

FEES & FEATURES	MECHANICS BANK	U.S. BANK	CHASE	CITIBANK	BANK OF AMERICA	CALIFORNIA BANK & TRUST	FIRST BANK	SELF-HELP FEDERAL 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	
<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	
<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) \$35 (online) \$35 (International)	\$45 (in USD) or \$35 (other)	\$35	\$35.00 (In Branch) \$25.00 (Telephone) \$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