

BANK ON OAKLAND – 2021 MATRIX  
**SELF-HELP CREDIT UNION**

National Bank On Standards 2021-2022	Self-Help
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	Access
	Checkless
<b>Core Features</b>	
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)
<b>Strongly Recommended Features</b>	
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