

BANK ON OAKLAND – 2021 MATRIX

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