

Checking and Prepaid Products

V: 10.15.18

Legend

Product meets the National Bank On Account Standards for being a safe and affordable product

Product meets some, but not all National Bank On Account Standards for being a safe and affordable product

	Bank of America SafeBalance Banking® Account	Chase Chase Liquid® Card	Denver Community Credit Union Preferred Account	Denver Community Credit Union Stored Value Card	First National Bank Access Debit Account	Fitzsimons Credit Union Free Checking	KeyBank Hassle-Free Account®	Wells Fargo EasyPay® Card	US Bank Safe Debit Account
Monthly Fee	\$4.95	\$4.95	\$0	Requires one time \$10 setup fee without checking account	\$4	\$0	\$0	\$5	\$4.95
Minimum Opening Deposit	\$25	\$25	\$25	\$0	\$0	\$5	\$10	\$25	\$25
Account Inactivity Fee	\$0	\$0	\$5/mo. after no activity for (1) year	\$5/mo. after no activity for (1) year	\$ 0	\$5/mo. after no activity for (1) year	\$ 0	\$0	\$0
Overdraft	No checks or overdraft allowed	No checks or overdraft allowed	Checks allowed opt-in for overdraft; see bank for fees	No checks or overdraft allowed	No checks or overdraft allowed	Checks allowed opt-in for overdraft; see bank for fees	No checks or overdraft allowed	No checks or overdraft allowed	No checks or overdraft allowed
Free Debit or Prepaid Card	Debit	Prepaid	Debit	Prepaid	Debit	Debit	Debit	Prepaid	Debit
Free Online Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Online Bill Pay	Yes	Yes	No, \$3.95/mo. fee waived if service used 1x per month	No, \$3.95/mo. fee waived if service used 1x per month	Yes	Yes	Yes	Feature not available, (4) free money orders or cashier checks provided	Yes
Mobile Deposit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
ITIN/Mexican Consulate (Matrícula Consular Accepted)	Mexican Consulate only	Both accepted	Both accepted	Both accepted	Both accepted	Both accepted	Both accepted	Both accepted	Both accepted

To avoid overdraft and non-sufficient funds fees for ATM and one-time debit card transactions, tell your financial institution that you do not "opt in" for overdraft services.