

MECHANICS BANK

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