

Checking and Prepaid Products

V: 05.24.21

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

Click account name to learn										
more!	Bank of America Advantage SafeBalance	Chase Secure Banking	Denver Community Credit Union Preferred	Credit Union	First National Bank Access Debit	Fitzsimons Credit Union	Independent Financial	KeyBank Hassle-Free	U.S. Bank	Wells Fargo Clear Access
	Banking Account	<u>Account</u>	<u>Account</u>	<u>Card</u>	<u>Account</u>	<u>Checking</u>	<u>Account</u>	<u>Account</u>	<u>Account</u>	<u>Banking</u>
Monthly Fee	\$4.95	\$4.95	\$0	\$0	\$4	\$0	\$4.95	\$0	\$4.95	\$5
Minimum Opening Deposit	\$25	\$0	\$25	\$0	\$0	\$5	\$25	\$10	\$25	\$25
Account Inactivity Fee	\$0	\$0	\$5/mo. after no activity for one (1) year	\$0	\$0	\$5/mo. After no activity for one (1) year	\$0	\$0	\$0	\$0
Overdraft	No checks or overdraft allowed	No checks or overdraft allowed	Checks allowed opt-in for overdraft; see credit union for fees	No checks or overdraft allowed	No checks or overdraft allowed	Checks allowed opt-in for overdraft; see credit union for fees	No checks or overdraft allowed	No checks or overdraft allowed	No checks or overdraft allowed	No checks or overdraft allowed
Free Debit or Prepaid Card	Debit	Debit	Debit	Debit	Debit	Debit	Debit	Debit	Debit	Debit
Free Online Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Online Bill Pay	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mobile Deposit		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
open account online! Remote (Online) Opening	Yes Yes	Yes	<u>Yes</u>	No	No	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>
ITIN/Mexican Consulate (Matrícula Consular Accepted)	Both accepted	Matricula Consular Card accepted	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.