

United Commercial Bank

Name of account, if any: Community Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$25

ATM charges

- **Within network:** Free
- **Out-of-network charged by this institution:** \$1 per transaction. Foreign (non-US) Transaction ATM Fee - Varies dependent upon the transaction amount.
(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*): Guatemalan ID card

Availability of free printed checks/cost to order printed checks: Cost varies with style and quantity

Can a customer open an account online? No

Availability/cost of online banking: No monthly fee. Please refer to the "Personal Online Banking Services" section of the Fee schedule.

Availability/cost of online bill pay: No monthly fee. Please refer to the "Personal Online Banking Services" section of the Fee schedule.

Cost, if any, of savings account: N/A

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Not allowed in first 6 months of account

Cost of money orders: N/A; we do not sell money orders.

Cost of cashier's checks: \$6

Note: All products and services of financial institutions are subject to change.

4/09

Foreign languages that can be accommodated by branches: Mandarin, Cantonese

Availability of auto loans: No

Availability of “small dollar” (under \$1000) loans/alternative payday loans: No

Financial incentives for completing financial education? No

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

Will consider opening an account for someone placed on ChexSystems less than 6 months ago? Yes

Innovative savings programs/incentives for savings: No

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? Quick communication with customer at time of NSF/ OD.