

BANK ON OAKLAND – 2021 MATRIX

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
<b>Core Features</b>										
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Strongly Recommended Features</b>										
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)			✗	✗	✓	✗	✗	✗	✗	✓

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National Bank On Standards 2021-2022	Bank of America
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	SafeBalance
<b>Core Features</b>	
Free Visa, MasterCard, or other debit card	Checkless
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
<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
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

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National Bank On Standards 2021-2022	Citibank
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	Checkless
<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)	\$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
<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	[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]

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National Bank On Standards 2021-2022	JP Morgan Chase
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	Secure Banking
<b>Core Features</b>	
Free Visa, MasterCard, or other debit card	Checkless
Opening deposit \$25 or less	Visa
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	no minimum
No overdraft fee	\$4.95 not waivable
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	None
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	\$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
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
<b>Strongly Recommended Features</b>	
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

BANK ON OAKLAND – 2021 MATRIX

National Bank On Standards 2021-2022	Mechanics Bank
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	<i>Bank On - Personal Checking</i>
	Checking
<b>Core Features</b>	
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
<b>Strongly Recommended Features</b>	
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

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National Bank On Standards 2021-2022	Patelco

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National Bank On Standards 2021-2022	Self-Help
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	Access
<b>Core Features</b>	
Free Visa, MasterCard, or other debit card	Checkless
Free opening deposit \$25 or less	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 CASH.
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

BANK ON OAKLAND – 2021 MATRIX

National Bank On Standards 2021-2022	UNIFY FCU
<i>Account Name</i>	<i>Right Start Checking</i>
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
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	No fee at any Credit Union ATM in the Nation, 7-11, Star 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 holds on deposits from government, payroll, and same bank checks	No (all ATMS place a hold, however 1st \$250.00 always released. Could call the branch to have hold removed if needed)
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 credit building. Secured VISA, etc.



BANK ON OAKLAND – 2021 MATRIX

National Bank On Standards 2021-2022	Union Bank
	<i>Account Name</i>
Type of Account	Bank Freely
	Checking
	<b>Core Features</b>
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
	<b>Strongly Recommended Features</b>
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

BANK ON OAKLAND – 2021 MATRIX

National Bank On Standards 2021-2022	US Bank
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	Safe Debit
<b>Core Features</b>	
Free Visa, MasterCard, or other debit card	Checkless
Opening deposit \$25 or less	Visa
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	\$25
No overdraft fee	\$4.95 not waivable
No account activation, closure, dormancy, inactivity, or low balance fees	None, but account freeze
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	None
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	\$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
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
<b>Strongly Recommended Features</b>	
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

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National Bank On Standards 2021-2022	Wells Fargo
CFE certified account	
	<i>Account Name</i>
Type of Account	Clear Access Banking
Core Features	
Free Visa, MasterCard, or other debit card	√
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	√
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	\$2.50 USD
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	
Only deny new customers for past instances of actual fraud	√
Alternative ID Accepted (ITIN, Consular, Municipal, or other)	√
Free online account opening and deposits	√
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