



**Name of financial institution: East West Bank**

**Checking Account Information**

1.	Name of checking account	East West Value Checking.
2.	Monthly maintenance fee	\$0.00
3.	Minimum opening deposit requirement	\$25.00
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>• Mexican Matricula Consular ID</li> <li>• Guatemala Consular ID</li> </ul>
6.	Within network ATM fees/charges	No charges.
7.	Out-of-network ATM fees/charges	No East West Bank fee for the first 2 withdrawals per month, \$1 for each one thereafter.
8.	What is the cost to order printed checks? Does your bank offer any free checks?	No. Check order costs \$17.30.
9.	Are there any check writing fees?	No.
10.	Can a customer open the account online?	No.
11.	What is the cost / availability of online banking?	No charge.
12.	What is the cost / availability of online bill pay?	No charge.
13.	Is direct deposit available?	Yes.
14.	Will your bank consider opening an account for someone placed on ChexSystems less than 6 months ago?	Will open an account for non-fraud history if ChexSystems history is more than one year old; if it is less than one year old, financial education is required.

**Checking Account Information**

15.	What is the cost (if any) of a savings account?	For East West Savings, there is no maintenance fee if \$300 average monthly balance is maintained in the account. If balance is lower than \$300, there is a 3 dollars fee.
16.	What is the cost / availability of outgoing foreign wire transfers?	Domestic: \$25 per item; International: \$35 per item.
17.	What is the cost of a money order?	\$5 per order.
18.	What is the cost of a cashier's check?	\$10 per check.

### Overdraft Policies

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

### Overdraft Policies

21.	Is repayment of outstanding overdrafts required before opening an account at your bank?	Yes.
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?	Optional, but a charge of \$5 will be assessed for the transfer from linked savings to checking account when NSF hits.
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.)	We offer overdraft transfers from a savings account to cover an overdraft on a checking. There is a nominal fee of \$5 per transfer.
25.	Can a customer sign up for text or email messages to notify them of a low account balance?	Yes, through online banking service.

### Other Questions

26.	Does your bank offer any innovative savings programs or other incentives for saving?	Yes. Bonus Money Marketing account that guaranteed the higher rate for 90 days.
27.	Does your bank offer financial incentives for completing financial education programs?	No.
28.	Can your bank’s branches accommodate foreign language speakers, and if so, what languages?	Yes. Mandarin Chinese and Cantonese Chinese.