



**Name of financial institution: Amalgamated Bank**

**Checking Account Information**

1.	Name of checking account	Second Chance Account.
2.	Monthly maintenance fee	\$0.00
3.	Minimum opening deposit requirement	\$0.01 (checking), \$5.00 (savings).
4.	Minimum monthly account balance	\$0.00
5.	Accepted forms of alternative ID (non-U.S. government IDs)	<ul style="list-style-type: none"> <li>• Valid/Unexpired Foreign Passport.</li> <li>• Valid Matricula Consular Card (w/ITIN).</li> </ul>
6.	Within network ATM fees/charges	None (Network includes all AllPoint ATMs).
7.	Out-of-network ATM fees/charges	\$0.75 per ATM use.
8.	What is the cost to order printed checks? Does your bank offer any free checks?	First 50 are free. After that, printing fees vary depending on the style of check.
9.	Are there any check writing fees?	No.
10.	Can a customer open the account online?	Yes*.
11.	What is the cost / availability of online banking?	Free.
12.	What is the cost / availability of online bill pay?	Free.
13.	Is direct deposit available?	Yes.
14.	Will your bank consider opening an account for someone placed on ChexSystems less than 6 months ago?	Yes.

**Other Financial Services**

15.	What is the cost (if any) of a savings account?	No cost.
16.	What is the cost / availability of outgoing foreign wire transfers?	\$30 outgoing, \$10 incoming.
17.	What is the cost of a money order?	\$5
18.	What is the cost of a cashier's check?	\$10

### Other Financial Services (cont.)

19.	Does your bank offer “small dollar” loans (under \$1,000) or alternative payday loans?	Personal loans can be under \$1000.
20.	Are auto loans available?	Yes.

### Overdraft Policies

21.	Is repayment of outstanding overdrafts required before opening an account at your bank?	<ul style="list-style-type: none"> <li>• Customers must have no history of fraud;</li> <li>• There is allowance for “closure for NSF activity”</li> <li>• Customers cannot have more than two “paid closures;”</li> <li>• Total “unpaid closures” cannot exceed \$100</li> </ul>
22.	Does your bank automatically decline coverage of ATM/debit overdrafts?	As of July 1st, yes.
23.	Does your bank link savings accounts to cover overdraft with no additional fee?	No.
24.	What services or product features does your bank offer to help customers avoid NSF/OD occurrences and fees? (e.g., waiving of fees, email alerts, etc.)	Offer one overdraft waiver per year.
25.	Can a customer sign up for text or email messages to notify them of a low account balance?	No.

### Other Questions

26.	Does your bank offer any innovative savings programs or other incentives for saving?	Automatic Savings Program.
27.	Does your bank offer financial incentives for completing financial education programs?	Customer receives up to a \$30 credit after successful completion of Money Sense.
28.	Can your bank’s branches accommodate foreign language speakers, and if so, what languages?	Yes. Spanish and Arabic.