

Banner Bank

Name of account, if any: Banner Free Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$100

ATM charges

- Within network: Free
- Out-of-network charged by this institution: Free
(There may also be an originating charge)

Acceptance of alternative ID (non-U.S. government IDs) (*In addition to Mexican Matricula Card and ITIN in lieu of Social Security Number*): Canadian Driver's License

Availability of free printed checks/cost to order printed checks: 50 free checks

Can a customer open an account online? Not through Bank on S-KC

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: \$5 monthly charge if balance falls below \$250 during month.

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: \$18 each if in foreign currency; \$30 each if in US currency

Cost of money orders: \$3.00

Cost of cashier's checks: \$5.00

Foreign languages that can be accommodated by branches: Spanish, Russian, German, Mandarin, Japanese

Availability of auto loans: Yes

Availability of “small dollar” (under \$1000) loans/alternative payday loans: Visa Credit Card

Financial incentives for completing financial education? Yes

Repayment of outstanding overdrafts required before opening an account? Only if owed to Banner Bank

Will consider opening an account for someone placed on Chexsystems less than 6 months ago? No

Innovative savings programs/incentives for savings: N/A

In addition to waiving one set of OD/NSF fees per year, participating financial institutions have agreed to offer one additional service or feature to help customers avoid NSF/OD occurrences/fees. What are you offering? In lieu of waiving one set of OD/NSF fees per year, an Overdraft Protection setup linked to the savings account at a \$4 charge per occurrence is being offered.