

**JP MORGAN CHASE**

<b>National Bank On Standards 2021-2022</b>	<b>JP Morgan Chase</b>
<b>CFE certified account</b>	
	<i>Account Name</i>
Type of Account	<i>Secure Banking</i>
	Checkless
	<b>Core Features</b>
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	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	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