

BANK ON OAKLAND – 2021 MATRIX  
**PATELCO CREDIT UNION**

National Bank On Standards 2021-2022	Patelco
	<i>Account Name</i>
Type of Account	Free Checking Checking
	<b>Core Features</b>
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)	\$0
No overdraft fee	\$28
No account activation, closure, dormancy, inactivity, or low balance fees	Yes
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 (except charge for bill pay by phone)
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	\$1.75, Free at Partner Co-op ATM Network
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)
	<b>Strongly Recommended Features</b>
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 (may have credit reqs)
Free linked savings account and account transfers	Yes
No holds on deposits from government, payroll, and same bank checks	Yes
Money orders for \$1.70 or less	\$3
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