerns. Civil rights leaders visited the campus. Politicians on Capitol Hill joined the conversation. Rapper Gucci Mane declined to perform during Howard's storied homecoming week, in solidarity with the protesting students.

Initially, it did not appear that university administrators would address the students' concerns, Channing said.

"Jesse Jackson came and went. Cory Booker came and went. Elizabeth Warren tweeted; and the news cycle came and went," said Channing, a junior who graduated from Euless' Trinity High School. "Still, the school was stagnant."

On Day 34 of the protest, however, the school's administrators signed an agreement effectively meeting the stu-



Channing Hill and Erica England headed inside of the Armour J. Blackburn Center with Rev. Jesse Jackson on Sunday, Oct. 31, after Sunday's Chapel service. Photo courtesy of Jon Musselwhite. / The Hilltop

dents' demands — and promising them they would not be expelled from school or otherwise disciplined for their organization and participation in the sit-in.

Still, Channing, said she is unsatisfied that housing problems continue to arise at Howard, despite the students' protest. On the day she spoke with Texas Metro News, she said a Howard dorm flooded.

"Did we get everything we wanted? Absolutely not. Are we satisfied with what we got? Absolutely not," Channing said. "Do we feel that students are safer in the immediate meantime? Yes."

Valerie Fields Hill, is not surprised by her daughter's tenacity and courage to speak out on issues she feels are unfair.

Her mother remembers Channing finding her voice as a child when she was often among the few Black girls in her classroom — and was bullied. "She became tired of having to explain herself," her mother said. "She was tired of being called names."

According to her mother, by the time Channing reached high school, she had found her purpose. "By then, she had well developed a strong sense of advocacy."

Channing said she gained strength

and determination from her mother, and she hopes to have the same inner peace someday.

"Even in really hard times, she has this unyielding faith that it will be okay," Channing said. "I try to emulate that, but I have not mastered it."

It was her father who she learned confidence from.

"My dad is the type of person that can talk to anybody. He walks into a room with confidence," she said, adding that she got charisma from both her parents.

Channing plans to travel to Los Angeles to accept the NAACP Image Award later this month and she is glad her parents will be at her side.

When she accepts the award, she said she'll make sure the world knows she and her peers are proud to be Howard students and for what they accomplished for future generations of coeds.

"This is us being recognized (and them) saying 'You did a good job and you did the right thing'."

After graduation, Channing plans to attend Howard University Law School. She wants to become a defense attorney for juvenile offenders

# Clarence Thomas Under Pressure After Wife Admits Attending Jan. 6 Rally

By Darragh Roche

Critics have slammed Virginia "Ginni" Thomas and her husband, Supreme Court Associate Justice Clarence Thomas, after she said in an interview that she had briefly attended a rally in Washington, D.C. on January 6, 2021 before the Capitol riot unfolded.

Thomas told The Washington Free Beacon in a recently published interview that she attended the rally near the White House but "played no role" in planning the event. She said she left the rally early because she got cold.

Thomas, an attorney and conservative activist, also stressed that she does not involve her husband in her work but many critics took to social media and piled pressure on Justice Thomas, with some suggesting he should be investigated or impeached.

Noah Bookbinder, president of Citizens for Responsibility and Ethics in Washington (CREW), took to Twitter to highlight that Justice Thomas was the only member of the Supreme Court who voted against the release of records from the Trump White House to the House of Representatives' Select Committee investigating January 6.

"Justice Clarence Thomas was the lone vote to block the House Select Committee from getting January 6th documents from Donald Trump," Bookbinder wrote. "We know now that his wife participated in the Jan. 6 rally. That creates a clear appearance of bias and a possible major conflict of interest."

Thomas was criticized at the time



Associate Supreme Court Justice Clarence Thomas sits with his wife and conservative activist Virginia "Ginni" Thomas while he waits to speak at the Heritage Foundation on October 21, 2021 in Washington, DC. Ginni Thomas has admitted to briefly attending a rally at the Ellipse in Washington, D.C. on January 6, 2021. Getty Images

of that decision in January 2022 and faced calls to leave the Court.

MSNBC host Mehdi Hasan suggested that Justice Thomas could be removed from the Court.

"At what point do Dems dare to talk about impeaching Clarence Thomas?" Hasan wrote, retweeting a post about the Ginni Thomas interview.

The popular politics podcast "No Lie with Brian Tyler Cohen" weighed in on its official Twitter account, writing: "Clarence Thomas needs to be investigated immediately."

Keisha Lance Bottoms, former

Democratic mayor of Atlanta, joked about the idea of Ginni and Clarence Thomas discussing January 6.

"How did that dinner conversation go? 'So honey, what did you do today?'" Bottoms tweeted.

USA Today opinion columnist Michael J. Stern said that Thomas should not involve himself in cases related to the events of January 6.

"If you are a Supreme Court Justice whose wife attended a rally that resulted in the January 6th Capitol attack, you should do the right thing and recuse yourself from voting on the Capitol at-

tack cases," Stern wrote.

Even before Ginni Thomas confirmed her attendance at the rally, some had been calling for her husband to resign.

Former Democratic congressional candidate Kim Mangone, who ran against House Minority Leader Kevin McCarthy, tweeted on Saturday: "Retweet if you think Clarence Thomas is compromised and should resign from the Supreme Court."

Lindy Li, a delegate for President Joe Biden in the 2020 Democratic presidential race, wrote on Friday: "Clarence Thomas should recuse himself or better yet resign."

In her interview, Ginni Thomas said she "played no role with those who were planning and leading the January 6 events" and refuted reports of her involvement in the planning. She also addressed her relationship with her husband and her political activism.

"Like so many married couples, we share many of the same ideals, principles, and aspirations for America," she said. "But we have our own separate careers, and our own ideas and opinions too. Clarence doesn't discuss his work with me, and I don't involve him in my work."

Thomas said she was in the crowd at the Ellipse on the morning of January 6 but left before then President Donald Trump spoke. She said she was "disappointed and frustrated that there was violence that happened following a peaceful gathering of Trump supporters."