

# Finding Aid to The HistoryMakers® Video Oral History with Emma Chappell

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## Overview of the Collection

<b>Repository:</b>	The HistoryMakers®1900 S. Michigan Avenue Chicago, Illinois 60616 info@thehistorymakers.com www.thehistorymakers.com
<b>Creator:</b>	Chappell, Emma, 1941-
<b>Title:</b>	The HistoryMakers® Video Oral History Interview with Emma Chappell,
<b>Dates:</b>	May 16, 2001
<b>Bulk Dates:</b>	2001
<b>Physical Description:</b>	5 Betacame SP videocassettes (2:07:03).
<b>Abstract:</b>	Banker Emma Chappell (1941 - 2021) was a trailblazer in African American commerce and Director of the Rainbow PUSH Wall Street Project. In 1992, Chappell started the United Bank of Philadelphia, which became the first black controlled bank in the city. She also served as the bank's CEO. Chappell was interviewed by The HistoryMakers® on May 16, 2001, in New York, New York. This collection is comprised of the original video footage of the interview.
<b>Identification:</b>	A2001_013
<b>Language:</b>	The interview and records are in English.

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## Biographical Note by The HistoryMakers®

A trailblazer in African American commerce, Emma Chappell, née Bayton, was born in Philadelphia, Pennsylvania, on February 18, 1941. It was at age 16 that she first became interested in banking when her pastor and civil rights activist, Reverend Leon H. Sullivan, noted her mathematical abilities and encouraged her to pursue a career in banking. So, in 1959, she started as a bank clerk right out of high school.

However, Chappell set her ambitions higher than the clerk level. She went to night school for five years at Temple University, graduating in 1967. After graduation, the bank placed her in its executive training program, which she finished in 1971. By 1977, she had become Continental Bank's first African American Vice President. She was the first female Vice President of a major bank in all of Pennsylvania. In charge of the Community Business Loan and Development Department for loans to minority-owned and women-owned small businesses, she used her position to assist in the development of Philadelphia's black community. During this time, she also organized the Model Cities Business and Commercial Project, now Philadelphia Commercial Development Project, to revitalize commerce in the inner city. Chappell returned to school in 1982 and earned a masters degree from the Stonier Graduate School of Banking at Rutgers University.

Throughout her career, Chappell has maintained an interest in socio-political movements, serving as Chairperson on the Operation PUSH Board and as a founding Vice President of the National Rainbow Coalition. In 1984, Chappell took a leave from Continental Bank to serve as National Treasurer for Reverend Jesse Jackson's 1984 presidential campaign.

In 1987, a group of prominent black Philadelphians approached Chappell about the possibility of starting a black controlled bank, slating her as the potential leader. They contributed \$600,000 to the venture and Chappell was left to solicit the remaining capital. The stock market crash of October 1987 stalled her efforts. Undeterred, Chappell

sold stock for ten dollars a share in blocks of 50, raising over 6 million in capital. Commanding overwhelming community support from black churches and small investors, the United Bank of Philadelphia opened for business on March 23, 1992 with Chappell as CEO. In 1999, in recognition of its unprecedented growth, the United Bank received the coveted Blue Chip Enterprises Award, sponsored by Mass Mutual and the US Chamber of Commerce. Chappell left in 2000, but United Bank of Philadelphia remains a force in black banking, reflecting her tireless commitment to community empowerment and advocacy.

At the time of the interview, Chappell currently served as Director of the Rainbow Push Wall Street Project, a non-profit corporation that works to build bridges between large and small businesses.

Emma Chappell was interviewed by *The HistoryMakers* on May 16, 2001.

Chappell passed away on March 16, 2021.

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## Scope and Content

This life oral history interview with Emma Chappell was conducted by Julieanna L. Richardson on May 16, 2001, in New York, New York, and was recorded on 5 Betacame SP videocassettes. Banker Emma Chappell (1941 - 2021) was a trailblazer in African American commerce and Director of the Rainbow PUSH Wall Street Project. In 1992, Chappell started the United Bank of Philadelphia, which became the first black controlled bank in the city. She also served as the bank's CEO.

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## Restrictions

### Restrictions on Access

Restrictions may be applied on a case-by-case basis at the discretion of The HistoryMakers®.

### Restrictions on Use

All use of materials and use credits must be pre-approved by The HistoryMakers®. Appropriate credit must be given. Copyright is held by The HistoryMakers®.

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## Related Material

Information about the administrative functions involved in scheduling, researching, and producing the interview, as well as correspondence with the interview subject is stored electronically both on The HistoryMakers® server and in two databases maintained by The HistoryMakers®, though this information is not included in this finding aid.

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## Controlled Access Terms

This interview collection is indexed under the following controlled access subject terms.

### Persons:

Chappell, Emma, 1941-

Richardson, Julieanna L. (Interviewer)

Bieschke, Paul (Videographer)

Subjects:

African Americans--Interviews  
Chappell, Emma, 1941---Interviews

African American bankers--Pennsylvania--Philadelphia--Interviews

African American women executives--Pennsylvania--Philadelphia--Interviews

Single parents--United States

Sullivan, Leon Howard, 1922-

Sex discrimination in employment--Pennsylvania--Philadelphia

Banks and banking--Pennsylvania--Philadelphia

Financial literacy--United States

Minority-owned banks--Pennsylvania--Philadelphia

Operation PUSH (U.S.)

Jackson, Jesse, 1941-

Campaign funds--United States

African Americans--Economic conditions

Organizations:

HistoryMakers® (Video oral history collection)

The HistoryMakers® African American Video Oral History Collection

Occupations:

Banker

HistoryMakers® Category:

## Administrative Information

### Custodial History

Interview footage was recorded by The HistoryMakers®. All rights to the interview have been transferred to The HistoryMakers® by the interview subject through a signed interview release form. Signed interview release forms have been deposited with Jenner & Block, LLP, Chicago.

### Preferred Citation

The HistoryMakers® Video Oral History Interview with Emma Chappell, May 16, 2001. The HistoryMakers® African American Video Oral History Collection, 1900 S. Michigan Avenue, Chicago, Illinois.

### Processing Information

This interview collection was processed and encoded on 5/30/2023 by The HistoryMakers® staff. The finding aid was created adhering to the following standards: DACS, AACR2, and the Oral History Cataloging Manual (Matters 1995).

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## Other Finding Aid

A Microsoft Access contact database and a FileMaker Pro tracking database, both maintained by The HistoryMakers®, keep track of the administrative functions involved in scheduling, researching, and producing the interview.

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## Detailed Description of the Collection

### Series I: Original Interview Footage

Video Oral History Interview with Emma Chappell, Section A2001\_013\_001\_001, TRT: 0:29:42 ?

Banker and foundation director Emma C. Chappell talks about her childhood and youth in Philadelphia, Pennsylvania. She recalls her mother, who died when she was fourteen, her father, George Bayton, who dedicated himself to raising his three children, and other adults including civil rights activist Reverend Leon H. Sullivan. Chappell recalls her school experiences and leadership role in church and school activities. After high school, she followed the advice of Rev. Sullivan who had encouraged her to go into banking, since there were few African Americans in that field in the 1950s. Chappell faced discrimination on the job -- due more to gender than to race -- but this only magnified her determination to succeed.

African American bankers--Pennsylvania--Philadelphia--Interviews.

African American women executives--Pennsylvania--Philadelphia--Interviews.

Single parents--United States.

Sullivan, Leon Howard, 1922-.

Sex discrimination in employment--Pennsylvania--Philadelphia.

Banks and banking--Pennsylvania--Philadelphia.

Financial literacy--United States.

Minority-owned banks--Pennsylvania--Philadelphia.

Operation PUSH (U.S.).

Jackson, Jesse, 1941-.

Campaign funds--United States.

African Americans--Economic conditions.

Video Oral History Interview with Emma Chappell, Section A2001\_013\_001\_002, TRT: 0:29:08 ?

Banker and foundation director Emma C. Chappell talks about her career in banking during the 1960s-1980s, tracing her advancement at Continental Bank of Philadelphia, Pennsylvania despite the discrimination and harassment she faced as a black woman in positions usually held by white males. At the same time, Chappell feels she benefited from guardian angels who fostered her career. Chappell explains that, having been disturbed by redlining practices, she proposed a new department that would focus on loans in "high risk" areas, and she successfully ran this department for twenty years. Chappell also talks about her volunteer work teaching financial literacy in the African American community.

Video Oral History Interview with Emma Chappell, Section A2001\_013\_001\_003, TRT: 0:29:03 ?

Banker and foundation director Emma C. Chappell discusses her work during the 1970s and 1980s, including volunteer work for Operation PUSH, both with the Philadelphia branch and on the board of the national organization; her experiences as treasurer on Reverend Jesse Jackson Sr.'s 1984 presidential campaign, the forming of the Rainbow Coalition, and finally the road to creating a minority-owned commercial bank in Philadelphia, Pennsylvania, which was opened in 1992.

Video Oral History Interview with Emma Chappell, Section A2001\_013\_001\_004, TRT: 0:30:04 ?

Banker and foundation director Emma C. Chappell talks about her career in the 1990s, creating and running United Bank of Philadelphia, the first commercial bank started by an African American woman, and then serving as executive director of the Rainbow/PUSH Coalition's Wall Street Project. Chappell also discusses economic issues for the black community and examines the similarities and differences between two activist ministers with whom she has worked closely -- Reverend Leon Sullivan and Reverend Jesse Jackson Sr.

Video Oral History Interview with Emma Chappell, Section A2001\_013\_001\_005, TRT: 0:09:06 ?

Banker and foundation director Emma C. Chappell talks about her faith, the grounding of self-confidence she got from her parents, and the legacy she hopes to pass on.