BANK ON OAKLAND MATRIX

National Bank On Standards 2021-2022	Bank of America	Citibank	JPMorgan 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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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 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)			×	×	✓	×	×	×	×	✓
Credit-building services and products available	✓		✓	✓	✓	✓	✓	✓	✓	×