National Bank On Standards 2021-2022	Bank of America	Citibank	JP Morgan Chase	Mechanics Bank	Patelco	Self-Help Credit Union	Unify Credit Union	Union Bank	US Bank	Wells Fargo
CFE certified account	Yes	Yes	Yes	Yes		Yes			Yes	Yes
Account Name	Safe Balance	Access	Secure Banking	Bank On Personal Checking	Free Checking	Access	Right Start Checking	Bank Freely	Safe Debit	Clear Access
Type of Account	Checkless	Checkless	Checkless	Checking	Checking	Checkless	Checking	Checking	Checkless	Checkless
Core Features										
Free Visa, MasterCard, or other debit card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Opening deposit \$25 or less	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	✓	✓	✓	✓	✓	✓	✓	✓	✓	<b>✓</b>
No overdraft fee	✓	✓	✓	✓	×	✓	✓	×	✓	✓
No account activation, closure, dormancy, inactivity, or low balance fees	✓	✓	✓	✓	✓	×	×	✓	✓	✓
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	✓	<b>√</b>	✓	✓	✓	<b>√</b>	✓	✓	✓	<b>✓</b>
Free/unrestricted telephone banking access w live support	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free/unrestricted in-network ATM access	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	✓	<b>√</b>	✓	✓	✓	<b>√</b>	✓	✓	✓	<b>√</b>
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free bill pay by bank (or 4 free money orders or cashier checks per month)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free check cashing (on checks issued by that bank)	✓	✓	✓	✓	✓	×	✓	✓	✓	✓
Free online/mobile account management and alerts (if offered)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)	*	✓	✓	✓	✓	✓	✓	✓	✓	✓
Insured deposits by FDIC or NCUSIF	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Strongly Recommended Features										
Screen only for past incidences of actual fraud			✓	✓		*	✓	×	*	✓
Alternative ID Accepted (ITIN, Consular, Municipal, or other)			✓	✓		✓	✓	✓	✓	✓
Free online account opening and deposits	✓		✓	*	✓	✓	✓	✓	×	✓
Free linked savings account and account transfers	✓		*	*	✓	✓	✓	✓	✓	*
No holds on deposits from government, payroll, and same bank checks			✓	✓	✓	✓	✓	*	*	*
Money orders for \$1.70 or less			✓	×	×	✓	*	×	✓	×
Competitively priced remittances (international wire) (\$5 - \$20)			*	×	✓	×	*	×	*	✓

National Bank On Standards 2021-2022		Bank of America
CFE certified account		
	Account Name	SafeBalance
Type of Account		Checkless
	Core Features	
Free Visa, MasterCard, or other debit card		Visa
Opening deposit \$25 or less		\$25
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		\$4.95 (waivable for students under 24 or preferred rewards [starts at \$20k balance])
No overdraft fee		None
No account activation, closure, dormancy, inactivity, or low balance fees		None
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits		
		Yes
Free/unrestricted telephone banking access w live support		Yes
Free/unrestricted in-network ATM access		Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		\$2.50
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes
Free check cashing (on checks issued by that bank)		Yes
Free online/mobile account management and alerts (if offered)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free Online/ \$5 Printed
Insured deposits by FDIC or NCUSIF		Yes
Strongly Reco	ommended Features	
Screen only for past incidences of actual fraud		[not disclosed]
Alternative ID Accepted (ITIN, Consular, Municipal, or other)		[not disclosed]
Free online account opening and deposits		Yes
Free linked savings account and account transfers		Yes
No holds on deposits from government, payroll, and same bank checks		[not disclosed]
Money orders for \$1.70 or less		[not disclosed]
Competitively priced remittances (international wire) (\$5 - \$20)		\$16 incoming; \$45 outgoing sent in USD; \$0 outgoing sent in foreign currency
Credit-building services and products available		Better Money Habits/Khan Academy, secured credit card

National Bank On Standards 2021-2022	Citibank
CFE certified account	
	Account Name Access
Type of Account	Checkless
	Core Features
Free Visa, MasterCard, or other debit card	MasterCard
Opening deposit \$25 or less	no minimum
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	\$10 waived with <u>either</u> one direct deposit per month, one qualifying bill pay, or \$1,500 in combined balances during monthly statement period
No overdraft fee	None
No account activation, closure, dormancy, inactivity, or low balance fees	None
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	
The continued and the address, in the analysis of the continue the new terms to the deposits	Yes
Free/unrestricted telephone banking access w live support	Yes
Free/unrestricted in-network ATM access	Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit	\$2.50 Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)	Yes
Free check cashing (on checks issued by that bank)	Yes
Free online/mobile account management and alerts (if offered)	Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)	
Insured deposits by FDIC or NCUSIF	Free Online and Mailed Monthly
· · ·	Yes nmended Features
Screen only for past incidences of actual fraud	[not disclosed]
Alternative ID Accepted (ITIN, Consular, Municipal, or other)	[not disclosed]
Free online account opening and deposits	[not disclosed]
Free linked savings account and account transfers	[not disclosed]
No holds on deposits from government, payroll, and same bank checks	[not disclosed]
Money orders for \$1.70 or less	[not disclosed]
Competitively priced remittances (international wire) (\$5 - \$20)	[not disclosed]
Credit-building services and products available	[not disclosed]
	[

National Bank On Standards 2021-2022		JP Morgan Chase
CFE certified account		
	Account Name	Secure Banking
Type of Account		Checkless
	Core Features	
Free Visa, MasterCard, or other debit card		Visa
Opening deposit \$25 or less		no minimum
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		Ć4 05 naturinalija
No overdraft fee		\$4.95 not waivable  None
No account activation, closure, dormancy, inactivity, or low balance fees		None
		Notice
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits		Vos
Free/unrestricted telephone banking access w live support		Yes Yes
Free/unrestricted in-network ATM access		Yes
		163
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		\$2.50
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes
Free check cashing (on checks issued by that bank)		Yes
Free online/mobile account management and alerts (if offered)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free Online and Mailed Monthly
Insured deposits by FDIC or NCUSIF		Yes
	Strongly Recommended Features	
Screen only for past incidences of actual fraud		Yes
Alternative ID Accepted (ITIN, Consular, Municipal, or other)		Yes
Free online account opening and deposits		Yes
Free linked savings account and account transfers		No
No holds on deposits from government, payroll, and same bank checks		Yes
Money orders for \$1.70 or less		Yes - free money orders & cashier's checks
Competitively priced remittances (international wire) (\$5 - \$20)		No - no wire services available
Credit-building services and products available		We have other products available for credit building

Field factors in the state of t	National Bank On Standards 2021-2022		Mechanics Bank
Rye of Account One Feature  Fee Visin, Moster Card, or other debt card  Opening deposits \$25 or iess  Anothly maintenance ree \$5 or lass (if not washable), \$10 or lass (if at least 2 options to washe w single transaction)  No overdraft fee  No ov	CFE certified account		
Tree Via, Materican, or other debt card Opening deposit \$25 or less Opening deposit \$25 or less Opening deposit \$25 or less (if not waivable); \$10 or less (if at least 2 options to waive wingle transaction) Opening deposit \$25 or less (if not waivable); \$10 or less (if at least 2 options to waive wingle transaction) Opening deposit \$25 or less (if not waivable); \$10 or less (if at least 2 options to waive wingle transaction) Opening deposit \$25 or less (if not waivable); \$10 or less (if at least 2 options to waive wingle transaction) Opening deposit \$25 or less (if not waivable); \$10 or less (if at least 2 options to waive wingle transaction) Opening deposit \$25 or less (if not waivable); \$10 or less (if at least 2 options to waive wingle transaction) Opening deposit \$25 or less (if not waivable); \$10 or less (if not waivable		Account Name	Bank On - Personal Checking
Fee Visa, MatterCard, or other debit card Opening deposit \$25 or less Opening deposit \$25 or less (if not waivable); \$10 or less if at least 2 options to weive win pile transaction)  None None or other debits of the seed o	Type of Account		Checking
Opening deposit \$25 or less  Monthly maintenance Fee \$5 or less (if not wavable); \$10 or less (if at least 2 options to waive wingle transaction)  No overdraft fee No overdraft fee No account activation, doosure, dormancy, inactivity, or love balance fees No account activation, doosure, dormancy, inactivity, or love balance fees Fee/funcestricted branch access; if no branches, access to free ATM network and free remote deposits Fee/funcestricted telephone banking access we live support Fee/funcestricted telephone banking access we live support Fee/funcestricted telephone banking access we live support Free deposit (cosh and checks) in a branch, by ATM, and by direct deposit Free deposit (cosh and checks) in a branch, by ATM, and by direct deposit Free to lips by b bank (or 4 free money orders or cashier checks per month) Free to lips by b bank (or 4 free money orders or cashier check per month) Free confine/mobile account management and after (infferee) Free monthly dataments (electronic), \$2 or less (mailed paper, infferee) Free monthly dataments (electronic), \$2 or less (mailed paper, infferee) Streem only for past incidences of setual fraud  Streem only for past incidences of setual fraud Free online account opening and deposits Free online acc		Core Features	
Monthly maintenance Fee So riess (if not wainable); 510 or less (if at least 2 options to waine wingle transaction)  Monthly maintenance Fee So riess (if not wainable); 510 or less (if at least 2 options to waine wingle transaction)  No overdraft fee  Peeu Juneatricted branch access; if no branches, access to free ATM network and free remote deposits  Fee Juneatricted branch access; if no branches, access to free ATM network and free remote deposits  Fee Juneatricted branch access; if no branches, access to partner ATM network  Fee Juneatricted in-network ATM fees \$2.50 or less; 53 or less if free access to partner ATM network  Fee to dieposit (cash and checks) in a branch, by ATM, and by direct deposit  Fee to dieposit (cash and checks) in a branch, by ATM, and by direct deposit  Fee to dieposit (sash and checks) in a branch, by ATM, and by direct deposit  Fee or online full in a transported trad dieft (if offered)  Fee or online full in a transported and dieft (if offered)  Fee or online full in a transported and dieft (if offered)  Fee or online full in a transported and dieft (if offered)  Free ordine Juneatric (electronic); 52 or less (mailed paper, if offere)  Strongty Recommended Feeture  Strongty Recommended Feeture  Strongty Recommended Feeture  Fee ordine account opening and deposits  Free in the dawning account and count transfer  A lee or online account opening and deposits  Free in the dawning account and count transfer  No none  None  None  Fee ordine account opening and deposits  Free ordine account opening and deposits  None	Free Visa, MasterCard, or other debit card		Yes
No coverfarft fee No coverfarf	Opening deposit \$25 or less		\$25
No everdraft fee No account activation, closure, domanor, inactivity, or low balance fees Requirestricted branch access; if no branches, access to free ATM network and free remote deposits Free/unrestricted telephone banking access wile support Repularisetricted in-network ATM access Repularisetricted in-network ATM access Repularisetricted in-network ATM access Repularisetricted in-network ATM access on price access to price ATM network Repularisetricted in-network ATM access Repularisetricted in-network ATM access Repularisetricted in-network ATM access on partiner ATM network Repularisetricted in-network ATM access on partiner	Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		None
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Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free bill pay by bank (or 4 free money orders or cashier checks per month)  Free check cashing (on checks issued by that bank)  Free online/mobile account management and alerts (if offered)  Free online/mobile account menagement and alerts (if offered)  Free online/mobile account opening and deposits by FDIC or NCUSIF  Strongly Recommended Feature  Strongly Recommended Feature  Free online account opening and deposits  In-person only  Free online account opening and deposits  In-person only  Free linked savings account and account transfers  None  None  None  Onlow orders for \$1.70 or less  None  Competitively priced remittances (international wire) (\$5-520)	Free/unrestricted telephone banking access w live support		
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Free to deposit (ash and checks) in a branch, by ATM, and by direct deposit Free bill pay by bank (or 4 free money orders or cashier checks per month) Free check cashing (on checks issued by that bank) Free check cashing (on checks issued by that bank) Free online/mobile account management and alerts (if offered) Free en monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free electronic Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free electronic Free electro	Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		
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Free check cashing (on checks issued by that bank) Free online/mobile account management and alerts (if offered) Free online/mobile account management and alerts (if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free electronic Insured deposits by FDIC or NCUSIF  Strongly Recommended Features  Screen only for past incidences of actual fraud Alternative ID Accepted (ITIN, Consular, Municipal, or other) Free online account opening and deposits Free online account opening and deposits None No holds on deposits from government, payroll, and same bank checks Money orders for \$1.70 or less Competitively price fremittances (international wire) (\$5-\$20) None			
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Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Insured deposits by FDIC or NCUSIF  Strongly Recommended Features  Screen only for past incidences of actual fraud  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  In-person only  Free linked savings account and account transfers  None  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None			
Insured deposits by FDIC or NCUSIF  Strongly Recommended Features  Strongly Recommended Features  Strongly Recommended Features  Yes  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  In-person only  Free linked savings account and account transfers  None  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None			
Strongly Recommended Features  Screen only for past incidences of actual fraud  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  In-person only  Free linked savings account and account transfers  None  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None			
Screen only for past incidences of actual fraud  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  In-person only  Free linked savings account and account transfers  None  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None		Strongly Recommended Features	163
Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  In-person only  Free linked savings account and account transfers  None  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None	Screen only for past incidences of actual fraud	0,	Yes
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No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None	Free linked savings account and account transfers		
Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  None			
Competitively priced remittances (international wire) (\$5 - \$20)  None			
	Competitively priced remittances (international wire) (\$5 - \$20)		
	Credit-building services and products available		Yes

Tree Visi, Mater Card, or other debit card  Free Visi, Mater Card, or other debit card  Mater Card, or other debit card  Morning depoted 550 relss (if not waivediet); \$10 or less (if at least 2 options to waive waingle transaction)  Morning free Visi, Mater Card, or other debit card  Morning free Visi, Mater Card, or other debit card  Morning free Visi, Mater Card, or other debit card  Morning free Visi, Mater Card, or other debit card  Morning free Visi, Mater Card, or other debit card  Morning free Vision (Associated at least 2 options to waive waingle transaction)  No overdraft free  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, inactivity, or low balance fees  No scount activation, closure, domaincy, but activate the provision of the activate fees of activate fees or cabiler checks per month)  No scount activate for scount and activate for feree or cabiler checks per month)  No scount activation of for feed  No scount activation of for feed  No scount activate for scount activates  No scount activate for scount activates  No scount activates  No scount activates  No sc	National Bank On Standards 2021-2022		Patelco
Type of Account Check Interest Control of Other debit card Application of Control of Con			
The visit A Matter Card, or other debit card Opening depotes (250 roles) (in or winsbilley, \$10 or less) (if at least 2 aptions to wake wange transaction) Written Wanter Card, or other debit card Opening depotes (250 roles) (in or winsbilley, \$10 or less) (if at least 2 aptions to wake wange transaction) Wrote Card (150 card) (1		Account Name	Free Checking
Free Visa, MasterCard, or other debit cord  Opening deposit 575 or less  Monthly maintenance Fee 55 or less fill not waisbelt); \$10 or less fill at least 2 options to waive w single transaction)  No overdraft file  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, domaine, inactivity, or low balance fees  No account activation, dozure, dozure	Type of Account		Checking
Opening deposit \$25 or less \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		Core Features	
Monthly maintenance Fee 55 or less [if not wavable); \$10 or less (if at least 2 options to waive w single transaction)  No overdiaft fee  No account activation, closure, dormancy, inactivity, or low balance fees  Yes  Free/Junnestricted branch access; if no branches, access to free ATM network and free remote deposits  Free/Junnestricted telephone banking access w live support  Yes  Free/Junnestricted telephone banking access w live support  Yes  Free/Junnestricted telephone banking access w live support  Yes  Free/Junnestricted in-network ATM access  Yes  Out-of-network ATM access  Yes  Out-of-network ATM access to partner ATM network  Free to deposit (such and checks) in a branch, by ATM, and by direct deposit  Yes  Free to deposit (such and checks) in a branch, by ATM, and by direct deposit  Yes  Free bed keach skin (go in checks issued by that bank)  Yes  Free of inline/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mobile account management and alerts (if offered)  Yes  Free online/mob	Free Visa, MasterCard, or other debit card		MasterCard
So overdatf fee S28 No account activation, closure, dormancy, inactivity, or low balance fees Yes Free funnestricted branch access; if no branches, access to free ATM network and free remote deposits Free/unrestricted telephone banking access will we support Yes Free doed posit (cash and checks) or less; \$3 or less if free access to partner ATM network Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free blags by bank (or a free money orders or cashier checks per month) Free check cashing (on checks is sued by that bank) Free conlines/mobile account management and aleris (if offered) Free onlines/mobile account management a	Opening deposit \$25 or less		no minimum
No accordant fee  No accordant fee  No accordant fee  No accordant activation, closure, dormancy, inactivity, or low balance fees  Yes  **ree/unrestricted branch access; if no branches, access to free ATM network and free remote deposits  Yes  **ree/unrestricted in-network ATM access  Yes  Out-of-network ATM fee \$2.50 or less; \$3 or less if free access to partner ATM network  **S1.75, Free at Partner Co-op ATM Notwork  **See to deposit (cash and checks) in a branch, by ATM, and by direct deposit  **Fee bill pay by bank (or 4 free money orders or cashier checks per month)  **Fee bill pay by bank (or 4 free money orders or cashier checks per month)  **Fee bill pay by bank (or 4 free money orders or cashier checks per month)  **Fee bill pay by bank (or 4 free money orders or cashier checks per month)  **Fee bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (or 4 free money orders or cashier checks per month)  **Free bill pay by bank (orders)  **Free bill pay by bank (orde	Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		\$0
Free vountestricted transh access; if no branches, access to free ATM network and free remote deposits  Free/unrestricted telephone banking access wile support  Free/unrestricted in-network ATM access  Ves  Out-of-network ATM access  Out-of-network ATM fee S2.50 or less; S3 or less; if free access to partner ATM network  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free check cashing (on checks issued by that bank)  Free check cashing (on checks issued by that bank)  Free check cashing (on checks issued by that bank)  Free monthly statements (electronic); 52 or less (mailed paper, if offered)  Free monthly statements (electronic); 52 or less (mailed paper, if offered)  Free monthly statements (electronic); 52 or less (mailed paper, if offered)  Free online account press (mailed paper, if offered)  Free online account general and deposits  Free online account opening and papers  Free online account opening and deposits  Free online account opening	No overdraft fee		\$28
Free Junestricted telephone banking access wlive support Free/Junestricted in-network ATM access Out-of-network ATM access Out-of-network ATM Free \$2.50 or less; \$3 or less if free access to partner ATM network Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free bill pay by bank (or 4 free money orders or cashier of hecks per month) Free bill pay by bank (or 4 free money orders or cashier of hecks per month) Free oline/mobile account management and alerts (if offered) Free nonline/mobile account management and alerts (if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free nonline/mobile account management and alerts (if offered) Free nonline/mobile account management (electronic); \$2 or less (mailed paper, if offered) Free nonline/mobile account management and alerts (if offered) Free online account of peast incidences of actual fraud Inot disclosed] Free online account opening and deposits of actual fraud Inot disclosed] Free online account opening and deposits Free inline account opening and deposits Free online account opening and deposits Free online account opening and deposits Free online account opening and deposits Free inline account opening and deposits of \$2 or less (management and account transfers of \$2 or less (management and account transfers) Free Inline account opening and deposits or generate trequirements) Free Inline account opening and deposits or generate trequirements or gen	No account activation, closure, dormancy, inactivity, or low balance fees		Yes
Free /unrestricted in-network ATM access  Out-of-network ATM fee \$2.50 or less; \$3 or less if free access to partner ATM network  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free check cashing (on checks issued by that bank) Free conline/mobile account management and alerts (if offered) Free conline/mobile account management and alerts (if offered) Free conline/mobile account management and alerts (if offered) Free online/mobile account openits (electronic); \$2 or less (mailed paper, if offered) Free online (so the Custo)  Strongly Recommended Features  Strongly Recommended Features  Strongly Recommended Features  Strongly Recommended Features  Free linked savings account and account transfers  (not disclosed] Free online account openits and deposits  Free linked savings account and account transfers  Yes No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits		Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free contends (on checks issued by that bank)  Free check cashing (on checks issued by that bank)  Free contine/mobile account management and alerts (if offered)  Free contine/mobile account fraud  Free contine/mobile account	Free/unrestricted telephone banking access w live support		Yes (except charge for bill pay by phone)
\$1.75, Free at Partner Co-op ATM Network Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Free bill pay by bank (or 4 free money orders or cashier checks per month) Free bill pay by bank (or 4 free money orders or cashier checks per month) Free check cashing (on checks issued by that bank) Free online/mobile account management and alerts (if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly for past incidences of actual fraud Free monthly for past incidences of actual fraud Free online account opening and deposits Free online account opening and deposits Free online account opening and deposits Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Free inked savings account and account transfers No holds on deposits from government,	Free/unrestricted in-network ATM access		Yes
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free bill pay by bank (or 4 free money orders or cashier checks per month)  Free check cashing (on checks issued by that bank)  Free check cashing (on checks issued by that bank)  Free online/mobile account management and alerts (if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Free monthly statements (electr	Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		\$1.75, Free at Partner Co-op ATM Network
Free check cashing (on checks issued by that bank) Free online/mobile account management and alerts (if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (monthly statements) Free (monthly statements) Free monthly statements (electronic); \$2 or less (monthly statements) Free online account opening and deposits Free online account opening account opening account accou	Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		
Free online/mobile account management and alerts (if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Free (NCUA)  Strongly Recommended Features  Screen only for past incidences of actual fraud Alternative ID Accepted (ITIN, Consular, Municipal, or other) Free online account opening and deposits Free inked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Woney orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)  Yes  Insured deposits by FDIC or NCUSIF  Strongly Recommended Features  Screen only for past incidences of actual fraud  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  Free linked savings account and account transfers  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free check cashing (on checks issued by that bank)		Yes
Strongly Recommended Features  Screen only for past incidences of actual fraud Alternative ID Accepted (ITIN, Consular, Municipal, or other) Free online account opening and deposits Free linked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Admestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free online/mobile account management and alerts (if offered)		Yes
Screen only for past incidences of actual fraud [not disclosed]  Alternative ID Accepted (ITIN, Consular, Municipal, or other) [not disclosed]  Free online account opening and deposits  Free linked savings account and account transfers  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Yes
Screen only for past incidences of actual fraud  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits Free linked savings account and account transfers  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Competitively priced remittances (international wire) (\$5 - \$20)  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  (not disclosed)	Insured deposits by FDIC or NCUSIF		Yes (NCUA)
Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  Free linked savings account and account transfers  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15		Strongly Recommended Features	
Free online account opening and deposits  Free online account opening and deposits  Free linked savings account and account transfers  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Screen only for past incidences of actual fraud		[not disclosed]
Free linked savings account and account transfers  No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Alternative ID Accepted (ITIN, Consular, Municipal, or other)		[not disclosed]
No holds on deposits from government, payroll, and same bank checks  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free online account opening and deposits		Yes (may have credit requirements)
Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Free linked savings account and account transfers		Yes
Competitively priced remittances (international wire) (\$5 - \$20)  domestic \$10 incoming/\$20 Outgoing; international incoming \$15	No holds on deposits from government, payroll, and same bank checks		Yes
domestic \$10 incoming/\$20 Outgoing; international incoming \$15	Money orders for \$1.70 or less		\$3
Credit-building services and products available consultations w financial advisor	Competitively priced remittances (international wire) (\$5 - \$20)		domestic \$10 incoming/\$20 Outgoing; international incoming \$15
	Credit-building services and products available		consultations w financial advisor

National Bank On Standards 2021-2022		Self-Help
CFE certified account		
	Account Name	Access
Type of Account		Checkless
	Core Features	
Free Visa, MasterCard, or other debit card		Yes
Opening deposit \$25 or less		no minimum
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		\$5, waived with average daily balance of \$2500, direct deposits of \$500, or 24 and younger/65 and older
No overdraft fee		None
No account activation, closure, dormancy, inactivity, or low balance fees		\$25 early closure fee (within 6 months). Dormant fee after 12-months of no activity: \$10 quarterly. Waived upon request within 60 days.
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits		Yes
Free/unrestricted telephone banking access w live support		Yes
Free/unrestricted in-network ATM access		Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		Yes
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes (up to 20/month)
Free check cashing (on checks issued by that bank)		\$5 per item
Free online/mobile account management and alerts (if offered)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free statement each month; if additional copies are requested, \$5 per copy per month
Insured deposits by FDIC or NCUSIF		Yes (NCUA)
Stro	ngly Recommended Features	
Screen only for past incidences of actual fraud		Declined if ChexSystems reports actual or suspected fraud.
Alternative ID Accepted (ITIN, Consular, Municipal, or other)		Yes: ITIN, Consular, and other government issued IDs
Free online account opening and deposits		Free to apply and join. \$5 when joining CCSH.
Free linked savings account and account transfers		Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 a month.
No holds on deposits from government, payroll, and same bank checks		Yes
Money orders for \$1.70 or less		money order \$1
Competitively priced remittances (international wire) (\$5 - \$20)		free incoming; \$35 international outgoing
Credit-building services and products available		Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching services and resources for members

National Bank On Standards 2021-2022		UNIFY FCU
	Account Name	Right Start Checking
Type of Account		Checking
	Core Features	
Free Visa, MasterCard, or other debit card		Visa
Opening deposit \$25 or less		\$25
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to		
waive w single transaction)		None
No overdraft fee		None
No account activation, closure, dormancy, inactivity, or low balance fees		Inactive fee \$1/month after 1 year inactivity
Free/unrestricted branch access; if no branches, access to free ATM network and free		
remote deposits		Yes
Free/unrestricted telephone banking access w live support		Yes
Free/unrestricted in-network ATM access		Yes
		No fee at any Credit Union ATM in the Nation, 7-11, Star Network
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		(Costco, Walgreens, Target, Safeway).
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes
Free check cashing (on checks issued by that bank)		Yes
Free online/mobile account management and alerts (if offered)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Yes
Insured deposits by FDIC or NCUSIF		Yes (NCUA)
	Strongly Recommended Features	
Screen only for past incidences of actual fraud		Chex Sytems is obtained on all new accounts.
		Membership is declined for any bank fraud.
Alternative ID Accepted (ITIN, Consular, Municipal, or other)		State ID or Green Card
Free online account opening and deposits		Yes
Free linked savings account and account transfers		Yes
		No (all ATMS place a hold, however 1st \$250.00
No holds on deposits from government, payroll, and same bank checks		always released. Could call the branch to have hold removed if needed)
		necacaj
Money orders for \$1.70 or less		1 free cashier's check/month; then \$5
Competitively priced remittances (international wire) (\$5 - \$20)		\$10 incoming/\$100 outgoing
Credit-building services and products available		Online resource center. Short Term Loans for
Create Daniang Services and products available		credit building. Secured VISA, etc.

National Bank On Standards 2021-2022		Union Bank
	Account Name	Bank Freely
Type of Account		Checking
	Core Features	
Free Visa, MasterCard, or other debit card		MasterCard
Opening deposit \$25 or less		Any amount greater than \$0
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		
		\$0
No overdraft fee		\$33 for overdrafts of \$5 or more
No account activation, closure, dormancy, inactivity, or low balance fees		None
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits		
		Yes
Free/unrestricted telephone banking access w live support		Yes
Free/unrestricted in-network ATM access		Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		
		\$0; rebate of 1st 2 non-Union Bank operator fees per statement period
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes (except expedited)
Free check cashing (on checks issued by that bank)		Yes
Free online/mobile account management and alerts (if offered)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free online and paper
Insured deposits by FDIC or NCUSIF		Yes
	Strongly Recommended Features	
Screen only for past incidences of actual fraud		ChexSystems inquiry run. Offered as second chance account with modified features.
Alternative ID Accepted (ITIN, Consular, Municipal, or other)		Yes (list available at branch)
Free online account opening and deposits		Yes
Free linked savings account and account transfers		Yes
No holds on deposits from government, payroll, and same bank checks		Available 1st business day after deposit
Money orders for \$1.70 or less		money orders \$5
Competitively priced remittances (international wire) (\$5 - \$20)		\$15 incoming/\$45-\$65 outgoing
Credit-building services and products available		Secured Visa Credit Card

National Bank On Standards 2021-2022		US Bank
CFE certified account		
	Account Name	Safe Debit
Type of Account		Checkless
	Core Features	
Free Visa, MasterCard, or other debit card		Visa
Opening deposit \$25 or less		\$25
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)		\$4.95 not waivable
No overdraft fee		None, but account freeze
No account activation, closure, dormancy, inactivity, or low balance fees		None
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits		Yes
Free/unrestricted telephone banking access w live support		Yes
Free/unrestricted in-network ATM access		Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		\$2.50
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes
Free check cashing (on checks issued by that bank)		Yes
Free online/mobile account management and alerts (if offered)		Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free Online and Mailed Monthly
Insured deposits by FDIC or NCUSIF		Yes
Stro	ongly Recommended Features	
Screen only for past incidences of actual fraud		Also, screen for deposit charge-offs at U.S. Bank
Alternative ID Accepted (ITIN, Consular, Municipal, or other)		Yes, in branch
Free online account opening and deposits		No mobile deposits for first 30 days; limits apply
Free linked savings account and account transfers		Yes
No holds on deposits from government, payroll, and same bank checks		No holds for ACH; Reg CC compliant holds possible for paper checks
Money orders for \$1.70 or less		Money orders \$1.65
Competitively priced remittances (international wire) (\$5 - \$20)		\$25 incoming/\$50 outgoing
Credit-building services and products available		Free credit score, credit score simulator, Financial IQ, secured credit card

National Bank On Standards 2021-2022	Wells Fargo
CFE certified account	
Accou	unt Name Clear Access Banking
Type of Account	Checkless
Core	Features
Free Visa, MasterCard, or other debit card	٧
Opening deposit \$25 or less	\$25
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	\$5; waived for primary owners 24 years old or under
No overdraft fee	V
No account activation, closure, dormancy, inactivity, or low balance fees	٧
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	V
Free/unrestricted telephone banking access w live support	V
Free/unrestricted in-network ATM access	٧
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	\$2.50 USD
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit	V
Free bill pay by bank (or 4 free money orders or cashier checks per month)	٧
Free check cashing (on checks issued by that bank)	V
Free online/mobile account management and alerts (if offered)	V
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)	V
Insured deposits by FDIC or NCUSIF	٧
Strongly Recommended	Features
Only deny new customers for past instances of actual fraud	V
Alternative ID Accepted (ITIN, Consular, Municipal, or other)	V
Free online account opening and deposits	V
Free linked savings account and account transfers	Can link to Way2Save: savings and transfer money. \$5 MSF with options to waive including auto- transfers and primary owners under 18
No holds on deposits from government, payroll, and same bank checks	Electronic deposits, incoming wires, cash deposited at teller window or WF ATM; generally, first \$400 of the day's paper check deposits.
Money orders for \$1.70 or less	\$5
Competitively priced remittances (international wire) (\$5 - \$20)	Wire transfers \$15-\$30. Also, Wells Fargo Express. Send Service for competitively priced remittances.
Credit-building services and products available	N/A