



Participating Banks and Credit Unions	Checking Account Name	Monthly Maintenance Fee	Minimum Opening Deposit	Out of Network ATM Fees*	Cost for Printed Checks	Cost of Outgoing Foreign Wires	Overdraft Fees	Online Bill Pay	Cost of Money Orders	Small dollar loans (under \$1000)	Secured Credit Card	Repayment of Outstanding Overdraft Required Before Opening
Bank of America	<u>SafeBalance Banking®</u>	\$4.95	\$25	\$2.50	Checks not issued	\$45	\$0	Yes	N/A	No	Yes	Yes
Banner Bank	<u>GoodStart</u>	\$3 (Waived under specific circumstances)	\$50	None	Varies; base price \$25	\$50 each	\$30	Yes	\$2 (up to four money orders per month)	No	Yes	Only if owed to Banner
BECU	<u>Member Advantage</u>	Free	\$0	None	Varies; base price \$15.00	\$35	\$25	Yes	\$3 Cashiers Check	Yes	Yes	Yes
Cathay Bank	<u>Community Checking</u>	Free	\$10	\$2	Varies, base price \$29.50	\$30 Domestic \$40 International	\$25	Yes	Not Issued	No	No	Yes
Chase	<u>Chase Liquid Card®</u>	\$4.95	\$0	\$2.50	Checks not issued	N/A	\$0	Yes	\$5	No	No	Only if owned to Chase
Columbia Bank	<u>Foundation Account</u>	\$3.00	\$25	\$2.50	Checks not issued	\$45	N/A	Yes	\$5	No	Yes	Bank Discretion
East West Bank	<u>Community Checking</u>	Free	\$25	First two free	Varies; base price \$18.00	\$40	\$30	Yes	\$5	No	Yes	Bank Discretion
Express Credit Union	<u>Checking</u>	Free	\$10	\$1.00	Varies; base price \$14.95	Foreign wires not issued	\$28	Yes	\$1	Yes	Yes	Negotiable
HomeStreet Bank	<u>Bank On Checking</u>	Free	\$50	\$1.50	Free Counter Checks; base price \$20	\$20	\$30	Yes	Not Issued	Yes	Yes	Bank Discretion
KeyBank	<u>Hassle-Free Account</u>	Free	\$10	None	Checks not issued	\$45	\$0	Yes	\$5.00	Yes	No	Only if owed to KeyBank
Plaza Bank	Community Checking	Free	\$25	None	50 free	\$30 -\$40 (\$10 w/ Rapido Envio)	\$35, but no OD Fee for Debit and ATM Use, 1st Occurrence free.	Yes	\$4	No	Yes	Bank Discretion
Seattle Bank	<u>Free Checking</u>	Free	\$50	None	1 box free	\$35	First occurrence free. Then, \$29-\$32.	Yes	Not Issued	No	No	Yes, unless < \$100 and older than 2 yrs
Union Bank	<u>Access Account</u>	\$5 w/on-line stmt; \$6 w/paper stmt; waived with single direct deposit of \$25+ per monthly statement period	\$25	\$2.00 inside U.S.; \$5.00 outside U.S.	Checks not issued	\$40-\$65	\$0	No	\$1.50	No	No	Bank Discretion
US Bank	<u>Safe Debit Account</u>	\$4.95	\$25	\$2.50	Checks not issued	\$50	\$0	Yes	\$1.65	No	Yes	Only if owed to US Bank
Wells Fargo Bank	<u>EasyPay® Card</u>	\$5.00	\$25	\$2.50	Checks not issued	\$45 USD, \$35 Foreign Currency	\$0	Yes	No Charge	No	Yes	Yes

\* This is your bank or credit union's charge, but the out-of-network ATM may charge its own fee.

Bank On Seattle King-County is a public and private initiative of the **Financial Empowerment Network | Seattle-King County** to connect people who are unbanked or underbanked to affordable mainstream financial services, including checking, savings, credit, and financial education opportunities. For more details, visit [www.everyoneiswelcome.org](http://www.everyoneiswelcome.org).

Note: All fees are subject to change.

5/15/2017