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	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Opening deposit \$25 or less	\checkmark	\checkmark	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	\checkmark	\checkmark	\checkmark	\checkmark	✓	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
No overdraft fee	✓	✓	\checkmark	\checkmark	×	✓	\checkmark	×	✓	✓
No account activation, closure, dormancy, inactivity, or low balance fees	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	×	×	\checkmark	\checkmark	\checkmark
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	\checkmark	\checkmark	√	V	✓	\checkmark	✓	\checkmark	✓	~
Free/unrestricted telephone banking access w live support	✓	√	\checkmark	\checkmark	\checkmark	√	\checkmark	√	✓	✓
Free/unrestricted in-network ATM access	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	\checkmark	\checkmark	✓	\checkmark	✓	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Free bill pay by bank (or 4 free money orders or cashier checks per month)	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Free check cashing (on checks issued by that bank)	✓	\checkmark	\checkmark	✓	\checkmark	×	✓	√	\checkmark	✓
Free online/mobile account management and alerts (if offered)	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	✓
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)	×	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Insured deposits by FDIC or NCUSIF	✓	✓	✓	✓	✓	✓	✓	\checkmark	✓	✓
Strongly Recommended Features										
Screen only for past incidences of actual fraud			\checkmark	\checkmark		×	\checkmark	×	×	✓
Alternative ID Accepted (ITIN, Consular, Municipal, or other)			\checkmark	\checkmark		\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Free online account opening and deposits	✓		✓	×	✓	✓	✓	✓	×	✓
Free linked savings account and account transfers	\checkmark		×	×	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	×
No holds on deposits from government, payroll, and same bank checks			~	\checkmark	✓	✓	✓	×	×	×
Money orders for \$1.70 or less			\checkmark	×	×	\checkmark	×	×	\checkmark	×
Competitively priced remittances (international wire) (\$5 - \$20)			×	×	\checkmark	×	×	×	×	\checkmark

National Advance Restingence Generation Solvent Marce Type Account Marce Solvent Marce Construction Solvent Marce Construction Solvent Marce Marce Marce Solvent Marce Nameded The Marce Marce Solvent Marce Nameded The Marce Marce Solvent Marce Nameded The Marce Marce Marce Marce Marce Marce Solvent Marce Nameded The Marce Marce Marce Marce Marce Marce Solvent Marce Nameded The Marce Marce Marce Marce Marce Marce Marce Solvent Marce Nameded The Marce Marce Marce Marce Marce Marce Marce Solvent Marce Nameded The Marce Solvent Marce Nameded The Marce		VOARLAND - 2021 MATRIX	
Account Name SpletSince Type of Account Checkless Open of account Checkless Open of account Visa Open of account SpletSince Open of account SpletSince Open of account Ac	National Bank On Standards 2021-2022		Bank of America
Type of Account Checkless ree Void, MasterCard, or other debit and Viga Opening deposit 525 or less 5/5 Monthly maintenance fee 55 or less (if not waivable); 510 or less (if at least 2 options to waive w single transaction) Sd. 95 (waivable for students under 24 or preferred rewards [tatts at 520k balance]) No occount achievitor, choure, domance, inactivity or low balance fees None No account achievitor, choure, find metwork and feer remote deposits Yes ree/unrestricted branch access; fino branches, access to free ATM network and feer remote deposits Yes ree/unrestricted branch access; fino branches, access to prene ATM network and feer remote deposits Yes ree/unrestricted branch access; fino branches, access to prene ATM network Yes ree/unrestricted branche constricted branches Yes ree to deposit (stat and checks) in a branch, by ATM, and by direct deposit Yes ree devices and in checks per remoth) Yes	CFE certified account		
Core Features Prev MasserCard, or other debit and Vita Opening deposil \$25 or less \$25 Monthly maintenance fea \$5 or less (if net valuable); \$10 or less (if at least 2 options value w single transaction) \$195 (velvabble for students under 24 or preferred rewards (terts at 520k balance); Monthly maintenance fea \$5 or less (if net valuable); \$10 or less (if at least 2 options to walue w single transaction) None No avardant fea None No avardant fea None No avardant fea None No avardant fea None No avardant fea there monte deposition Yes Free/uncestricted branch access; if no branches, access to parton ATM network and free remote deposition Yes Free/uncestricted innerwork ATM access Yes Free/uncestricted innerwork ATM access Yes Free/uncestricted innerwork ATM access per month) Yes Free obliggy by bank (and refered) Yes Free obliggy by bank (and refered) Yes Free obliggy by bank (and refered) Yes Free obliggy by bank (and deposits) Yes Free obliggy by bank (and refered) Yes Free obliggy by bank (and refered)		Account Name	SafeBalance
Previse Via Open deports 25 or less 523 Marthy maintenace fies 50 rists (find wavable); 510 or less (fat less 2 options to wave wingle transaction) 5451 workvolk to structure work (fund wavable); 510 or less (fat less 2 options to wave wingle transaction) No eccount activity many, incitivity, or low bulner fees None No eccount activity many, incitivity, or low bulner fees None Previnents/ticted in above, faces to free AIM network affree remote deposits Yes Free/unrestricted in above, AIM recess Yes Out-of-network AIM recess; 50 or less; 60 or less; 50 or less; 50 or less; 60 or	Type of Account		Checkless
Opening deposit \$25 or less 525 Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction) \$4.35 (waivable for students under 24 or preferred rewards (starts at \$20k balance)); No overdraft fee None None No overdraft fee None None Preduction, closure, dommancy, inactivity, or low balance fees None Yes Treduction, closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dommancy, inactivity, or low balance fees Yes Yes Treduction closure, dom and checks is an option to waive deposits Yes Yes Fee closure, down and checks is an option consine closure closure, deposits for each closure deposits for each closure deposits for each closure deposits (clasure each closure each closure each closure each clowoption		Core Features	
S4:95 (wandel for students under 24 or preferred rewards (starts at \$20k balance)) No overdial fee None No account activation, closure, dormano; inactivity, or low balance fees None No account activation, closure, dormano; inactivity, or low balance fees None Prev/unrestricted branch access; if no branches, access to free ATM network and free remote deposits Yes Free/unrestricted telephone banking access to the ATM network and free remote deposits Yes Prev/unrestricted telephone banking access to the ATM network and free remote deposits Yes Out-of-network ATM access Yes Out-of-network ATM fees 25:50 or less; 53 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 to deposit (cash and checks) in 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 deposits (partner and alters (forterod) Yes Free to deposits (partner and alters (forterod) Yes Free online/by Starteners (electronic); S2 or less (mailed paper, if offreed) Forte Colline/S2 Printed Insure deposits (frue, consular, Municipal, or other) Yes Scere onaly for	Free Visa, MasterCard, or other debit card		Visa
Maintenance Fee SS or less (if not waivabely, st) for less (if a less 2 options to value wingle transaction) Nome Nome No account activation, doorse, dormano, inactivity, or low balance fees Nome Free/uncestificate dancia, access, if no branches, access to the ATM network and feer emote deposits Yes Free/uncestificate dancia access, if no branches, access to the ATM network and feer emote deposits Yes Free/uncestificate dancia backs, get store, ATM network Yes Out-on-etwork ATM fee S2.50 or less, S3 or less if the access to partner ATM network Yes Free doopst (cashand docks) na branch, by ATM, and by direct deposit Yes Free doopst (cashand docks) na branch, by ATM, and by direct deposit Yes Free doopst (cashand docks) na branch, by ATM, and by direct deposit Yes Free doopst (cashand docks) na branch, by ATM, and by direct deposit Yes Free doopst (cashand docks) na branch, by ATM, and by direct deposit Yes Free doopst (cashand docks) per month) Yes Yes Free doopst (cashand docks) na branch, fordieed) Yes Yes Free doopst store (opt cons), So or less, fordieed) Yes Yes Free doopst store (opt cons), So or less, fordieed) Yes Yes Consort (opt past incidences of doctal frad	Opening deposit \$25 or less		\$25
No account activation, dosure, domancy, inactivity, or low balance fees None Free/unrestricted branch access; if no branches, access to tree ATM network and free remote deposits Yes Free/unrestricted incluptione banking access will be support Yes Free/unrestricted incluptione banking access will be support Yes Free/unrestricted incluptione banking access to partner ATM network S2.50 Out-of-network ATM access Yes Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Yes Free ball page by bank (or 4 free money orders or cashier checks per month) Yes Free ball page by bank (or 4 free money orders or cashier checks per month) Yes Free onling/mobile account management and alerts (if offered) Yes Free nonling/mobile account management and alerts (if offered) Yes Free onling/mobile account management and alerts (if offered) Yes Streen only for past incidences of actual fraud [not disclosed] Alternative ID Accepted (ITML, Consular, Munipigal, orother) Yes Free onling account opening and deposits Yes Free onling account opening and account transfers Yes No holds on deposits from government, payroll, and same bank checks [not disclosed] No holds on de	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])
Free/unestricted branch access; if no branches, access to free ATM network and free remote deposits Yes Free/unestricted in network ATM access Yes Free/unestricted in network ATM access Yes Out-of network ATM access Yes Out-of network ATM access Yes Free during stricted in network ATM access Yes Free dubposit (cash and checks) in a branch by ATM, and by diret deposits Yes Free doposit (cash and checks) in a branch by ATM, and by diret deposits Yes Free doposit (cash and checks) in a branch by ATM, and by diret deposits Yes Free onling/mobile account management and alerts (if offered) Yes Free onling/mobile account management and alerts (if offered) Yes Insured deposits by FDIC or NCLSIF Yes Streen only for past incidences of actual fraud [not disclosed] Attemets ID Accepted (ITM, Consular, Municpal, or other) Yes Free indice account opening and deposits Yes Streen only for past incidences of actual fraud [not disclosed] Attemets ID Accepted (ITM, Consular, Municpal, or other) Yes Free indice account opening and deposits Yes No holds on deposits from goverment, payroll, and same bank checks [not disclo	No overdraft fee		None
Net Net Free/unestricted telephone banking access live support Yes Free/unestricted in-network ATM access S2.3.0 Out-of-network ATM Ee S2.50 orless; S3 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 to deposit (cash and checks) in 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 deposit (cash and checks) in 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 deposit (cash and checks) in 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 deposit (cash and checks) in a branch, by ATM, and by direct deposit Yes Free coller/ondoine account anagement and alerts (If offered) Yes Free coller/ondoine account cash and checks for deposits Yes Stere on If for past Inclences of actual fraad Incl disclosed] Alternative IDA Consular, Munipal, or other) Yes Free online docount opening and deposits Yes No lods on deposits from government, payroll, an	No account activation, closure, dormancy, inactivity, or low balance fees		None
Net Net Free/unestricted telephone banking access live support Yes Free/unestricted in-network ATM access S2.3.0 Out-of-network ATM Ee S2.50 orless; S3 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 to deposit (cash and checks) in 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 deposit (cash and checks) in 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 deposit (cash and checks) in 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 deposit (cash and checks) in a branch, by ATM, and by direct deposit Yes Free coller/ondoine account anagement and alerts (If offered) Yes Free coller/ondoine account cash and checks for deposits Yes Stere on If for past Inclences of actual fraad Incl disclosed] Alternative IDA Consular, Munipal, or other) Yes Free online docount opening and deposits Yes No lods on deposits from government, payroll, an	Free/unrestricted branch access: if no branches, access to free ATM network and free remote deposits		
Pree/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 \$25.0 Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit Yes Free bell pay by bank (or 4 free money orders or cashine checks per month) Yes Free check cashing (on check 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 Insured deposits by FDIC or NCUSF Yes Strengt Network ATM (Pep Schuller) Yes Strengt Network ATM (Pep Schuller) Yes Free online/mobile account management and alerts (if offered) Yes Strengt Network ATM (Pep Schuller) Yes Strengt Network ATM (Pep Schuller) Intot disclosed] Free online account opening and deposits Yes Free online account opening and deposits Yes Free online account opening and deposits Yes Free online account opening and account transfers Yes No holds on deposits from government, payroll, and same bank checks Intot disclosed] Money orders for \$1.70 or less [not disclosed] Compett			Yes
Dut-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 bill pay by bank (or 4 free money orders or cashier checks per month) Yes Free bill pay by bank (or 4 free money orders or cashier checks per month) Yes Free chill pay by bank (or 4 free money orders or cashier checks per month) Yes Free chill pay by bank (or 4 free money orders or cashier checks per month) Yes Free online/mobile account management and alerts (if offered) Yes Free online/mobile account management and alerts (if offered) Yes Isured deposits by FDIC or NCUSIF 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 Yes Free online account tansfers Yes No holds on deposits form 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 foreign currency	Free/unrestricted telephone banking access w live support		Yes
Dut-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 Yes Free to let 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 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 Strongt Recommende Features Inst disclosed] Stree online /mobile account opening and deposits Yes Stree online account opening and deposits Yes Free online account opening and deposits Yes No loki on deposits for government, payroll, and same bank checks Inst disclosed] Morey orders for \$1.70 or less Inst disclosed] Competitively priced remittance (International wire) (\$5-520) \$to enoming: \$45 outgoing sent in fore; outgoing sent in fo	Free/unrestricted in-network ATM access		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/S5 Printed Insured deposits by FDC or NCUSIF Yes Corrent on NL Corrent Count of the state offered Yes Screen only for past incidences of actual fraud Instructionationationationationationationationa	Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network		\$2.50
Free check cashing (on checks issued by that bank)YesFree online/mobile account management and alerts (if offered)YesFree online/s 20 ress (mailed paper, if offered)Free Online/ \$S PrintedInsure deposits by FDIC or NCUSIFYesScreen only for past incidences of actual fraud[not disclosed]Alternative ID Accepted (ITIN, Consular, Municipal, or other)YesFree online account opening and depositsYesFree online account opening and depositsYesFree online account transfersYesNo 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 foreign currency	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) Yes Free monthly statements (electronic); \$2 or less (mailed paper, if offered) Yes Insured deposits by FDIC or NCUSIF Yes Strong Recommended Features Screen only for past incidences of actual fraud Inot disclosed] Alternative ID Accepted (ITIN, Consular, Municipal, or other) Inot 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 Inot disclosed] Money orders for \$1.70 or less Inot disclosed] Competitively priced remittances (international wire) (\$5 - \$20) \$to incoming; \$45 outgoing sent in foreign currency	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) Free Online/\$5 Printed Insure deposits by FDIC or NCUSIF Yes Strongly Recommende Features Strongly Recommende 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 foreign currency	Free check cashing (on checks issued by that bank)		Yes
Insured deposits by FDIC or NCUSIF Yes Strongly Recommende 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 ninked 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 foreign currency	Free online/mobile account management and alerts (if offered)		Yes
Strongly Recommended 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 online 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 foreign currency	Free monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free Online/ \$5 Printed
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 depositsYesFree online account opening and depositsYesFree linked savings account and account transfersYesNo 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 foreign currency	Insured deposits by FDIC or NCUSIF		Yes
Alternative ID Accepted (ITIN, Consular, Municipal, or other)[not disclosed]Free online account opening and depositsYesFree online account opening and depositsYesFree linked savings account and account transfersYesNo 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	Strong	gly Recommended Features	
Free online account opening and depositsYesFree linked savings account and account transfersYesNo 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	Screen only for past incidences of actual fraud		[not disclosed]
Free linked savings account and account transfersYesNo 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	Alternative ID Accepted (ITIN, Consular, Municipal, or other)		[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)\$16 incoming; \$45 outgoing sent in USD; \$0 outgoing sent in foreign currency	Free online account opening and deposits		Yes
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	Free linked savings account and account transfers		Yes
Competitively priced remittances (international wire) (\$5 - \$20) \$16 incoming; \$45 outgoing sent in USD; \$0 outgoing sent in foreign currency	No holds on deposits from government, payroll, and same bank checks		[not disclosed]
\$16 Incoming; \$45 outgoing sent in USD; \$0 outgoing sent in foreign currency	Money orders for \$1.70 or less		[not disclosed]
Credit-building services and products available Better Money Habits/Khan Academy, secured credit card	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

BANK ON OAKLAND – 2021 MATRIX	
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	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
Strongly Recommended 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]

	LAND – 2021 MATRIX	
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)		\$4.95 not waivable
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		
ree/unestricted branch access, if no branches, access to nee And network and nee 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		4
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit		\$2.50
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
		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

National Bank On Standards 2021-2022		Mechanics Bank
CFE certified account		
	Account Name	Bank On - Personal Checking
Type of Account		Checking
	Core Features	
Free Visa, MasterCard, or other debit card		Yes
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		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		
		None
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 electronic
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		In-person only
Free linked savings account and account transfers		None
No holds on deposits from government, payroll, and same bank checks		Yes
Money orders for \$1.70 or less		None
Competitively priced remittances (international wire) (\$5 - \$20)		None
Credit-building services and products available		Yes

National Bank On Standards 2021-2022		Patelco
	Account Name	Free Checking
Type of Account		Checking
	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)		\$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)
4	Strongly Recommended 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 (may have credit requirements)
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)	d	omestic \$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	Corcircatures	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
Montiny maintenance ree \$5 or less (if not waivable), \$10 or less (if at least 2 options to waive w single transaction)		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)
Strong	y 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

AND – 2021 MATRIX	
	UNIFY FCU
Account Name	Right Start Checking
	Checking
Core Features	
	Visa
	\$25
	None
	None
	Inactive fee \$1/month after 1 year inactivity
	Yes
	Yes
	Yes
	No fee at any Credit Union ATM in the Nation, 7-11, Star Network
	(Costco, Walgreens, Target, Safeway).
	Yes
	Yes (NCUA)
Strongly Recommended Features	
	Chex Sytems is obtained on all new accounts.
	Membership is declined for any bank fraud.
	State ID or Green Card
	Yes
	Yes
	No (all ATMS place a hold, however 1st \$250.00
	always released. Could call the branch to have hold removed if needed)
	1 free cashier's check/month; then \$5
	\$10 incoming/\$100 outgoing
	Online resource center. Short Term Loans for

National Bank On Standards 2021-2022		Union Bank
	Account Name	Bank Freely
Гуре 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
Dut-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
ree bill pay by bank (or 4 free money orders or cashier checks per month)		Yes (except expedited)
ree check cashing (on checks issued by that bank)		Yes
ree online/mobile account management and alerts (if offered)		Yes
ree monthly statements (electronic); \$2 or less (mailed paper, if offered)		Free online and paper
nsured deposits by FDIC or NCUSIF		Yes
Strong	ly Recommended Features	
creen 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)
ree online account opening and deposits		Yes
ree linked savings account and account transfers		Yes
Io 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
Strongly 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	
	Account Name Clear Access Banking
Type of Account	Checkless
	Core Features
ree Visa, MasterCard, or other debit card	\checkmark
Dpening 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	V
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	v
ree/unrestricted telephone banking access w live support	\checkmark
ree/unrestricted in-network ATM access	\checkmark
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	\$2.50 USD
ree to deposit (cash and checks) in a branch, by ATM, and by direct deposit	V
ree bill pay by bank (or 4 free money orders or cashier checks per month)	\checkmark
ree check cashing (on checks issued by that bank)	\checkmark
ree online/mobile account management and alerts (if offered)	\checkmark
ree monthly statements (electronic); \$2 or less (mailed paper, if offered)	\checkmark
nsured deposits by FDIC or NCUSIF	\checkmark
Strongly Recomme	mended Features
Only deny new customers for past instances of actual fraud	\checkmark
Alternative ID Accepted (ITIN, Consular, Municipal, or other)	
ree online account opening and deposits	٧
Free linked savings account and account transfers	Can link to Way2Save: savings and transfer money. \$5 MSF with options to waive including aut 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