## BANK ON OAKLAND – 2021 MATRIX

## **SELF-HELP CREDIT UNION**

Content Account   Content Ac	National Bank On Standards 2021-2022		Self-Help
Type of Account One Features  Fine Was, MasterCird, or other eabst card Peatures  Fine Was, MasterCird, or other was within the control of the part of	CFE certified account		
Core Features   Fee Wiss, MasterCard, or other debit card   Yes		Account Name	Access
Fee Visi, MasterCard, or other debit card personal register of the Store of the Sto	Type of Account		Checkless
Spening deposit \$25 or less   no minimum		Core Features	
Monthly maintenance Fee SS or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)  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. \$110 quarterly. Waived uson request within 60 days.  Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits  Free/unrestricted inequebonk. ATM access  Yes  Free/unrestricted inequebonk. ATM access  Yes  Free Loud deposit (cosh and checks) in a branch, by ATM, and by direct deposit  Free objects (cosh and checks) in a branch, by ATM, and by direct deposit  Free coshing-mobile account management and after; (infered)  Free monthly statements (electronic): \$2 or less (mailed paper, if offered)  Free monthly statements (electronic): \$2 or less (mailed paper, if offered)  Strongly Recommended Features  Screen only for post incidences of actual fraud  Alternative ID Accepted (ITM, Consular, Municipal, or other!  Free online account penning and deposits  Free to link savings account and account transfers  Free to link savings account and account transfers  No locks on deposits from government, payroll, and same bank checks  Money orders for \$2.70 or less.  Mone orders for \$2.70 or less.  Money orders for \$2.70 or less.  Money orders for \$2.70 or less.  Money orders for \$2.70 or less.  Mone orders for \$2.70 or less.  Mone orders for \$2.70 or less.	Free Visa, MasterCard, or other debit card		Yes
No account activation, closure, dormancy, inactivity, or low balance fees  S25 early closure fee (within 6 months), Domant fee after 12-months of no activity: \$10 querterly. Waived upon request within 60 days,  Free/urmestricted branch access; if no branches, access to free ATM network and free remote deposits  Free/urmestricted telephone banking access wi live support  Free/urmestricted in network ATM access  Tyes  Count of network ATM access  Tyes  Tree 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 blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free monthy or access to pather ATM network  Free blank (or a free m	Opening deposit \$25 or less		no minimum
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, Wahed 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 we live support  Yes  Out-of-network ATM access  Yes  Out-of-network ATM access on a branch, by ATM, and by direct deposit  Yes  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Yes  Free to life pay by bank (or 4 free money orders or cashler checks per month)  Yes (up to 20/month)  Free office access to partner ATM network  Yes  Free monthly statements (electronic); \$2 or less (malled paper, if offered)  Free statement each month; if additional copies are requested, \$5 per copy per month  Insured deposits by FDIC or NCUSIF  Strongly Recommended Features  Screen only for past incidences of actual fraud  Alternative ID Accepted (ITM, Consular, Municipal, or other)  Free online account opening and deposits  Free to apply and join. \$5 when joining CCSH.  Free linked savings account and account transfers  Free to ink savings account, Free transfers limited to 6 per month; \$1 per transfer after 6, max  Sloa month.  No holds on deposits from government, payroll, and same bank checks  Yes  Money orders for \$1.70 or less  money orders for \$1.70 or less  money orders for fees hit mental toal; geen Peach - free on-line and remote financial coaching  Secured credit card; Fresh Start Loan; Green Peach - free on-line and remote financial coaching			
Free Junrestricted branch access; if no branches, access to free ATM network and free remote deposits  Free/unrestricted telephone banking access we live support  Free/unrestricted in-network ATM access  Yes  Free/unrestricted in-network ATM access  Yes  Out-of-network ATM access  Yes  Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit  Free binker and the properties of the prope	No overdraft fee		None
Free/unrestricted telephone banking access w live support 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 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 emanthly statements (selectronic); \$2 or less (malled paper, if offered) Free monthly statements (selectronic); \$2 or less (malled paper, if offered) Free statements decronic); \$2 or less (malled paper, if offered) Free statements decronic); \$2 or less (malled paper, if offered) Free online account opening and deposits Free online account opening and deposits Free online account opening and deposits Free online account transfers Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 no holds on deposits from government, payroll, and same bank checks Yes Money orders for \$1.70 or less Money orders for \$1.70 or less Competitively priced emittances (international outgoing Credit-building services and products available  Yes Credit-building services and products available  Yes Credit-building services and products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the control of the products available  Yes Cut of the products available  Yes Cut of the control of the products available  Yes Cut of the products available  Yes Cut of the products available  Yes Cut o	No account activation, closure, dormancy, inactivity, or low balance fees		·
Free funnestricted in-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network  Pres 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 conline/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 online/mobile account management and alerts (if offered)  Free online/mobile account management and alerts (if offered)  Free online/mobile account management and alerts (if offered)  Free online/mobile account meangement and alerts (if offered)  Free online/mobile account meangement and alerts (if offered)  Free online/mobile account opening and deposits by FDIC or NCUSIF  Strongly 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)  Free online account opening and deposits  Free to link savings account and account transfers  Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$1.0 a month.  No holds on deposits from government, payroll, and same bank checks  Ves  Money orders for \$1.70 or less  money order \$5 To riess  money order \$5 To ries or money or order \$5 To ries or money or order \$5 To ries or money or order \$5 To riess  money order \$5 To riess or money order \$5 To riess  money order \$5 To riess or money order \$5 To ries	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 bill pay by bank (or 4 free money orders or cashler 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  Declined if ChexSystems reports actual or suspected fraud.  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  Free to link savings account, Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 a money orders for \$1.70 or less  Money orders for \$1.70 or less  money order \$5.50 or less.  The confiling services and products available  Screen Path - free on-line and remote financial coaching of ceching for each in a money order for statular or suppression.	Free/unrestricted telephone banking access w live support		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 online/mobile account management and alerts (if offered) 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  Strongly Recommended Features  Screen only for past incidences of actual fraud  Declined if Chex\$systems reports actual or suspected fraud.  Alternative ID Accepted (ITIN, Consular, Municipal, or other) 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 Money orders for \$1.70 or less money orders \$1.70 or less money order \$1 Grompetitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	Free/unrestricted in-network ATM access		Yes
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 monthly statements (electronic); 52 or less (mailed paper, if offered)  Free monthly statements (electronic); 52 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 to apply and join. 55 when joining CCSH.  Free linked savings account and account transfers  Free to link savings account. Free transfers limited to 6 per month; 51 per transfer after 6; max 510 a month.  No holds on deposits from government, payroll, and same bank checks  Yes  Competitively priced remittances (international wire) (55 - 520)  Free diff-building services and products available  Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		Yes
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 statement each month; if additional copies are requested, \$5 per copy per month Free statement each month; if additional copies are requested, \$5 per copy per month Free only for NCUSIF  Strongly 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) 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  Competitively priced remittances (international wire) (\$5 - \$20)  Gredit-building services and products available  Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		Yes
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  Declined if ChexSystems reports actual or suspected fraud.  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  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  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Free incoming; \$35 international outgoing  Credit-building services and products available	Free bill pay by bank (or 4 free money orders or cashier checks per month)		Yes (up to 20/month)
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  Declined if ChexSystems reports actual or suspected fraud.  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  Free to apply and join. \$5 when joining CCSH.  Free linked savings account. Free transfers Imited to 6 per month; \$1 per transfer after 6; max \$10 a month.  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)  Free incoming; \$35 international outgoing  Credit-building services and products available			\$5 per item
Insured deposits by FDIC or NCUSIF  Strongly 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)  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 \$1.0 a month.  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)  Free directional international outgoing  Credit-building services and products available  Free to account and account transfers are requested, \$5 per copy per month in a dediction and the service of \$1.00 or less and products available  Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$1.00 or less and products available  Free to link savings account and account transfers limited to 6 per month; \$1 per transfer after 6; max \$1.00 or less and products available	Free online/mobile account management and alerts (if offered)		Yes
Screen only for past incidences of actual fraud  Declined if ChexSystems reports actual or suspected fraud.  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  Free linked savings account and account transfers  Free linked 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  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  Strongly Recommended Features  Declined if ChexSystems reports actual or suspected fraud.  Pes: ITIN, Consular, and other government issued IDs  Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 a month.  S10 a month.  Yes  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Free incoming; \$35 international outgoing  Credit-building services and products available	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
Screen only for past incidences of actual fraud  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Free online account opening and deposits  Free to link 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  Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  Secured credit card; Freeh Start Loan; Green Path - free on-line and remote financial coaching	Insured deposits by FDIC or NCUSIF		Yes (NCUA)
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. 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  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  Alternative ID Accepted (ITIN, Consular, Municipal, or other)  Yes: ITIN, Consular, and other government issued IDs  Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 a month.  Yes  Tene to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 a month.  Yes  Money orders for \$1.70 or less  Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	<u>St</u>	rongly Recommended Features	
Free online account opening and deposits  Free linked savings account and account transfers  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  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	Screen only for past incidences of actual fraud		Declined if ChexSystems reports actual or suspected fraud.
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  Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  Free to link savings account. Free transfers limited to 6 per month; \$1 per transfer after 6; max \$10 a month.  Yes  Competitively priced remittances (international vire) (\$5 - \$20)  Free incoming; \$35 international outgoing  Secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	Alternative ID Accepted (ITIN, Consular, Municipal, or other)		Yes: ITIN, Consular, and other government issued IDs
\$10 a month.  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)  Credit-building services and products available  \$10 a month.  Yes  Money orders for \$1.70 or less  Credit-building services and products available  \$20 or less	Free online account opening and deposits		Free to apply and join. \$5 when joining CCSH.
Money orders for \$1.70 or less  Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	Free linked savings account and account transfers		
Competitively priced remittances (international wire) (\$5 - \$20)  Credit-building services and products available  secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	No holds on deposits from government, payroll, and same bank checks		Yes
Credit-building services and products available secured credit card; Fresh Start Loan; Green Path - free on-line and remote financial coaching	·		money order \$1
Credit building 3ct vices and products available	Competitively priced remittances (international wire) (\$5 - \$20)		free incoming; \$35 international outgoing
	Credit-building services and products available		