

Bank On S.F. Survey

	B of A	Wells Fargo	Union Bank	Citibank	US Bank	Bank of the West	Washington Mutual	SF Federal Credit Union	Patelco credit Union	Mission Bank	V
Basic Fees	\$3 per month, fee waived with \$300 daily balance	\$8 per month, fee waived with direct deposit	\$4 per month, fee waived with direct deposit	No fee accounts	\$4 monthly, \$1,000 monthly to waive fee	No fee checking and savings accts with direct deposit	\$5 to open account	\$5 membership fee	\$20 membership fee	\$100 to open acct	
Min balance requirement	\$100	None. Checking fee included at \$5 per month.	\$1	\$10	\$100	No minimum	\$300 monthly minimum or \$3 fee	\$10 minimum deposit	\$150 per quarter or \$3 per month	\$500 quarterly balance	
Direct deposit requirement	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	
Check return fees	\$16 1-2 \$30 3-5 \$33 over 5	\$22 per transaction	\$15. Overdraft protection is also offered.	\$20 per transaction	\$20 1-3 \$33 over 4	\$18 for the first four. \$20 thereafter.	\$5 service charge plus \$22 per check	\$15 per transaction	\$19 per transaction	\$25 per transaction	\$2
Max. # of live teller calls & fees	3 withdrawals per month. \$3 per withdrawal afterwards.	No max & no fees	No max & no fees	No max & no fees	No max & no fee	No max & no fee	No max & no fee	No max & no fees	No max & no fees	No max & no fees	
ATM/Debit card available? Cost?	Yes, no cost	Yes, no cost	Yes, no cost	Yes, no cost	Yes, no cost	Yes, no cost with direct deposit account	Yes, no cost	Yes, no cost. Also no ATM fees for using other bank ATM's	Yes, no cost	Yes, no cost	
Hard copy account statement available	Yes	Yes	Yes	Monthly statement only	Yes, quarterly. \$6 per copy thereafter	Yes	Yes	Yes	Yes	Yes, monthly	
Are Metricula cards accepted as primary ID?	No	Yes	No	Yes	No	No, never heard of them	No	No, never heard of them	No	No	
Is any alternative id acceptable	No		Patriot Act issues as far as id goes	None...due to Patriot Act restrictions	No	No, need social security number and picture id to open an account	No	No	No	No	
Remittance fees	Various	\$8 general fee. Need to check local branches for other fees	\$9 general fee	\$10 general fee	Various	Various	Various	Various fees. \$5 is the highest fee	Various	\$5 and \$6	
Money order fees	\$6 cashiers check. No money orders offered	\$8 cashiers check. \$4 personal money orders	\$1.50 per money order	\$2 per money order	\$4 per money order, \$6 per cahiers check	\$4 per money order. \$6 per cahiers check	\$4 per money order, \$6 per cashiers check	\$2 per money order. \$3 per cashiers check.	\$2 per money order, \$5 per cashiers check	\$5 per money order, \$6 per cashiers check	\$1 orc
Do you have any special features geared for low income individuals & families	None	Opportunity Checking – geared toward people that are or have been credit risks.	Electronic Access Account Cards (EAA). Acct acts as a pay card. Direct deposit through employer only.	None	None	None	None	None. Same general start up account for everyone.	None, just general membership fee. Same for everyone.	None	

2nd chance checking	No	Yes – opportunity checking. Only done at the individual banking centers	Yes – 2 nd chance banking Eligible to open a checking account after one year of bad check cashing.	No – but secured credit cards are offered.	No – refer to the check system. Up to the branch manger for approval.	No – refer to check system	No – refer to check system	No	No	No	
Short Term Loans and percentage rates.	No	No	Yes - 16% - 17% on 6 & 12 month loans. Non-secured	No	No	No	No	No	No	No	Ye ev bo 14 46 AF