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	21.1.2.	- 1	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)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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		
Tree, amesancea statisticaess, it no statistics, assess to tree / it in the tree 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		ć3.50
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)		Free Online and Mailed Monthly
Insured deposits by FDIC or NCUSIF		Yes
Strongly Recom	mended 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
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No coverfarft fee No coverfarf	Opening deposit \$25 or less		\$25
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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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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			
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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 sking (on checks issued by that bank) Yes Free online/mobile account management and alerts (if offered) Yes Free online/mobile account management and alerts (if offered) Yes Strongly Recommended Features Strongly Recommended Features Screen only for past incidences of actual fraud foul disclosed) Alternative Decepted (fift), Consular, Municipal to order) Free online account opening and deposits Yes On bolds on deposits from government, payroll, and same bank checks Yes On bolds on deposits from government, payroll, and same bank checks Screen only for past incidences of actual fraud and personal and account transfers Yes No bolds on deposits from government, payroll, and same bank checks Screen offered free free account and account from government, payroll, and same bank checks Screen offered free free free account and account free free free free free free free fre	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 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 Free linked savings account and account transfers No holds on deposits from government, payroll, and same bank checks Accompetitively priced remittances (international wire) (55 - 520) domestic \$51.70 or less Competitively priced remittances (international wire) (55 - 520)	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 of \$2 or less (management and account transfers) Free Inline account opening and deposits of \$2 or less (management and account transfers) Free Inline account opening and deposits of \$2 or less (management and account transfers) Free Inline account opening and deposits of \$2 or less (management and account transfers) Free Inline account transfers Free Inline account transfers Free Inline account transfers Fre	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 and deposits Free online account opening and deposits Free elinked savings account and account transfers Free linked savings account and account transfers Free online account opening and deposits Fr	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
Stron	ngly 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	
Acco	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	V
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	٧
Free bill pay by bank (or 4 free money orders or cashier checks per month)	V
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	V
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