



Name of financial institution: Union Settlement House Credit Union

Checking Account Information

1.	Name of checking account	Bank On Checking.
2.	Monthly maintenance fee	\$3.00
3.	Minimum opening deposit requirement	\$0 (Must open a savings with a minimum of \$25.00).
4.	Minimum monthly account balance	\$0
5.	Accepted forms of alternative ID (non-U.S. government IDs)	Valid and current passport, matricular consular ID.
6.	Within network ATM fees/charges	\$0.00 (Free at any Co-op accepted ATM – McDonalds in East Harlem).
7.	Out-of-network ATM fees/charges	4 free out of network fees, \$0.75 afterwards (additional Bank network fees may apply).
8.	What is the cost to order printed checks? Does your bank offer any free checks?	Printed check begins at \$10.00 and up.
9.	Are there any check writing fees?	Free.
10.	Can a customer open the account online?	No.
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?	\$0.00 per month.
16.	What is the cost / availability of outgoing foreign wire transfers?	\$26 up to \$500, \$31 up \$1000, \$36 up to \$2000.
17.	What is the cost of a money order?	Up to \$200 - \$2.00, up \$500 - \$3.00, up to \$1000 - \$4.00.
18.	What is the cost of a cashier's check?	\$15.00

Other Financial Services (cont.)

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

Overdraft Policies

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| 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, up to four per month automatic transfer. |
| 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.) | Online banking, Audio system to check balance. |
| 25. | Can a customer sign up for text or email messages to notify them of a low account balance? | Not available. |

Other Questions

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| 26. | Does your bank offer any innovative savings programs or other incentives for saving? | Holiday Club account to save for Christmas spending
Vacation Club to save for vacation plans. |
| 27. | Does your bank offer financial incentives for completing financial education programs? | 1% rate reduction for loan if complete the credit union financial literacy course. |
| 28. | Can your bank’s branches accommodate foreign language speakers, and if so, what languages? | Bi-Lingual branch - Spanish. |