	Bank of America	Banner Bank	вмо	California Bank & Trust	Chase	Citibank	First Bank	Golden 1 Credit Union	PNC Bank	Self Help Federal Credit Union	Tri Counties Bank	Umpqua Bank	US Bank	Wells Fargo
Account Name and	Advantage SafeBalance Banking	Banner's Digital Account	Smart Money Checking	OnBudget Banking	Secure Banking	Access Checking	Imagine Checking	Easy Checking	Foundation Checking	Access Checking	Money Smart Checking	Foundation Checking	Safe Debit Account	Clear Access Banking
Weblink Weblink	https://www.bankofamerica.com/depo sits/checking/advantage-banking/	https://www.bannerbank.com/ personal/personal- checking/banners-digital- account	https://www.bmo.com/en- us/main/personal/checkin g-accounts/smart-money/	https://www.calbanktrust.com/person al/personal-checking/onbudget- banking/	https://personal.chase.com/ personal/secure-banking	https://www.citi.com/banki ng/checking-account	https://www.first.bank/Personal/S pend/Checking-Accounts	https://www.golden1.com/check ng/easy-checking-account	thttps://www.pnc.com/en/personal- banking/banking/checking/foundation- checking.html	https://www.self- help/cu.org/personal/accounts/chec king-accounts	https://www.tcbk.com/personal/a ccounts/money-smart-checking	https://www.umpquamerqer.com/personal/accounts/foundation-account	https://www.usbank.com/bank- accounts/checking-accounts/checkless- checking.html	https://www.wellsfargo.com/c hecking/clear-access- banking/
Monthly fee	\$4.95	\$3.00	\$5 (\$0 if under age 25)	\$5.00	4.95 (\$0 fee if you deposit \$250 or more per statement period)	\$5 (walved when the account has \$250 or more in Enhanced Direct Deposits)	\$5	\$0	\$5 (walved for account holders age 62+	\$5 (waivable)	\$5.00 (waived with a \$500.00 minimum daily balance account's qualifying minimum daily balance is the day with the lowest end-of-day ledger balance within a statement cycle)	\$3 (waived if primary account owner is under 18)	\$4.95	\$5 (waived for primary account owners 13-24 years old)
Minimum opening deposit	\$25	\$25	\$25	\$25	\$0	\$0	\$25	\$0	\$0	\$0	\$25	\$25	\$25	\$25
Minimum balance requirement	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Can I open an account online?	Yes with U.S. ID and Social Security Number	Yes, with ID (they may ask for additional information such as address verification)	Yes, with Social Security Number.	Yes	Yes with U.S. ID and Social Security Number	Yes with U.S. ID and Social Security Number	Yes, with SSN and Photo ID	Yes	Yes with U.S. ID and Social Security Number	No	Not available	Not available online	Yes with U.S. ID and Social Security Number	Yes with SSN & resident U.S address
Can I open an account using foreign ID like a Matricula?	Yes	Yes	Yes	Yes, with proof of address and either a SSN or ITIN		Yes	Yes	Yes, the Matricula Consular Card is accepted as from of primary identification in all branch offices	Yes - In person at a PNC branch	Ves		Cultiforms permits Notaries to accept the following Serms of Identification: A California deriver's ID A U.S. passport (or passport cared) A inmade selentification cared issued by the California Department of A control or cared to tentification issued by a sheriff's department if the inmade is in custody in a local detention facility or cared to the cared or cared to the cared or cared o		Yes
Can I open this account if I've had an account closed in the past?	Yes (unless for fraud, and past overdrafts owed any financial institution must be paid)	Yes (unless for fraud, and past overdrafts must be paid off if the amount owed is over \$100)	Yes	Yes (unless the account was closed due to fraud, and any outstanding overdrafts with a financial institution must also be paid in full)	Yes (unless for fraud, and past overdrafts owed Chase must be paid)	Yes (unless for fraud, and past overdrafts owed Citibank must be paid)	Yes (unless for fraud, and past overdrafts owed must be paid)	Yes (unless for fraud, default or any loan obligation to Golden 1, and/or failure to restore to a positive account balance after overdrawing accounts with Golden 1)	Yes (unless for fraud, and past overdrafts must be paid)	Yes (unless for fraud, and past overdrafts of \$500+ owed any financial institution must be paid)	Yes (unless it has been closed for fraud or if there are unpaid overdrafts at any financial institution)	Yes (unless closed due to fraud)	Yes (unless for fraud, and past overdrafts owed US Bank must be paid)	Yes (unless for fraud, and past overdrafts of \$500+ owed any financial institution must be paid)
Out-of-network ATM fee	\$2.50	\$0	\$3.00	\$2.50	\$2.50	\$2.50	\$3.00	\$2.00	\$3 in US; \$5 international	\$2.50	\$3.00	\$2.50	\$2.50	\$3.00
Invalid check deposit fee	\$12	\$0	\$0	\$12	\$12	\$0	\$12.50	\$0	\$0	\$12	\$0	\$15	\$19	\$0
Personal checks available?	No	Yes	Yes	No	No	No	Yes	Yes; first 40 free	Yes	No	No	No	No	No
Online bill-pay?	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes (can be used for both Electronic Funds Transfers and mailing paper checks; service is free for the first 20 transactions each month, and a fee of \$1 is applied for each additional item processed within the same monthly cycle)	No	Yes	Yes	Yes
Paper checks sent through online bill pay?	Unavailable	Yes	Yes	Unavailable	Free	Free	Unavailable	Free		Free	Unavailable	Yes	Unavailable	Free
Cost of money	\$15	\$10	\$5	Unavailable (Cashier's Check: \$10)	\$5	\$5	\$0 (4 free per month)	\$5 per item (money orders may be issued up to \$1,000)	Unavailable	\$1	Unavailable	Not offered (\$10 cashier's checks)	\$1.65	\$5
Cost of wire transfers		Incoming \$15; Outgoing \$30 domestic, \$50 international	international	Incoming \$15; Outgoing \$35	Unsvallable	Incoming \$15: Outgoing: \$25 Domestic, \$35 Online \$35 International	Incoming \$15; Outgoing: \$35 In., branch, \$25 Telephone, \$55 International		Domestic Wires: Incoming \$15.00, Agent-Assisted Outgoing \$30.00, Self-Service Outgoing \$25.00, International Wires: Incoming \$15.00, Agent-Assisted Outgoing \$50.00; Self-Service Outgoing - Sent in US Dollars (USD) \$40.00, Self-Service Outgoing - Sent in US Dollars (USD) \$40.00, Self-Service Outgoing - Sent in USD) \$40.00, Self-Service Outgoing - Sent in Foreign Currency (FX) \$5.00	Incoming Free; Outgoing \$25 domestic and \$35 international.	Incoming \$15.00, Outgoing Domestic \$30.00, Outgoing International \$35.00	\$15 incoming, \$30 outgoing domestic, \$50 outgoing international	Incoming \$25; Outgoing \$50	Domestic and international wire transfers \$25 when done online or through the mobile app, and \$40 if done in person at a branch; incoming wire transfers \$15
Is a free savings account available?	transfer of \$25+ month	an auto transfer of \$25 or	Bundle the BMO Smart Money Checking account with a Savings Builder account and earn \$5 every month you grow your Savings Builder balance by \$200 or more for the first year (no monthly maintenance fee, unlimited withdrawals, APY of 0.01%)	Yes, with a checking account, keeping a balance of \$200 or more, or making a credit of \$25 or more every billing cycle	Yes	Yes (with \$1,500 average monthly balance)	Yes, with a certain balance each month	Yes	Yes with \$300 daily balance	Yes	No	No	Yes	Yes
Is a secured credit card available?	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	No	Yes	Yes	No
Debit card available?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes