



Name of financial institution: CheckSpring Bank

Checking Account Information

1.	Name of checking account	Checkless Checking.
2.	Monthly maintenance fee	\$0.00
3.	Minimum opening deposit requirement	\$0.00
4.	Minimum monthly account balance	\$0.00
5.	Accepted forms of alternative ID (non-U.S. government IDs)	All government issued (U.S. and foreign).
6.	Within network ATM fees/charges	Free at CheckSpring Bank and MoneyPass Network ATMs.
7.	Out-of-network ATM fees/charges	\$1.00.
8.	What is the cost to order printed checks? Does your bank offer any free checks?	Not applicable.
9.	Are there any check writing fees?	Not applicable.
10.	Can a customer open the account online?	No (Service expected within year).
11.	What is the cost / availability of online banking?	Free.
12.	What is the cost / availability of online bill pay?	Online bill pay is in development. In-branch bill pay is available through Pay-O-Matic for a \$1.00 Fee.
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?	Statement Savings –No-minimum balance requirement, no account fees.
16.	What is the cost / availability of outgoing foreign wire transfers?	Available. \$30.00. (Western Union also available as money transfer alternative. WU rates apply.)
17.	What is the cost of a money order?	\$0.50 each.
18.	What is the cost of a cashier's check?	\$5.00 each.

Other Financial Services (cont.)

19.	Does your bank offer “small dollar” loans (under \$1,000) or alternative payday loans?	Limited availability.
20.	Are auto loans available?	No.

Overdraft Policies

21.	Is repayment of outstanding overdrafts required before opening an account at your bank?	No.
22.	Does your bank automatically decline coverage of ATM/debit overdrafts?	Yes.
23.	Does your bank link savings accounts to cover overdraft with no additional fee?	Yes.
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.)	CheckSpring Customer Service Representatives are available to discuss customer difficulties and have discretion to waive fees on a per case basis.
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?	Yes. Check Casher’s Savings Club, Youth Savings Account, Credit Building Accounts.
27.	Does your bank offer financial incentives for completing financial education programs?	Not currently, but in development.
28.	Can your bank’s branches accommodate foreign language speakers, and if so, what languages?	Yes. Spanish.