

| FEES & FEATURES                                  | MECHANICS BANK                      | U.S. BANK   | CHASE          | CITIBANK   | BANK OF AMERICA                     | CALIFORNIA BANK & TRUST             | FIRST BANK  | SELF-HELP CREDIT UNION | WELLS FARGO   |
|--|-------------------------------------|-------------|----------------|--|-------------------------------------|-------------------------------------|---|------------------------|---|
| Bank On Account Name                             | Bank On Checking                    | Safe Debit  | Secure Banking | Citi Access  | SafeBalance                         | OnBudget Banking                    | Thrive Checking   | Access Checking        | Clear Access Banking                                    |
| <b>Monthly fee</b>                               | \$0                                 | \$4.95      | \$4.95         | \$10 (waived with direct deposit or bill payment)        | \$4.95                              | \$5                                 | \$9.95 (waived with 1 or more direct deposit or debit card transactions during the statement cycle) | \$5 (waivable)         | \$5 (waived for primary account owners 13-24 years old) |
| <b>Minimum opening deposit</b>                   | \$25                                | \$25        | \$25           | \$0  | \$25                                | \$25                                | \$25  | \$0                    | \$25  |
| <b>Minimum balance requirement</b>               | None                                | None        | None           | None   | None                                | None                                | None  | None                   | None  |
| <b>Out-of-network-ATM</b>                        | \$0                                 | \$2.50      | \$2.50         | \$2.50   | \$2.50                              | \$2.50                              | \$3.00  | \$2.50                 | \$2.50  |
| <b>Money Order</b>                               | Unavailable (Cashier's Check: \$10) | \$5         | \$5            | \$5  | Unavailable (Cashier's Check: \$10) | Unavailable (Cashier's Check: \$10) | \$0 (4 Free per month)  | \$1                    | \$5   |
| <b>Wire transfer (international)</b>             |                                     |             |                |  |                                     |                                     |   |                        |   |
| <b>Incoming</b>                                  | \$10                                | \$25        | Unavailable    | \$15   | \$16                                | \$15                                | \$15.00   | Free                   | \$15  |
| <b>Outgoing</b>                                  | \$40                                | \$50        | Unavailable    | \$25 (Domestic)<br>\$35 (online)<br>\$35 (International) | \$45 (in USD) or<br>\$35 (other)    | \$35                                | \$35.00 (In Branch)<br>\$25.00 (Telephone)<br>\$55.00 (International)                               | \$35                   | \$40  |
| <b>Fee for invalid checks deposited</b>          | \$0                                 | \$19        | \$12           | \$0  | \$12                                | \$12                                | \$12.50   | \$12.00                | \$0   |
| <b>Personal checks available?</b>                | Yes                                 | No          | No             | No   | No                                  | No                                  | No  | No                     | No  |
| <b>Paper checks sent through online bill pay</b> | Free                                | Unavailable | Free           | Free   | Free                                | Unavailable                         | No  | Free                   | Free  |
| <b>Other Products</b>                            |                                     |             |                |  |                                     |                                     |   |                        |   |
| <b>Savings account</b>                           | ✓                                   | ✓           | ✓              | ✓  | ✓                                   | ✓                                   | ✓   | ✓                      | ✓   |
| <b>Secured Credit Card</b>                       | ✓                                   | ✓           | Unavailable    | Unavailable  | ✓                                   | Unavailable                         | ✓   | ✓                      | Unavailable   |