



All certified accounts offer the following features:

- ✓ No overdraft or other hidden fees
- ✓ No minimum balance required
- ✓ Minimum opening deposit of \$25 or less
- ✓ Low monthly fee: usually \$5 or less, as low as \$0
- ✓ Online and mobile banking, with online bill pay

Bank On San Francisco Certified Accounts

	Self-Help Federal Credit Union	Bank of America	Chase	Citibank	US Bank
Name of account <i>Click to go to website</i>	Access Checking	SafeBalance Banking	Chase Liquid	Access Account	Safe Debit Account
Monthly fee	\$5 or less fee can be waived ¹	\$4.95	\$4.95	\$10 or less fee can be waived ¹	\$4.95
Minimum opening deposit	\$0	\$25	\$25	\$0	\$25
Can I open an account online?	No	Yes with U.S. ID and Social Security Number	Yes with U.S. ID and Social Security Number	Yes with U.S. ID and Social Security Number	Yes with U.S. ID and Social Security Number
Cost of money orders	\$1	Not offered	\$5	\$5	\$1.65
Is a free savings account available?	Yes	Yes with \$300+ daily balance or auto transfer of \$25+ per month from checking to savings	No	Yes with \$1,500 average monthly balance	Yes with automatic transfer from checking to savings
Can I open an account using foreign ID like a <i>Matrícula Consular Card</i>?¹	Yes	Yes	Yes	Yes	Yes
Can I open this account if I've had an account closed in the past?¹	Yes unless for fraud; and past overdrafts of \$500+ owed any financial institution must be paid	Yes unless for fraud; and past overdrafts owed any financial institution must be paid	Yes unless for fraud; and past overdrafts owed Chase must be paid	Yes unless for fraud; and past overdrafts of \$500+ owed Citibank must be paid	Yes unless for fraud; and past overdrafts owed US Bank must be paid

¹ For more information on fees, acceptable identification and ChexSystems, see the individual account details on the following pages.

Bank On San Francisco Certified Account

June 2018

Self-Help Federal Credit Union

Account Name: Access Checking

Fees:

- Monthly fee: \$5, but will be waived if you have any of the following:
 - (1) Average daily balance of \$2,500 or,
 - (2) Monthly combined direct deposit(s) of \$500 or more or,
 - (3) You fall within this age range: 18-24, or 65 and older
- Out-of-Network ATM: \$2.00

IDs Accepted as Primary Identification:

- Unexpired ID issued by a government (domestic or foreign) that states nationality or residence
- Photo ID that shows residence (e.g., *Matrícula Consular* ID)

You may be asked for secondary identification such as: a bill with your name and address

What is ChexSystems?

When you sign-up for an account, a bank or credit union will learn about your banking history from ChexSystems, a consumer reporting agency. ChexSystems holds the names of bank account holders whose accounts have previously been closed because of a longstanding negative balance or suspected fraud. Examples of fraud could include cashing forged checks or using someone else's information to open an account. To get a copy of your own ChexSystems report go to the website: www.chexsystems.com. To speak to a ChexSystems representative call: 1-800-513-7125.

Self Help Federal's policy on ChexSystems

If you have a ChexSystems record, the branch staff will review whether money is owed to a financial institution. If \$500 or more is owed to any financial institution, you will have to repay it. Once payment is confirmed, a branch staff will consider your request for the account. Customers with fraud history will not be able to open an account.



Bank On San Francisco Certified Account

June 2018

Bank of America

Name of Account: SafeBalance Banking

Fees:

- Monthly fee: \$4.95
- Out-of-Network ATM: \$2.50

IDs Accepted as Primary Identification:

- Any foreign passport
- Mexican Matrícula Consular ID
- Guatemalan Consular ID
- Columbian Consular ID
- Tribal ID
- Dominican Republic Consular ID
- Mexican Voter Registration ID
- Puerto Rican driver's license
- Mexican driver's license
- American Samoa driver's license
- Guam driver's license
- Canadian driver's license
- Northern Mariana Islands driver's license
- U.S. Virgin Islands driver's license
- US Department of State Driver's License

You may be asked for secondary identification such as: a bill with your name and address

What is ChexSystems?

When you sign-up for an account, a bank or credit union will learn about your banking history from ChexSystems, a consumer reporting agency. ChexSystems holds the names of bank account holders whose accounts have previously been closed because of a longstanding negative balance or suspected fraud. Examples of fraud could include cashing forged checks or using someone else's information to open an account. To get a copy of your own ChexSystems report go to the website: www.chexsystems.com. To speak to a ChexSystems representative call: 1-800-513-7125.

Bank of America's policy on ChexSystems

If you have a ChexSystems record, the branch staff will review whether money is owed to a financial institution. If debt is owed to any financial institution, you will have to repay it. Once payment is confirmed, a branch manager will consider your request for the account. Customers with fraud history will not be able to open an account.



Bank On San Francisco Certified Account

June 2018

Chase

Name of Account: Chase Liquid

Fees:

- Monthly fee: \$4.95
- Out-of-Network ATM: \$2.50

IDs Accepted as Primary Identification:

- Foreign passport
- Green Card
- Matrícula Consular ID accepted from: Argentina, Brazil, Colombia, Dominican Republic, Ecuador, El Salvador, Honduras, Nicaragua, Peru, South Korea, Uruguay
- US Department of State Driver's License

You may be asked for secondary identification such as: a bill with your name and address

What is ChexSystems?

When you sign-up for an account, a bank or credit union will learn about your banking history from ChexSystems, a consumer reporting agency. ChexSystems holds the names of bank account holders whose accounts have previously been closed because of a longstanding negative balance or suspected fraud. Examples of fraud could include cashing forged checks or using someone else's information to open an account. To get a copy of your own ChexSystems report go to the website: www.chexsystems.com. To speak to a ChexSystems representative call: 1-800-513-7125.

Chase's policy on ChexSystems

If you have a ChexSystems record, the branch staff will review whether money is owed to Chase. If you owe money to Chase, you will have to repay it. Once payment is confirmed, a branch staff will consider your request for the account. Customers with fraud history will not be able to open an account.



Bank On San Francisco Certified Account

June 2018

Citibank

Name of Account: AccessAccount

Fees:

- Monthly fee: \$10. Free (no monthly fee) if you do any of the following:
 - (1) one direct deposit per month, or
 - (2) one online bill payment per month, or
 - (3) \$1,500+ combined average monthly balance in linked accounts
- Out-of-Network ATM: \$2.50

IDs Accepted as Primary Identification:

- Foreign passport
- Mexican Matrícula Consular ID
- Mexican Voter Registration Card with photo
- US Border Crossing Card with photo (Mexican Nationals only)
- US Department of State Driver's License

You may be asked for secondary identification such as: a bill with your name and address

What is ChexSystems?

When you sign-up for an account, a bank or credit union will learn about your banking history from ChexSystems, a consumer reporting agency. ChexSystems holds the names of bank account holders whose accounts have previously been closed because of a longstanding negative balance or suspected fraud. Examples of fraud could include cashing forged checks or using someone else's information to open an account. To get a copy of your own ChexSystems report go to the website: www.chexsystems.com. To speak to a ChexSystems representative call: 1-800-513-7125.

Citibank's policy on ChexSystems

If you have a ChexSystems record, the branch staff will review whether money is owed to Citibank. If \$500 or more is owed to Citibank, you will have to repay it. Once payment is confirmed, a branch staff will consider your request for the account. Customers with fraud history will not be able to open an account.



Bank On San Francisco Certified Account

June 2018

US Bank

Name of Account: Safe Debit Account

Fees:

- Monthly fee: \$4.95
- Out-of-Network ATM: \$2.50

IDs Accepted as Primary Identification:

- Foreign Passport
- Mexican Matrícula Consular ID
- Guatemala Consulate ID
- U.S. Alien Registration/ Immigration Card
- Canadian Driver's License
- US Department of State Driver's License
- U.S. Military ID Card

What is ChexSystems?

When you sign-up for an account, a bank or credit union will learn about your banking history from ChexSystems, a consumer reporting agency. ChexSystems holds the names of bank account holders whose accounts have previously been closed because of a longstanding negative balance or suspected fraud. Examples of fraud could include cashing forged checks or using someone else's information to open an account. To get a copy of your own ChexSystems report go to the website: www.chexsystems.com. To speak to a ChexSystems representative call: 1-800-513-7125.

US Bank's policy on ChexSystems

If you have a ChexSystems record, the branch staff will review whether money is owed to US Bank. If you owe money to US Bank, you will have to repay it. Once payment is confirmed, a branch staff will consider your request for the account. Customers with fraud history will not be able to open an account.

