

City Bank

Name of account, if any: Free Checking Account

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$100

ATM charges

- Within network: Free
- Out-of-network charged by this institution: \$1 per transaction
(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*): None

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

Can a customer open an account online? Yes

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: Free if linked to checking account

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Not available

Cost of money orders: We do not sell money orders

Cost of cashier's checks: \$5.00 each

Foreign languages that can be accommodated by branches: Spanish, Tagalog, Bosnian, Serbian, Korean, Filipino (may not be available at all locations)

Availability of auto loans: Yes

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

Based on approval of credit we offer an overdraft line of credit loan that is linked to your checking account that will advance in increments of \$50.00 up to your established credit limit, to cover any items that may post to your account that would cause an overdraft. There is no set up fee or annual fee, and there are no fees for the advances. This is considered an unsecured variable rate line of credit; please contact us for the current rate information.

Financial incentives for completing financial education? No

Repayment of outstanding overdrafts required before opening an account? Yes To any financial institution owed

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

Innovative savings programs/incentives for savings: We offer to link a savings account to your checking account so you can set up a scheduled transfer from your checking to your savings account to assist in your savings goals. We can also set up your account to automatically transfer available funds from your savings account to your checking account if an item came in that would overdraw your checking account. You can also set up a scheduled transfer from your checking to your savings account to assist in your savings goals.

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? We offer to link a savings account to your checking account, which can automatically transfer available funds from your savings account to your checking account if an item came in that, would overdraw your checking account.

Based on approval of credit we offer an overdraft line of credit loan that is linked to your checking account that will advance in increments of \$50.00 up to your established credit limit, to cover any items that may post to your account that would cause an overdraft. There is no set up fee or annual fee, and there are no fees for the advances. This is considered an unsecured variable rate line of credit; please contact us for the current rate information.