



Office of the
New York City Comptroller
Scott M. Stringer

Take It To The Bank

**A NEW YORKER'S GUIDE TO
AFFORDABLE CHECKING OPTIONS**

AN INITIATIVE OF COMPTROLLER SCOTT M. STRINGER

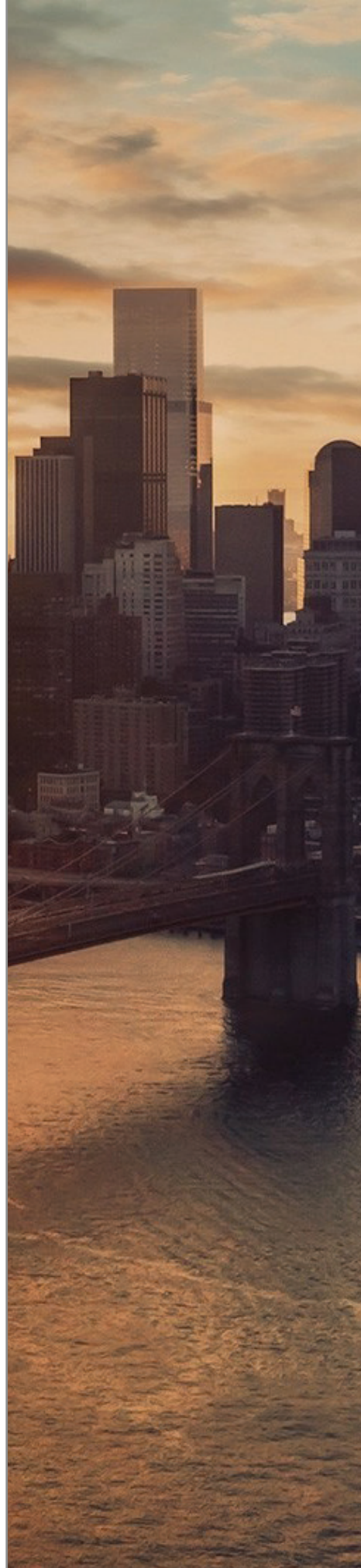
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EXECUTIVE SUMMARY

Bank accounts come with many benefits. Even the most basic bank account gives consumers a secure place to deposit their hard earned wages, grow their savings, pay bills, accrue credit, and manage their own money. From the teenager with his or her first summer job to the near-retiree carefully tending their finances, bank accounts give consumers control over their own financial lives.

Unfortunately, too many New Yorkers do not share in the benefits of banking. While New York City is the financial capital of the world, an estimated 825,000 adults in New York City lack even a basic checking account.¹ This amounts to 13 percent of all City households, well above the national rate of 7.7 percent.² In some neighborhoods like Mott Haven and Melrose in the Bronx, over half of all residents are classified as “unbanked.”³

All New Yorkers should be able to reap the benefits of participating in the banked economy. And for the unbanked and underbanked, access to an affordable account can save hundreds of dollars per year compared to costly alternative financial services like check-cashing. However, deciding which account best suits one’s needs can be a daunting task and obtaining comprehensive information about the features and fees associated with accounts can be challenging for the average consumer.

Take it to the Bank, by New York City Comptroller Scott M. Stringer, is designed to make that process easier by providing extensive information on basic banking products in one place. The 74 checking accounts surveyed in this report – one account per featured bank – have the lowest opening deposit and monthly maintenance fees among each bank’s product offerings, making them an accessible entry point to banking for many New Yorkers. This report profiles 74 different FDIC-insured banks that offer retail services in New York City, and shares data on 34 different features, fees and attributes of each bank.

Offering by far the most comprehensive review of basic bank accounts currently available to local consumers, the report assembles and interprets over 2,500 separate data points relating to bank features and policies. In addition, this information is available in an interactive online search tool at www.takeittothebank.nyc, which makes it easier than ever for New Yorkers to take a second look at their existing accounts, or open an account for the first time.

Take it to the Bank aims to promote transparency in consumer banking by highlighting the factors that are most important to everyday New Yorkers. A 2011 Pew Trust study of checking accounts found that among 265 checking products surveyed, the median disclosure statement included 111 pages of fine print.⁴ Buried within that mountain of legalese is crucial information about fees, account benefits rules, and bank procedure. For the first time in New York City, this report brings that information out into the open.

To help consumers further navigate the diversity of checking options available in New York City, this report provides an at-a-glance assessment of the most affordable bank accounts available to consumers. Accessing the fees, costs, and policies associated with each account is intended to help New Yorkers quickly identify bank accounts with the most competitive combination of features and policies.

Some key findings of the report include:

- For a low balance customer, the average cumulative cost of maintenance and transaction fees amounted to \$73 per year.
- The combined initial opening deposit requirement and the estimated cost of utilizing a ‘basic’ bank account ranged from \$0 to \$500 per year for a low balance consumer, according to a model developed by the Comptroller’s office.
- 28 percent of banks did not appear to offer or widely advertise a “basic banking” (also known as Lifeline) account, as is required under New York State law.⁵ Failing to promote these accounts makes finding an affordable entry point into banking all the more difficult for New Yorkers.
- Among the 20 banks offering the most affordable combination of fees and opening deposits, the vast majority (90%) are banks with 25 branches or fewer. This finding suggests that the bank on your block might not be the best bank for your buck.
- Only 28 percent of banks are currently accepting the City’s new municipal ID card, IDNYC, as a valid form of identification with which to open an account.

Understanding banking options is critical for today’s consumer. The percentage of banks with more than \$50 billion in assets that offered free checking declined from 96 percent in 2009 to 41 percent in 2011.⁶ Furthermore, in 2013, the nation’s banks took in an estimated \$31.9 billion from overdraft fees alone, while monthly maintenance fees continue to rise.⁷

More locally, there are clearly steep challenges to overcome in providing *all* New Yorkers with safe, accessible and affordable banking services. The City’s Community Investment Advisory Board (CIAB) recently found that there are 1.2 branch locations for every 1,000 residents in areas with a majority-minority population, compared to 3.6 locations per 1,000 residents in areas that are majority white.⁸ In addition, the Bronx has the lowest concentration of bank branches per household of any county in the nation, while also having the lowest median household income in the five boroughs.⁹

Take it to the Bank is the latest in a series of reports designed to increase transparency and accountability in the financial services industry, a bulwark of the New York City economy. In March 2015, Comptroller Stringer issued *Safeguarding our Savings*, which called for federal and state action to hold financial planners to the “fiduciary standard”—which dictates that advisors act in the best interests of clients—or, where planners are subject to a lower standard, to disclose that in plain language to clients.



INTRODUCTION

New York City is the financial capital of the world, home to a diverse array of financial institutions that cater to clients ranging from Fortune 500 firms to working families across the five boroughs. However, despite the City's financial preeminence, the benefits of the banked economy remain beyond the reach of many New Yorkers. Research conducted by the New York City Office of Financial Empowerment found that 825,000 adults in New York City lack even a basic checking account.¹⁰ As a result, many “unbanked” residents rely on costly alternative financial services like check-cashing and lending.¹¹

Take it to the Bank is designed to improve financial empowerment by providing individuals and families with the information they need to choose the bank that is best for them. This is especially important since research shows that confusion over fees and the fees themselves are significant barriers to entry for the unbanked.¹²

Moreover, the information provided in this report is not only needed for those currently unbanked, but also provides New Yorkers with insight into the range of checking options available in New York City. Recent surveys have shown that fewer consumers are switching banks, with only 7 percent choosing to move their primary account to a different institution in 2011, according to Javelin Strategy and Research.¹³ While this might suggest that banks are meeting customers' needs, it may also suggest that consumers face a litany of barriers in changing banks, including lack of awareness of alternative offerings.

This report is the product of a comprehensive survey of basic banking options available to New Yorkers in each of the City's five boroughs. It includes 34 different account features from 74 FDIC-insured banks offering retail services with at least one branch in New York City. These 2,500 data points are accessible in an easy-to-use, interactive online database¹⁴ and provide the basis for the report's affordability ranking, which compares the fees and costs of each account.

The report specifically focuses on entry-level, low-fee, low-cost checking account options. While most banks offer a range of checking products, each featuring a different combination of fees, services and restrictions, a bank's basic checking account is often the most affordable and appealing option for New Yorkers with limited income or who are opening an account for the first time. Because different consumers have different needs, the report details a series of account attributes—from branch hours to international wiring costs—so that New Yorkers can comparison shop for their ideal account.

Hidden fees and lack of practical disclosure can prove costly. In 2013, the nation's banks took in an estimated \$30 billion from overdraft fees alone, while monthly maintenance fees continue to rise.¹⁵ As fees increase, fewer and fewer banks are offering “free” checking options. In 2014, 41 percent of US financial institutions did not even offer a free account.¹⁶ *Take it to the Bank* is designed to bring sunlight to these fees and empower consumers to make informed choices.

To demonstrate the necessity of inclusive and affordable banking options, this report briefly surveys the demand for low cost banking services in New York City.

DEMAND FOR BASIC BANKING SERVICES

Novelist, essayist and New Yorker James Baldwin famously observed that “anyone who has ever struggled with poverty knows how extremely expensive it is to be poor; and if one is a member of a captive population, economically speaking, one's feet have simply been placed on the treadmill forever.”¹⁷

Baldwin's creed rings true for many of the unbanked. A 2012 study commissioned by the Inspector General for the U.S. Postal Service found that Americans spent more than \$89 billion on interest and fees for financial services provided outside traditional banking institutions—an average of \$2,400 per underserved family.¹⁸ This conclusion dovetailed with a 2010 study by the Federal Reserve Bank of St. Louis, which found that households with a net income of \$20,000 may pay

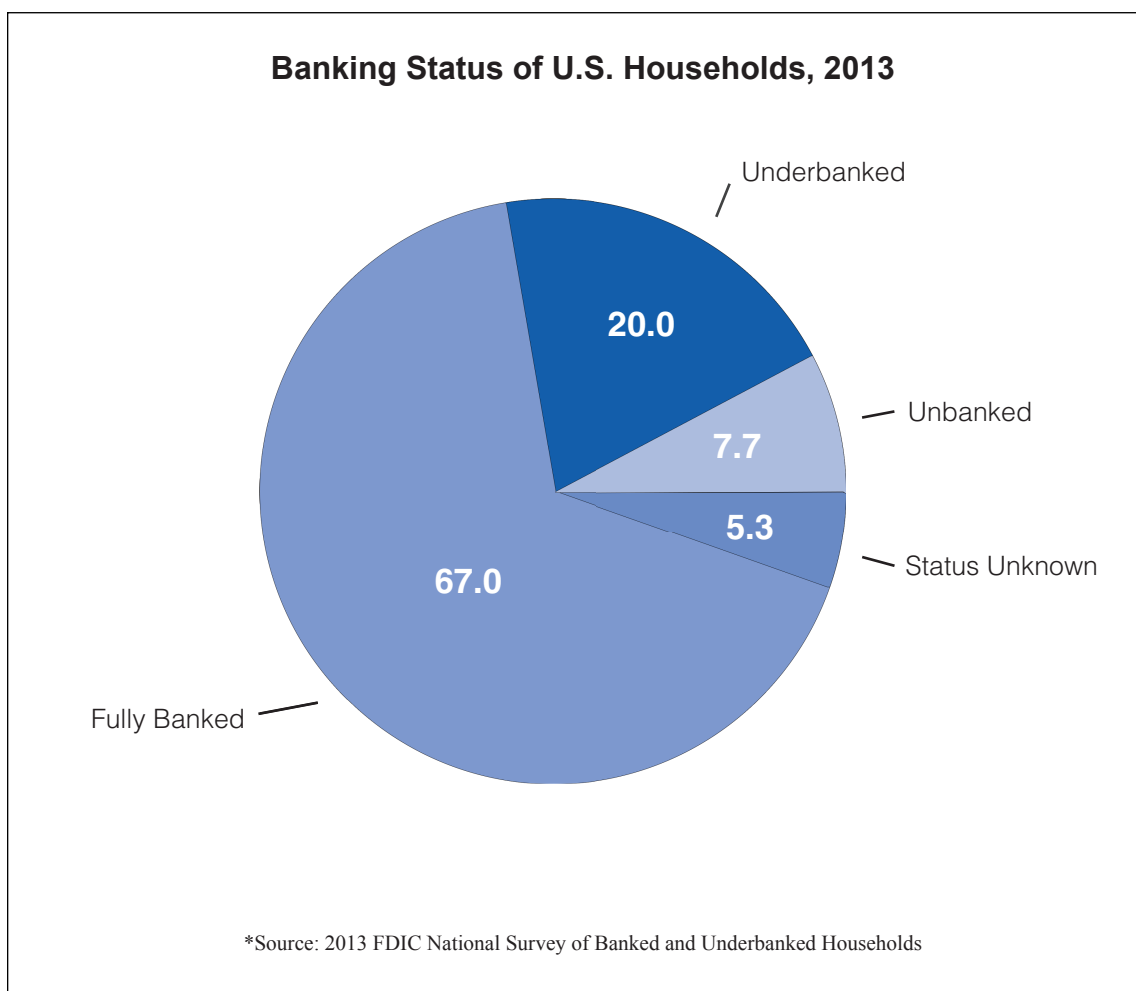
as much as \$1,200 annually for alternative service fees — well above the expense of a checking account.¹⁹

Indeed, the economic consequences of being unbanked or underbanked are severe. While New York leads the nation in legal protections that cap the rate a check cashing operation can charge, consumers can still lose up to two percent of every paycheck in check cashing fees.²⁰ On an annual basis, a full-time, minimum wage worker in the State of New York could end up paying \$364 in check cashing fees alone, plus the cost of any money orders needed to pay bills.²¹ While fees associated with checking accounts vary significantly,

low-cost checking accounts often impose significantly fewer fees for routine use, while at the same time strongly encouraging asset accumulation and savings.²²

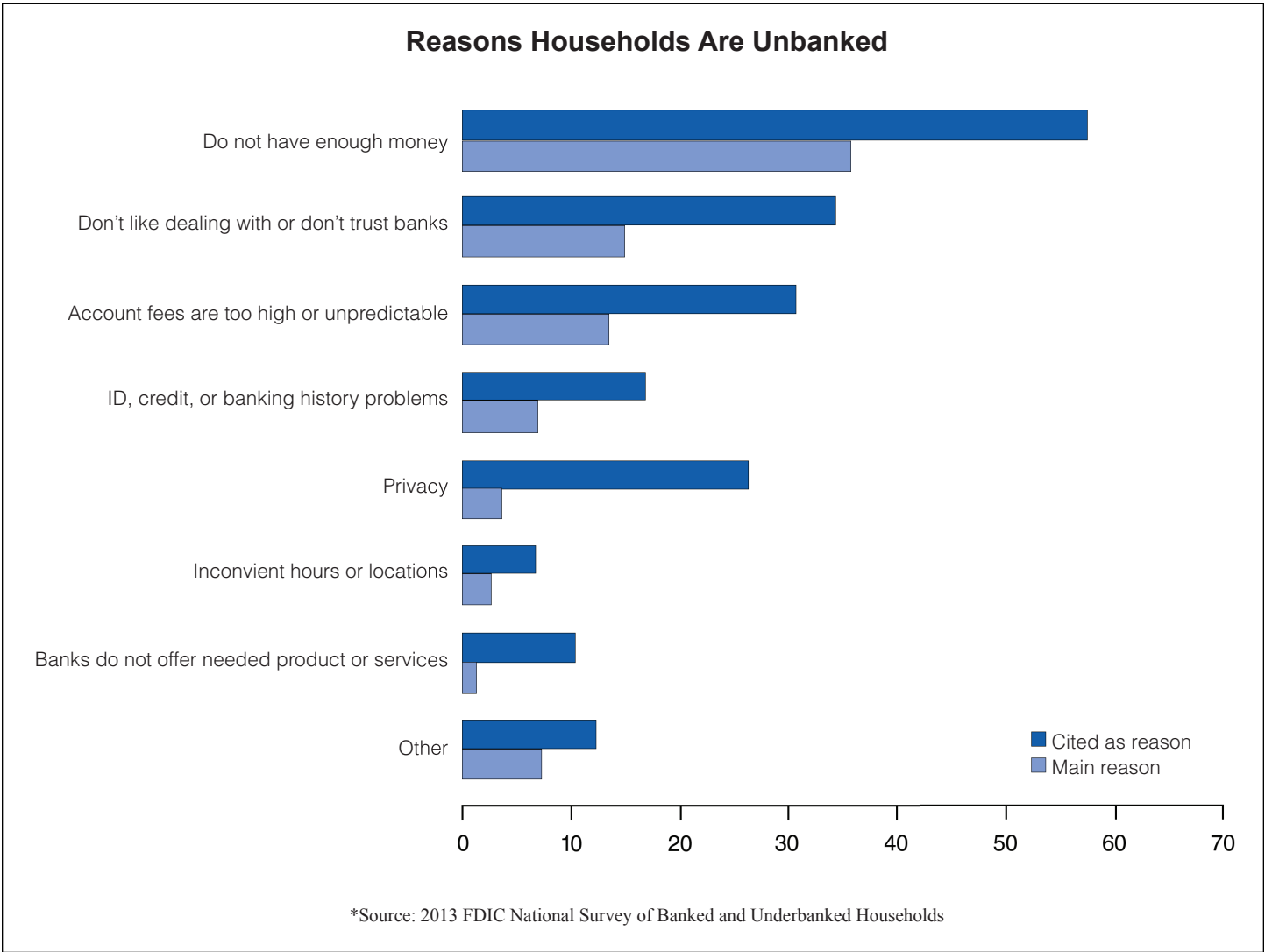
Unfortunately, too few New Yorkers share in the benefits of institutional finance. As noted above, 825,000 adult New Yorkers lack a bank account.²³ That amounts to 13 percent of all City households, well above the national rate of 7.7 percent (see chart 1).²⁴ In some neighborhoods like Mott Haven and Melrose in the Bronx, over half of all residents are classified as unbanked.²⁵

Chart 1



Unbanked families cite several reasons for not participating in the banking system. As detailed in Chart 2 below, respondents to a 2013 FDIC survey cited high minimum balance requirements, “dislike or distrust” of banks, and high fees as reasons for remaining unbanked.²⁶

Chart 2



Many banked consumers share the same reservations about their accounts. Combinations of minimum-balance requirements, monthly maintenance fees, transaction fees, and overdraft fees can erode consumer confidence, as well as the balance of their bank accounts. Overdrafts alone encompass the majority of fees customers incur through use of their bank account.

Knowing what fees and costs are associated with your account, and how those fees compare to other accounts can help consumers save and grow their hard earned dollars, rather than watch them slip away. Indeed, many consumers may be unaware of the range of options available on the market—including the guarantee of a

low cost ‘basic’ account at every bank.

New York State law requires banks operating within the state to offer a low cost, “basic banking” account, commonly known as a Lifeline account.²⁷ Lifeline accounts must include the following features:²⁸

- Initial deposit requirement of no more than \$25
- Minimum balance requirement of no more than one cent
- Monthly maintenance charge capped at \$3
- At least eight free withdrawals per month
- No restrictions to the number of deposits that can be made to the account each month

Our survey identified 21 banks – or 28 percent of the institutions – that did not appear to offer or widely advertise a product consistent with the criteria of a Lifeline account. The information these banks provided in printed materials and online, as well as by the bank’s own employees, was insufficient to identify a “basic banking” product consistent with the criteria set forth under New York Banking Law 14-f. This failure to promote “basic banking” products represents a missed opportunity to potentially attract unbanked consumers into traditional banking with simple, low-cost options.

ACCOUNT CHARACTERISTICS AND SUMMARY METHODOLOGY

This report compiles data from 74 FDIC-insured banks doing retail business with at least one physical branch in New York City. Credit unions, wealth management institutions, online banks, and alternative finance options are beyond the scope of this report.

Information was gathered from websites, printed materials and phone conversations with bank staff. Subsequently, the banks were asked in a survey to review all data, correct any oversights, and supply missing information. The report’s data is current as of May 2015.

Our survey asked banks to report on the most “basic” checking account currently offered by their New York City branches. Once a banking product was identified, our survey queried the banks on 34 different account attributes. Banks were asked to provide information on metrics relating to the opening of an account, account access options, account benefits and features, fees, and additional services provided by the bank and its branches.

While the selection of data points is designed to give the consumer insight into how their account could work for them, every consumer’s banking needs will vary according to their savings goals, credit history, debt load, and usage patterns. Consumers are encouraged to further consult with banks to determine what account(s) best fits their individual needs.

Full data on each bank and a complete methodology is available in the Appendix and on the *Take it to the Bank* website at www.takeittothebank.nyc.

This report found a wide variance in costs to open and utilize a basic checking account. Even accounts marketed as ‘basic’ or ‘free’ checking could carry substantial consumer costs depending on patterns of use.

AFFORDABILITY RANKING: JUDGING THE COST OF USING AN ACCOUNT

In order to gauge the relative costs of using each of the 74 surveyed accounts, this report sought to determine what possible fees or costs a low-balance customer could potentially incur over a year. A standard profile for a ‘low balance’ customer was developed, drawing on existing surveys, research, and academic literature. This profile assumes the following:

- A fluctuating bank balance of \$250 for two months, \$500 for eight months, and \$750 for two months. Our report examines the cost of utilizing an account for a low balance consumer. Studies indicate that individuals drawing incomes of less than \$25,000 per year can struggle to maintain high account balances. Estimates peg the average balance of checking and savings accounts at approximately \$600. This report assumes a baseline \$500 balance with fluctuations throughout the year. For the purposes of calculation, the indicated balance is estimated to remain static throughout the month.
- Fourteen transactions per month. A 2014 Federal Reserve paper demonstrates that the average American consumer makes 22.7 combined transactions per month through use of checks, debit card, and electronic payments. However, a consumer earning less than \$25,000 utilizes cash for a much higher proportion of their transactions (55%). Accordingly, this profile assumes a low balance customer will utilize their bank account for 14 transactions a month, split between debit purchases, checks, online bill pays and electronic transfers.



- One out-of-network ATM withdrawal per month. According to a 2008 survey of New Yorkers compiled by the NYC Department of Consumer Affairs (DCA), 21 percent of respondents reported not having access to an ATM within their community. As a result, this profile estimates one out-of-network ATM withdrawal charge levied each month.
- No use of direct deposit. The same survey noted above indicates that a majority (61%) of bank account holders do not have reoccurring direct deposits into their accounts.
- Use of Online Banking. Research compiled by the FDIC shows that half of banked households utilize online banking across the income spectrum. Given that online banking is increasingly promoted by banks and consumer access to an online portal is growing more uniform, this profile assumes the customer is at least enrolled in online banking.
- One overdraft fee per year, assessed for a transaction of \$20: While only 10 percent of US adults overdrew their account last year, the likelihood of incurring a hefty overdraft fee increases dramatically for households with less than \$50,000 in yearly income. According to the DCA study noted above, 21 percent of account holders in two low income New York neighborhoods incurred overdraft fees “every few months”. Therefore, this report assumes one overdraft fee assessed per year. The transaction responsible for bringing the account holder’s balance into the red is placed at \$20 for the purposes of calculation. This is consistent with a Pew Research Center study finding that approximately 40 percent of overdraft fees are incurred by a transaction that was \$20 or less.²⁹

The above profile was applied to each account featured in the Take It to the Bank survey. The results show a dramatic variation in the fees account holders might pay over a year of utilizing their accounts. Fees ranged from \$0 to over \$200 dollars per year.

High fees and onerous costs are not the only deterrents to unbanked customers. According to an FDIC survey, the majority of unbanked individuals believe they are priced out of owning an account before they can even get their foot in the door. While an opening deposit requirement is not a fee – the money simply transferring from the consumer’s pocket to their account – high deposit requirements can bar unbanked consumers from enjoying the benefits of banking.

In order to assess the barriers to opening an account and the accumulated costs of utilizing an account for a year, this ranking adds those figures together to demonstrate the total cash required to open and maintain an account over a year.

By estimating a customer profile to calculate the cost of annual bank fees and policies, this affordability ranking can help consumers quickly identify bank accounts with the most competitive combination of features and policies. Consumers wishing to weigh a larger variety of account features to better personalize their selection of an account should visit the *Take it to the Bank* online tool at www.takeittothebank.nyc. Using the interactive website, consumers can find banks that appeal to their own unique profile and needs.

Affordability Ranking

Bank	Projected Total Yearly Cost	Minimum Opening Deposit	Total Cash Required to Open and Maintain a Checking Account for One Year
Capital One	\$0	\$0	\$0
Maspeth Federal Savings	\$5	\$1	\$6
NorthEast Community Bank	\$20	\$5	\$25
Dime Savings Bank of Williamsburgh	\$30	\$0	\$30
Cathay Bank	\$24	\$10	\$34
Citibank	\$36	\$0	\$36
KeyBank	\$30	\$10	\$40
Cross County Savings Bank	\$42	\$1	\$43
Community Federal Savings Bank	\$25	\$20	\$45
Alma Bank	\$35	\$10	\$45
Spring Bank	\$24	\$25	\$49
NewBank	\$25	\$25	\$50
Noah Bank	\$25	\$25	\$50
Savoy Bank	\$25	\$25	\$50
Amalgamated Bank	\$52	\$0	\$52
Flushing Bank	\$28	\$25	\$53
Empire State Bank	\$30	\$25	\$55
Popular Community Bank	\$30	\$25	\$55
Ridgewood Savings Bank	\$30	\$25	\$55
Kearny Bank	\$35	\$25	\$60
BNB Hana Bank	\$36	\$25	\$61
New York Community Bank	\$66	\$1	\$67
BCB Community Bank	\$20	\$50	\$70
First Central Savings Bank	\$47	\$25	\$72
Sussex Bank	\$48	\$25	\$73
Woori America Bank	\$56	\$25	\$81
United Orient Bank	\$58	\$25	\$83



Bank	Projected Total Yearly Cost	Minimum Opening Deposit	Total Cash Required to Open and Maintain a Checking Account for One Year
Astoria Bank	\$59	\$25	\$84
BankUnited	\$35	\$50	\$85
Victory State Bank	\$84	\$1	\$85
First American International Bank	\$85	\$0	\$85
BBCN Bank	\$62	\$25	\$87
Sterling National Bank	\$63	\$25	\$88
Wells Fargo	\$65	\$50 to open in branch; \$25 to open online/by phone	\$90
Investors Bank	\$66	\$25	\$91
Metropolitan Commercial Bank	\$66	\$25	\$91
Wilshire Bank	\$66	\$25	\$91
M&T Bank	\$72	\$25	\$97
Shinhan Bank America	\$72	\$25	\$97
People's United Bank	\$73	\$25	\$98
The Berkshire Bank	\$78	\$25	\$103
Carver Federal Savings Bank	\$79	\$25	\$104
United International Bank	\$79	\$25	\$104
Asia Bank, N.A.	\$80	\$25	\$105
Mercantil Commercebank	\$59	\$50	\$109
The First National Bank of Long Island	\$59	\$50	\$109
PNC Bank	\$86	\$25	\$111
Northfield Bank	\$114	\$1	\$115
Amerasia Bank	\$92	\$25	\$117
Eastbank, N.A.	\$92	\$25	\$117
HSBC Bank	\$126	\$0	\$126
Global Bank	\$104	\$25	\$129
East West Bank	\$30	\$100	\$130
Valley National Bank	\$107	\$25	\$132
Quontic Bank	\$35	\$100	\$135

Bank	Projected Total Yearly Cost	Minimum Opening Deposit	Total Cash Required to Open and Maintain a Checking Account for One Year
Santander Bank	\$113	\$25	\$138
Ponce De Leon Federal Bank	\$42	\$100	\$142
TD Bank	\$143	\$0	\$143
Country Bank	\$119	\$25	\$144
Industrial and Commercial Bank of China	\$121	\$25	\$146
Bank of the Ozarks	\$47	\$100	\$147
First Republic Bank	\$138	\$25	\$163
Interaudi Bank	\$143	\$25	\$168
Signature Bank	\$169	\$0	\$169
Community National Bank	\$71	\$100	\$171
National Bank of New York City	\$150	\$25	\$175
Apple Bank for Savings	\$167	\$10	\$177
Hudson Valley Bank	\$136	\$50	\$186
City National Bank of New Jersey	\$150	\$50	\$200
Emigrant Bank	\$192	\$25	\$217
Habib American Bank	\$124	\$100	\$224
Chase Bank	\$202	\$25	\$227
Bank of America	\$209	\$25	\$234
Abacus Federal Savings Bank	\$0	\$500	\$500

Projections calculated by the New York City Comptroller's Office are based on bank data as of May 2015.



ACCOUNT FEATURES

In addition to the ranking above, the report provides consumers with the ability to compare banks across 34 separate account criteria, both on the *Take it to the Bank* interactive website and in the appendix to this report. The features, as described in more detail below, are organized in five main categories:

- Starting an account
- Accessing an account
- Online banking
- Cost of using an account
- Features of an account
- Account services and fees
- Wiring money

STARTING AN ACCOUNT

Accepted ID: Opening a new account requires applicants to verify certain information and provide at least one form of identification. At a minimum, consumers are asked to provide their name, date of birth, current address, and a personal identification number, such as a Social Security number or taxpayer identification number (TIN).³⁰ Banks are also likely to request a valid form of picture identification which could be satisfied with a driving license, passport, or other form of government identification.

A consumer does not have to be a United States citizen to open a bank account. Many banks will accept foreign forms of ID, including passports and foreign government IDs. Certain banks also accept consular identification cards which include a photograph, address, birthplace, and unique identification number.

Twenty-one banks in our survey have committed to accepting New York City’s new municipal ID card—IDNYC—as approved verification.³¹ IDNYC is an effort to connect New Yorkers to programs and benefits, including banking services. The card is available to all City residents, including homeless individuals, undocumented immigrants, and those lacking other forms of ID.

In the absence of guidance from State and Federal regulators, most banks surveyed by the Comptroller’s office had not yet reached a decision on whether to accept IDNYC as valid identification for the purposes of opening a bank account. However, reports suggest that some institutions—most of them credit unions—have begun accepting the card.³²

Banks with Minimum Opening Deposits of \$1 or Less
Amalgamated Bank
Capital One
Citibank
Cross County Savings Bank
Dime Savings Bank of Williamsburg
First American International Bank
HSBC Bank
Maspeth Federal Savings
New York Community Bank
Northfield Bank
Signature Bank
TD Bank
Victory State Bank

Minimum Opening Deposit: A minimum opening deposit is the initial amount required to open a bank account. Thirteen banks in our survey advertised a minimum opening deposit of \$1 or less. Amounts necessary to open an account ranged from \$0 to \$500, with the average minimum opening deposit totaling \$34.

Links to Savings: Our survey examined if consumers could link their checking accounts to a savings account. Savings accounts, which typically offer consumers a substantially higher interest rate than checking accounts, are designed to help consumers save for future needs.

Linked savings accounts can help protect consumers against over-drawing a checking account. Under this model, any transaction with the potential to exceed a

consumer’s account balance would automatically entail a transfer of funds from the linked savings account to the overdrawn checking account.

In exchange for greater interest, savings accounts offer fewer withdrawal options. Nevertheless, many consumers in the market for a low-cost, affordable account state that the opportunity to grow their savings in a dedicated, connected account is one of the most important features of an account.³³ This flows from the fact that amassing even a small amount of savings (as little as \$100) has been shown to boost feelings of economic security and flexibility. Seventy percent of banks included in our survey offered a link to a savings account.

Banks with Second Chance Accounts
Alma Bank
Amalgamated Bank
Bank of the Ozarks
Chase Bank
City National Bank of New Jersey
Country Bank
Cross County Savings Bank
East West Bank
Key Bank
Spring Bank
TD Bank
Victory State Bank
Wells Fargo Bank

Second Chance Accounts: Customers with bad credit or a troubled banking history may find it difficult to open a new bank account or to access banking services. Many banks use specialized credit reporting services, such as ChexSystems, to research a customer’s past history with banking products. If a customer has amassed significant overdraft fees in the last five years, carries a high debt load, or has a poor credit rating, they may be deemed ineligible for a standard banking account.

Thirteen banks in our survey offer accounts for consumers not deemed eligible for a typical checking account—also known as “second chance” accounts. An additional 13 banks report that they will conditionally offer second chance accounts on a case-by-case basis.

SafeStart Accounts: The New York City Department of Consumer Affairs has partnered with seven banks and four credit unions to offer the NYC SafeStart account. The SafeStart account has no overdraft fees, a minimum balance requirement of \$25 or less, no monthly fees provided minimum balances are met, and provides an ATM card. The seven banks in this report that offer SafeStart accounts at select branches are: Amalgamated Bank, Capital One, Carver Federal Savings Bank, M&T Bank, Popular Community Bank, Ridgewood Savings Bank and Spring Bank.

ACCESSING AN ACCOUNT

Number of New York City Branches: There are over 1,800 individual bank branches across the five boroughs—an increase of over 35 percent over the past decade.³⁴

While five banks in our survey—Bank of America, Chase, Citibank, Capital One, and TD Bank—reported over 100 bank branches each, most banks profiled are smaller institutions. The diversity of New York’s banking institutions provides consumers with myriad choices ranging from international to community banks.

Despite the prevalence of bank branches in certain parts of the city, residents of the outer boroughs or minority-majority neighborhoods do not enjoy the same access to bank branches. The City’s Community Investment Advisory Board (CIAB) recently found that there are 1.2 branch locations for every 1,000 residents in areas with a majority-minority population, compared to 3.6 locations per 1,000 residents in areas that are majority white.³⁵ In addition, the Bronx has the lowest concentration of bank branches per household of any county in the nation, while also having the lowest median household income in the five boroughs.³⁶ As the CIAB Needs Assessment notes, most non-Manhattan banks appear to be concentrated along commercial strips.

General Hours of Operation: Those without a bank account often mention limited hours of operation as a barrier to accessing and relying on a checking account,

the proverbial “bankers hours”. According to the FDIC, 63 percent of banks do not offer “extended hours or services on weekends” and nearly 7 percent of unbanked households cite inconvenient hours or locations as a reason why they lack a bank account.³⁷

Banks in our survey varied in the number of hours they were open per week. Including banks where hours vary by branch, 56 banks in our survey – or 75 percent – are open to customers for some period of time on weekends or provide service after 6:00 p.m. on weekdays at one or more of their branches.

Debit Card Availability: The vast majority of accounts surveyed offered the use of a debit card, with only six banks not automatically attaching a card to the account. Debit cards allow account holders to make electronic payments without the need to carry cash, while also providing access to ATMs.

Number of NYC ATMs: Our survey asked banks to report the number of bank-owned ATMs located in the five boroughs. Answers ranged from zero to over 1,900. Utilizing a bank-owned ATM can spare a customer fees and allow access to special features like ATM deposits, account balance, and activity inquiries.

Number of Networked ATMs without Surcharge in NYC: Several banks belong to non-bank ATM networks, such as Allpoint or STAR. If banks participate in these programs, their customers are allowed access to potentially thousands of surcharge-free ATMs, in New York City and across the country. However, while the ATM will not levy a specific surcharge, bank rules regarding fees for transfers or transactions may still apply. ATM networks allow smaller, community banks to achieve city and nationwide ATM coverage.

Fees for Using an Out-of-Network Domestic ATM: Over half of banks surveyed charge customers a fee for using a non-bank or out-of-network ATM. These fees can be as high as \$3.50 for a single withdrawal. In contrast, 30 banks do not charge a fee. The full list is available in the appendix or in the online tool at www.takeittothebank.nyc.

It is important to note that while a bank may not charge a fee to its own customers for out-of-network ATM

use, the operator of the ATM may levy a surcharge at the point of withdrawal. In 2014, consumers utilizing out-of-network ATMs paid an average of \$2.77 per transaction.³⁸

Foreign Transaction Fees: Accessing money when abroad can be an expensive proposition. Several banks report charging fees between one and three percent of the money withdrawn, with additional surcharges of up to \$6. In contrast, 22 banks do not levy a fee on purchases or withdrawals made abroad. However, many foreign ATMs will extract a convenience charge even if a customer’s own bank may forgo a fee.

ONLINE BANKING³⁹

Availability of Online Banking: Almost every bank in the *Take it to the Bank* survey (72 of 74) offers some form of online access to consumer bank accounts. Online banking offers consumers convenience, 24-hour access, and greater control over their account. The FDIC’s website includes a number of tips and guidelines to help consumers navigate online finance.⁴⁰

Online Statements Available: Most banks in our survey allow customers to receive online statements in place of paper statements sent by mail. Paperless statements benefit the environment and provide easy access to an individual’s history of bank statements allowing consumers to monitor their finances with increased regularity.

Mobile App: Nine out of ten New York State residents use cell phones, with over 60 percent of New Yorkers owning smartphones (including 83 percent of New Yorkers under 35).⁴¹ Mobile apps leverage the ubiquity of smartphones to allow access to banking services anywhere a customer takes their cell phone. While mobile apps are unlikely to address all service needs, they can ease access by allowing customers to track their account balances, remotely deposit checks, and make payments.

Two-thirds of banks surveyed for *Take it to the Bank* offer a mobile app. The growing prevalence of mobile apps and new banking technology is encouraging because of its potential to reach new and previously unbanked customer bases. According to a 2014 FDIC

report, underbanked mobile phone users are even more likely than fully banked consumers to rely on mobile banking services.⁴²

COST OF USING AN ACCOUNT

Number of Account Transfers/Transactions Permitted Before a Fee: The *Take it to the Bank* survey was designed to gauge the price a consumer would pay when using a bank’s most basic, low-cost checking account. While 47 banks offered accounts with unlimited, free transfers, the majority of banks reported policies that charged customers fees, either on a monthly or transactional basis.

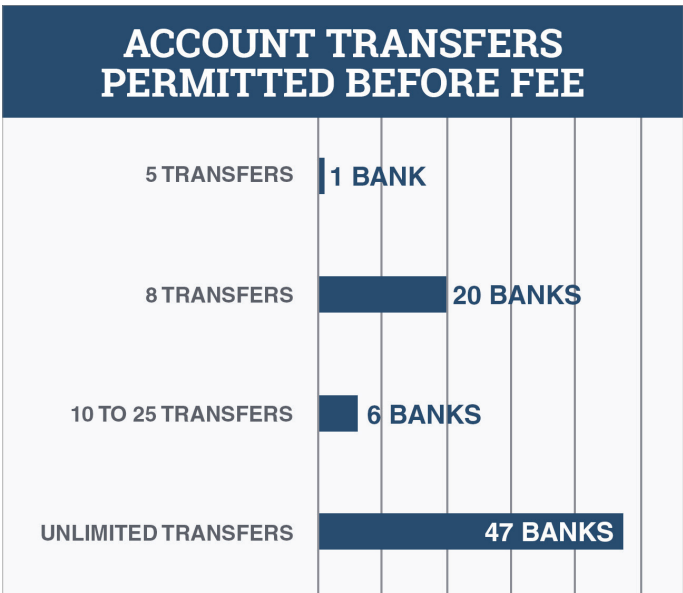
Several banks impose a charge per transaction, whether it is a withdrawal from an ATM, electronic transfer, or the writing of a check. While a majority of checking accounts feature unlimited transactions at no cost to the consumer, a subset of banks only allow a limited number of account transactions per bill cycle before a fee is incurred in their most basic accounts.

Fee for Additional Transactions: When a consumer exceeds their allotment of “free” transactions, fees range widely—from 10 cents per transaction to \$6 per transaction. The median fee, among banks charging for additional transactions, is 50 cents.

Even relatively small fees can quickly add up. A study of transaction patterns conducted by the Consumer Financial Protection Bureau (CFPB) found that on a monthly basis, a typical consumer uses their debit card about 17 times, writes up to 3 checks, makes an average of 1.8 ATM withdrawals, and receives or pays out about three automated transactions, like a direct debit or automated payment.⁴³

Assuming a total of 24 withdrawals per month, a consumer utilizing a bank account permitting 8 transfers before assessing a \$0.50 fee would expect to pay \$96 dollars in total transaction fees per year. A minimum wage worker would have to work nearly 11 hours every year just for the privilege of accessing his or her own money.

Chart 3



Monthly Maintenance Fees: Over half the banks in our survey reported charging a monthly maintenance fee ranging from \$1 per month to a maximum of \$12 per month. In contrast, 30 banks reported no fees on their checking accounts.

Among banks levying fees, the average charge was \$4.5 dollars per month which totals \$54 dollars a year, or 6 hours of work for a minimum wage worker. For low income New Yorkers struggling to make ends meet, every dollar counts, and needing to spend nearly one full day working to simply have access to a bank account is a significant burden.

While 25 banks in our survey have an absolute policy of charging fees in their most basic accounts, 18 banks make monthly maintenance fees conditional—allowing fees to be waived if the account holder maintains a certain balance, uses direct deposit, engages in a certain number of transactions in a given month, or meets other requirements.

Average Daily Balance Requirement to Avoid Monthly Maintenance Fee: In many cases, the less money an account holder has on deposit, the more money it costs to use a checking account. For example, while many accounts waived maintenance fees for customers with direct deposits, six accounts in the survey listed a minimum balance requirement as the only way to waive monthly maintenance fees. Minimum balance

requirements, even just to waive fees, can be a major deterrent for the unbanked. According to a study by the NYC Department of Consumer Affairs, unbanked immigrants cited minimum balance requirements and fees as the primary reasons they lacked accounts.⁴⁴

Overdraft Fees: Overdraft fees are incurred when account holders do not have sufficient funds in their account to cover a charge from a check, debit card purchase, electronic purchase or pay a bill. The CFPB has found that overdraft and non-sufficient funds (NSF) fees constitute about 75 percent of the total checking account fees that consumers incur—up to \$250 per year on average.⁴⁵ In fact, fees often exceed the amount overdrafted. For instance, the CFPB found that the median debit card transaction that leads to an overdraft fee is \$24, while the median fee assessed is \$34.⁴⁶

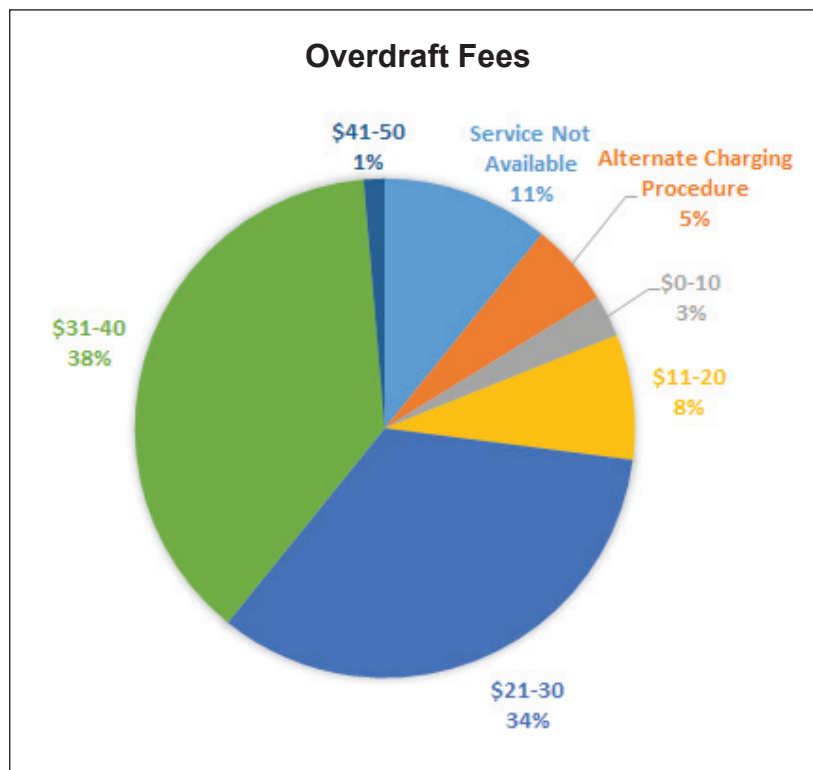
Overdraft fees affect millions of Americans every year. As Pew Trust found last year, approximately 10 percent

of U.S. adults overdraw their checking accounts using their debit card.⁴⁷ However, a small subset of these individuals account for most of the fees associated with overdrafting—8.3 percent of account holders who overdraw more than 10 times per year are responsible for 73.7 percent of overdraft fees.⁴⁸

Furthermore, middle and low-income Americans are far more likely than wealthier Americans to overdraw their accounts. Account holders with annual household income below \$50,000 are more than twice as likely to overdraw compared to account holders with annual household incomes of \$100,000 or more.⁴⁹ As a result the overdraft fees associated with a given account may be of paramount importance to some consumers.

Chart 4 illustrates the range of overdraft fees identified in our survey.

Chart 4



The *Take it to the Bank* survey found that for banks charging overdrafts, the average fee was \$30 dollars, with some fees reaching as high as \$40. In contrast, several banks offered overdraft policies which either made overdrafting an optional, opt-in service or utilized

a sliding fee scale. These policies can spare customers from what can be enormous financial repercussions.

Seven banks reported that they do not offer overdraft services. Payments and checks which exceed the balance

of a customer’s account are automatically rejected, at no cost to the customer. A no-overdraft policy can help spare accountholders from onerous fees but can also prevent consumers from making any payments that put an account into the red.

FEATURES OF AN ACCOUNT

Direct Deposit Available: Direct deposit allows individuals to schedule regular, electronic deposits of money directly into a consumer’s personal bank account. Direct deposits are a convenient, reliable, and secure way to receive payments such as paychecks. Under direct deposit, no paper checks are issued and deposited funds are made available for use the same day.

96 percent of accounts surveyed offered direct deposits on the checking accounts profiled. Many banks actively encourage the use of direct deposit. Indeed, 13 banks in our survey waive monthly maintenance fees for customers who enroll in direct deposit.

Earns Interest: Only 2 of 74 checking accounts profiled provided interest payments on the contents of a consumer’s checking accounts and even these payments were very modest. While many banks offer alternative accounts which pay interest, most “basic” consumer checking accounts either do not pay interest or pay interest at very low rates. The FDIC estimates the average national rate of interest bearing checking accounts at 0.04 percent. Both Capital One (up to 0.19 percent) and Maspeth Federal Savings (up to 0.25 percent) exceed the national average for interest paid on an account. For these accounts interest payments do not come at the expense of affordability. Both accounts scored in the top tier of affordability rankings.

Printed Checks Available with Account: While many banking mechanisms have migrated online, some circumstances can require a customer to utilize paper checks. Ninety-four percent of banks issue paper checks with their basic account, though some charge a fee for each checkbook ordered by a customer.

Online Bill Pay: 70 of 74 banks have provisions for online bill payments, which allows for the electronic payment of various bills. Credit cards, cable, mortgage,

and utility bills can typically be paid online.

Rewards and Points: To court customers, many banks offer rewards programs or account promotions which provide benefits and bonuses to customers. Bonuses can vary widely—from cash-back promotions and yearly cash bonuses to frequent flyer miles and unique offerings, like toasters. Consumers should consult individual bank websites to determine if rewards programs suit their interests. Nineteen percent of the basic accounts surveyed offer rewards programs.

Banks with Rewards Programs	
Astoria Bank	New York Community Bank
BBCN Bank	People’s United Bank
BCB Community Bank	PNC Bank
City National Bank of NJ	Ridgewood Savings Bank
First Central Savings Bank	Santander Bank
Investors Bank	The First National Bank of Long Island
KeyBank	Wilshire Bank

ACCOUNT SERVICES AND FEES

Check Cashing Fees: Check cashing operations compete with retail banks to offer financial services to New Yorkers. Over 450 check cashing shops⁵⁰ operate in the five boroughs, typically for a fee of approximately two percent.⁵¹ The New York State Department of Financial Services regulates the industry and maintains a list of registered Check Cashers on their website.⁵²

Customers of retail banking institutions can avoid the cost of check cashing institutions through the use of checking accounts. However, a portion of the banks surveyed in *Take it to the Bank* offered check cashing services to customers needing to immediately convert checks into cash. Thirty-one banks included in the survey offered check cashing services for free. Select banks charged either fixed dollar fees from \$1 to \$7.50, or a percentage of the check amount.

Language Assistance other than English: It is estimated that New York City is home to as many as 200 separate

languages,⁵³ with 49 percent of New Yorkers speaking a language other than English at home.⁵⁴ While language assistance faculties at New York’s 74 retail banks cannot match the sheer diversity of languages and dialects spoken in the City, bank branches reported translation services in 30 separate languages, from Albanian and Arabic to Yoruba and Yiddish.

Only five banks included in the *Take it to the Bank* survey reported no capability to work with foreign-language customers.

Languages Spoken in Bank Branches		
Albanian	German	Portuguese
Arabic	Greek	Punjabi
Bangladeshi	Gujarti	Romanian
Bengali	Hindi	Russian
Bosnian	Italian	Spanish
Burmese	Korean	Ukrainian
Cantonese	Malayalam	Urdu
Creole	Mandarin	Vietnamese
English	Filipino	Yiddish
French	Polish	Yoruba

Returned Item Fee: Commonly known as the “bounced check” fee, a returned item fee is assessed when a customer deposits a check or accepts a payment but the issuer of the payment lacks the funds necessary to complete the transaction. In effect, the customer who deposits a check that later bounces or is cancelled can be charged a hefty fee.

Returned item fees are typically costly. While two banks, Victory State Bank and Capital One, reported no fees, the *Take it to the Bank* survey found the average fee amounted to \$14. Six banks charged fees at least double the average, some reaching heights of almost \$40 for each returned item.

Stop Payment Fees: Banks are permitted to charge customers a fixed fee for canceling a check or online payment. Customers may wish to recall a check

because it was made in error, due to a dispute in services provided or to prevent overdraft fees, legal penalties, or marks on credit scores.

The average charge for stop payment fees amounted to \$25 but as in the case of returned item fees, fees varied greatly: from a low of \$5 to a high of \$36.

Stop payment fees may only guarantee a check cannot be cashed within a six month limit. Beyond six months, a user might have to incur an additional fee in order to stop payment.

WIRING MONEY

Fees for Domestic Outgoing Wires: Transferring money by wire is an expedient way to both send and receive money. Wire transfers move money directly, and sometimes instantaneously, between two accounts.

Wire transfers vary in price between banks. While the average domestic outgoing fee averages \$27, *Take it to the Bank* found a range of fees—from \$15 to \$50 per transaction.

Some banks offered discounted pricing for transfers made online. Consumers should consult with their bank to determine the best rates available.

Fees for Domestic Incoming Wires: Fees to receive incoming wire transfers are typically lower than outgoing. Indeed, six banks levied no charge for incoming wires, and the majority of banks charge under \$15 for the service.

Fees for International Outgoing Wires: International wires are typically more expensive than domestic transactions. Some banks do not offer international wiring services and other banks vary their fees according to the destination of the wire. For example, three banks offer discounted rates to South Korea. While the average cost to initiate an international outgoing wire exceeded \$40, two banks charge over \$100 per transaction.

Fees for International Incoming Wires: International incoming wire fees are more similar in cost to their domestic counterparts. With the exception of The First National Bank of Long Island which charges \$125 per

transaction, the remainder of the banks charge a fee averaging \$16 per transaction.

RECOMMENDATIONS

1. All New York Banks Should Offer and Advertise “Lifeline Accounts”.

New York State law requires banking institutions in the State to offer access to “basic banking” accounts, commonly known as Lifeline accounts.⁵⁵ However, 28 percent of the banks surveyed either did not offer or widely advertise a Lifeline account.

Providing access to a low-cost account that meets or exceeds Lifeline parameters is an essential component of a bank’s responsibility to its customers. It is critical that banks promote their simplest and lowest cost products in a manner that best informs consumers of their choices. While Lifeline may not be the choice of the majority of consumers, it is essential that New Yorkers are knowledgeable about all of their options in order to make informed judgments.

A bill currently pending in the New York State Assembly is a bill authored by Assembly Member Nick Perry would require banks to conspicuously post information about basic banking services near their entrances and exits.⁵⁶ Such a bill will help ensure that consumers are equipped with information to choose a bank account that best suits their needs.

2. All Banks Should Advertise Their Basic Checking Products Online.

The Comptroller’s Office initially identified the most basic checking accounts offered by each bank by reviewing their websites. However, when we confirmed the particulars with representatives of each bank, it became clear that some offered additional accounts with features that differed from those advertised online.

More and more Americans bank online, relying on a bank’s website rather than branch resources for critical information on account fees, policies and services.⁵⁷ Whether a consumer utilizes a basic or top-of-the-line account, consumers must be able to access up-to-date information about their account.

The Comptroller urges banks to post information about their most affordable accounts online so that consumers can make informed choices.

3. Federal and State Bank Regulators Should Offer Guidance to NYC Banks to Enable the Use of IDNYC.

IDNYC promises to open the benefits of bank accounts to all New Yorkers, regardless of immigration status. Accepting IDNYC as a valid form of identification for opening bank accounts is anticipated to extend the banked economy to individuals traditionally left behind by barriers to entry.

Many New York banks have been awaiting guidance from State and Federal banking regulators before accepting IDNYC as a valid government issued photo ID to open a bank account. The Comptroller urges state and federal banking regulators to expeditiously issue guidance and advise banks that IDNYC is an acceptable form of government ID for the purposes of opening a bank account.

METHODOLOGY

Data Collection

This report compiles data from 74 FDIC-insured banks doing retail business with at least one physical branch in New York City. Information was gathered from websites, printed materials and phone conversations with bank staff. Subsequently, each bank was mailed a summary of their product information and asked to review all data, correct any oversights, and supply missing information. The report’s data is current as of May 2015.

Our survey asked banks to report on the most “basic” checking account currently offered by their New York City branches. Once a banking product was identified, our survey queried the banks on 34 different account attributes. Banks were asked to provide information on metrics relating to the opening of an account, account access options, account benefits and features, fees, and further services provided by the bank and its branches.



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APPENDIX A: MINIMUM OPENING DEPOSIT, LOW TO HIGH

Bank	Minimum Opening Deposit
Amalgamated Bank	\$0
Capital One	\$0
Citibank	\$0
Dime Savings Bank of Williamsburgh	\$0
First American International Bank	\$0
HSBC Bank	\$0
Signature Bank	\$0
TD Bank	\$0
Cross County Savings Bank	\$1
Maspeth Federal Savings	\$1
New York Community Bank	\$1
Northfield Bank	\$1
Victory State Bank	\$1
NorthEast Community Bank	\$5
Alma Bank	\$10
Apple Bank for Savings	\$10
Cathay Bank	\$10
KeyBank	\$10
Community Federal Savings Bank	\$20
Amerasia Bank	\$25
Asia Bank, N.A.	\$25
Astoria Bank	\$25
Bank of America	\$25
BBCN Bank	\$25
BNB Hana Bank	\$25
Carver Federal Savings Bank	\$25
Country Bank	\$25

Data current as of May 2015



Bank	Minimum Opening Deposit
Eastbank, N.A.	\$25
Emigrant Bank	\$25
Empire State Bank	\$25
First Central Savings Bank	\$25
First Republic Bank	\$25
Flushing Bank	\$25
Global Bank	\$25
Industrial and Commercial Bank of China	\$25
Interaudi Bank	\$25
Investors Bank	\$25
Chase Bank	\$25
Kearny Bank	\$25
M&T Bank	\$25
Metropolitan Commercial Bank	\$25
National Bank of New York City	\$25
NewBank	\$25
Noah Bank	\$25
People's United Bank	\$25
PNC Bank	\$25
Popular Community Bank	\$25
Ridgewood Savings Bank	\$25
Santander Bank	\$25
Savoy Bank	\$25
Shinhan Bank America	\$25
Spring Bank	\$25
Sterling National Bank	\$25
Sussex Bank	\$25
The Berkshire Bank	\$25
United International Bank	\$25

Data current as of May 2015

Bank	Minimum Opening Deposit
United Orient Bank	\$25
Valley National Bank	\$25
Wilshire Bank	\$25
Woori America Bank	\$25
Wells Fargo	\$25 online / by phone; \$50 in branch
BankUnited	\$50
BCB Community Bank	\$50
City National Bank of New Jersey	\$50
Hudson Valley Bank	\$50
Mercantil Commercebank	\$50
The First National Bank of Long Island	\$50
Bank of the Ozarks	\$100
Community National Bank	\$100
East West Bank	\$100
Habib American Bank	\$100
Ponce De Leon Federal Bank	\$100
Quontic Bank	\$100
Abacus Federal Savings Bank	\$500

Data current as of May 2015



APPENDIX B: GENERAL HOURS OF OPERATION, LOW TO HIGH

Bank	Weekday Hours Count	Weekend Hours Count	Total Hours Count
PNC Bank	60	4	64
BCB Community Bank	53	10	63
United International Bank	50	8	58
Carver Federal Savings Bank	45	12	57
Investors Bank	52.5	4	56.5
People's United Bank	45	10	55
Chase Bank	47.5	6	53.5
Cathay Bank	42.5	11	53.5
Wells Fargo Bank	45	6	51
East West Bank	42.5	8	50.5
Santander Bank	47	3	50
Empire State Bank	44.5	5.5	50
Sussex Bank	44.5	5	49.5
Capital One	45	4	49
Abacus Federal Savings Bank	37.5	11	48.5
Community Federal Savings Bank	43	5	48
BBCN Bank	42.5	5	47.5
Quontic Bank	43.5	4	47.5
BankUnited	47	0	47
Cross County Savings Bank	41	6	47
Kearny Bank	42	5	47
Northfield Bank	41.5	5.5	47
Wilshire Bank	42.5	4.5	47
HSBC Bank	42.5	4	46.5
Newbank	42.5	4	46.5
Maspeth Federal Savings & Loan Association	42	4	46
Valley National Bank	42	4	46
Global Bank	36	10	46

Data current as of May 2015

Bank	Weekday Hours Count	Weekend Hours Count	Total Hours Count
First American International Bank	37.5	8	45.5
Community National Bank	45	0	45
First Republic Bank	41	4	45
Spring Bank	41	4	45
Amerasia Bank	38	7	45
Bank of America	40	4	44
Metropolitan Commercial Bank	40	4	44
New York Community Bank	39.5	4.5	44
Dime Savings Bank of Williamsburgh	39.5	4	43.5
Asia Bank, N.A.	38	5	43
Astoria Bank	36.5	6.5	43
M&T Bank	40	3	43
TD Bank	32	11	43
BNB Hana Bank	42.5	0	42.5
Woori America Bank	42.5	0	42.5
Shinhan Bank America	40	2.5	42.5
Emigrant Savings Bank	42	0	42
Amalgamated Bank	38	4	42
Apple Bank for Savings	38	4	42
Popular Community Bank	37	5	42
First Central Savings Bank	37.5	4	41.5
Industrial and Commercial Bank of China	37.5	4	41.5
United Orient Bank	37.5	4	41.5
Citibank	37	4	41
Flushing Bank	38	3	41
Keybank	40.5	0	40.5
Victory State Bank	37.5	3	40.5
Alma Bank	36	4	40

Data current as of May 2015



Bank	Weekday Hours Count	Weekend Hours Count	Total Hours Count
City National Bank of New Jersey	37	3	40
Country Bank	40	0	40
Hudson Valley Bank	40	0	40
Mercantil Commercebank	40	0	40
National Bank of New York City	40	0	40
Noah Bank	40	0	40
NorthEast Community Bank	37	3	40
Ponce De Leon Federal Bank	37	3	40
Savoy Bank	40	0	40
Signature Bank	40	0	40
Sterling National Bank	40	0	40
Eastbank, N.A.	35	4	39
Ridgewood Savings Bank	34	4	38
The Berkshire Bank	37.5	0	37.5
Habib American Bank	32.5	3	35.5
Bank of the Ozarks	30	0	30
Interaudi Bank	30	0	30
The First National Bank of Long Island	25	0	25

Data current as of May 2015

APPENDIX C: MONTHLY MAINTENANCE FEES, LOW TO HIGH

Bank	Monthly Maintenance Fees	Minimum Balance to Waive Monthly Fee	Other Methods to Waive Monthly Fee
Amalgamated Bank	\$0	Not applicable	Not applicable
Capital One	\$0	Not applicable	Not applicable
Dime Savings Bank of Williamsburgh	\$0	Not applicable	Not applicable
Cross County Savings Bank	\$0	Not applicable	Not applicable
Maspeth Federal Savings	\$0	Not applicable	Not applicable
New York Community Bank	\$0	Not applicable	Not applicable
NorthEast Community Bank	\$0	Not applicable	Not applicable
Alma Bank	\$0	Not applicable	Not applicable
Cathay Bank	\$0	Not applicable	Not applicable
KeyBank	\$0	Not applicable	Not applicable
Community Federal Savings Bank	\$0	Not applicable	Not applicable
BNB Hana Bank	\$0	Not applicable	Not applicable
Empire State Bank	\$0	Not applicable	Not applicable
Flushing Bank	\$0	Not applicable	Not applicable
Kearny Bank	\$0	\$1	Not applicable
NewBank	\$0	Not applicable	Not applicable
Noah Bank	\$0	Not applicable	Not applicable
People's United Bank	\$0	Not applicable	Not applicable
Popular Community Bank	\$0	Not applicable	Not applicable
Sterling National Bank	\$0	Not applicable	Not applicable
Sussex Bank	\$0	Not applicable	Not applicable
Woori America Bank	\$0	Not applicable	Not applicable
BankUnited	\$0	Not applicable	Not applicable
BCB Community Bank	\$0	Not applicable	Not applicable
The First National Bank of Long Island	\$0	Not applicable	Not applicable
Bank of the Ozarks	\$0	Not applicable	Not applicable
Community National Bank	\$0	Not applicable	Not applicable

Data current as of May 2015



Bank	Monthly Maintenance Fees	Minimum Balance to Waive Monthly Fee	Other Methods to Waive Monthly Fee
East West Bank	\$0	Not applicable	Not applicable
Ponce De Leon Federal Bank	\$0	Not applicable	Not applicable
Quontic Bank	\$0	Not applicable	Not applicable
Spring Bank	\$1	Not applicable	Direct deposit
First American International Bank	\$3	\$500	Not applicable
HSBC Bank	\$3	Cannot be waived	Cannot be waived
Signature Bank	\$3	Cannot be waived	Cannot be waived
Northfield Bank	\$3	Cannot be waived	Cannot be waived
Victory State Bank	\$3	Cannot be waived	Cannot be waived
Apple Bank for Savings	\$3	Not applicable	Not applicable
Amerasia Bank	\$3	Cannot be waived	Cannot be waived
Asia Bank, N.A.	\$3	\$500 average daily balance	Not applicable
Astoria Bank	\$3	\$250	\$250 in direct deposit per month
BBCN Bank	\$3	Not applicable	Enrolled in e-statement or have 5+ ATM, debit, ACH transactions per month
Country Bank	\$3	Cannot be waived	Cannot be waived
Eastbank, N.A.	\$3	Cannot be waived	Cannot be waived
Emigrant Bank	\$3	Cannot be waived	Cannot be waived
First Central Savings Bank	\$3	\$250 daily balance	Not applicable
First Republic Bank	\$3	Cannot be waived	Cannot be waived
Global Bank	\$3	Cannot be waived	Cannot be waived
Industrial and Commercial Bank of China	\$3	Cannot be waived	Cannot be waived
Interaudi Bank	\$3	Cannot be waived	Cannot be waived
Investors Bank	\$3	Cannot be waived	Cannot be waived
M&T Bank	\$3	Cannot be waived	Not applicable
Metropolitan Commercial Bank	\$3	Cannot be waived	Cannot be waived
Ridgewood Savings Bank	\$3	\$0	Online banking, direct deposit or combined \$2,500 bank relationship
Santander Bank	\$3	Cannot be waived	Cannot be waived

Data current as of May 2015

Bank	Monthly Maintenance Fees	Minimum Balance to Waive Monthly Fee	Other Methods to Waive Monthly Fee
Savoy Bank	\$3	\$25	Not applicable
Shinhan Bank America	\$3	Not applicable	Not applicable
The Berkshire Bank	\$3	Cannot be waived	Cannot be waived
United International Bank	\$3	Cannot be waived	Cannot be waived
United Orient Bank	\$3	Cannot be waived	Cannot be waived
Valley National Bank	\$3	Not applicable	Cannot be waived
Wilshire Bank	\$3	None, e-statement required	Cannot be waived
Hudson Valley Bank	\$3	Cannot be waived	Cannot be waived
Mercantil Commercebank	\$5	Not applicable	E-statements, use of direct deposit, or use of debit card 4 times per month
TD Bank	\$5.99	Cannot be waived	Cannot be waived
PNC Bank	\$7	\$500 average monthly balance	\$500 in direct deposit or for account holder age 62+
Habib American Bank	\$7	\$1,000 (but free for first six months)	Not applicable
Abacus Federal Savings Bank	\$8	\$1,500	Combined \$3,000 monthly balance, \$200 in direct deposit, or 3 debit card purchases per cycle
City National Bank of New Jersey	\$9	Not applicable	Enrolled for e-statements, have at least 12 debit card purchases, and a direct deposit
Citibank	\$10	\$1,500 average monthly balance	1 direct deposit or 1 bill payment during statement cycle
Carver Federal Savings Bank	\$10	\$500	\$500 in direct deposits per month
National Bank of New York City	\$10	\$1,000	Not applicable
Wells Fargo	\$10	\$1,500	\$500 in direct deposits, 10+ debit card payments
Bank of America	\$12	\$1,500 average daily balance	Direct deposit of \$250, for students under 23, or Preferred Rewards program members
Chase Bank	\$12	\$1,500	Direct deposit of \$500 per cycle or \$5,000 in qualifying linked deposits and investments

Data current as of May 2015



APPENDIX D: SURCHARGE-FREE ATMS, HIGH TO LOW

Bank	Free ATMs
Alma Bank	>1,000
Amalgamated Bank	>1,000
BBCN Bank	>1,000
Capital One	>1,000
Carver Federal Savings Bank	>1,000
Chase Bank	>1,000
Citibank	>1,000
City National Bank of New Jersey	>1,000
Community Federal Savings Bank	>1,000
First Central Savings Bank	>1,000
Flushing Bank	>1,000
Maspeth Federal Savings & Loan Association	>1,000
Mercantil Commercebank	>1,000
NorthEast Community Bank	>1,000
Popular Community Bank	>1,000
Quontic Bank	>1,000
Shinhan Bank America	>1,000
Bank of America	570
Keybank	>300
Country Bank	169
New York Community Bank	164
TD Bank	164
HSBC Bank	132
Apple Bank for Savings	105
East West Bank	>100
Spring Bank	>100
Wilshire Bank	>100
Wells Fargo Bank	77
First Republic Bank	71
Santander Bank	>50
Astoria Bank	49
Valley National Bank	45
Ridgewood Savings Bank	26
Northfield Bank	23
Investors Bank	22
Dime Savings Bank of Williamsburgh	21
PNC Bank	21

Data current as of May 2015

Bank	Free ATMs
People's United Bank	17
M&T Bank	15
Cross County Savings Bank	13
Ponce De Leon Federal Bank	13
First American International Bank	12
Metropolitan Commercial Bank	12
Signature Bank	12
Cathay Bank	7
The Berkshire Bank	7
Woori America Bank	6
Sterling National Bank	5
Victory State Bank	5
Abacus Federal Savings Bank	4
Emigrant Savings Bank	4
Hudson Valley Bank	4
BankUnited	3
Habib American Bank	3
Amerasia Bank	2
Asia Bank, N.A.	2
Eastbank, N.A.	2
Empire State Bank	2
Kearny Bank	2
Noah Bank	2
BCB Community Bank	1
BNB Hana Bank	1
Newbank	1
Sussex Bank	1
The First National Bank of Long Island	1
United International Bank	1
United Orient Bank	1
Bank of the Ozarks	0
Community National Bank	0
Global Bank	0
Industrial and Commercial Bank of China	0
Interaudi Bank	0
National Bank of New York City	0
Savoy Bank	0

Data current as of May 2015





TAKE IT TO THE BANK

Abacus Federal Savings Bank

Everyday Checking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	4
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$500
	Monthly Maintenance Fees	\$8
	Minimum Balance to Waive Monthly Fee	\$1,500
	Other Methods to Waive Monthly Fee	Waivable with combined \$3,000 monthly balance, \$200 in direct deposit, or 3 debit card purchases/cycle
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	1%
	Stop Payment Fees	\$25
	Returned Item Fee	\$25
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	Service not available
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	Based on transaction amount
	International Outgoing	\$32
	International Incoming	Based on transaction amount
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 4pm Sat: 9am - 2pm or 10am - 3pm Sun: 10am - 4pm

Data current as of May 2015



TAKE IT TO THE BANK

Alma Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	10
	Number of NYC Bank Owned ATMs	16
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$10
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	10 free debits and 25 free bill pays per month
	Fee Per Additional Transaction	\$0.25 per additional item, \$0.50 per additional bill pay
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$5
	International Outgoing	\$50
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Credit Card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes, 25 free bill payments per month. \$0.50 per additional
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish, Arabic, Albanian
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: 10am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

Amalgamated Bank

Affordable Checking

ATM & Branch Access	Number of NYC Branches	14
	Number of NYC Bank Owned ATMs	29
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1.50
	Foreign Transaction Fees	\$1.50
	Stop Payment Fees	\$35
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$34
Wire Transfer Fees	Domestic Outgoing	\$33
	Domestic Incoming	\$15
	International Outgoing	Service not available
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	US Military ID, US Global Entry Card, Passport, NYC Benefits Card or Public Assistance Card, Resident Alien ID, INS Work Authorization, certificate of US naturalization, certificate of citizenship, Mexican consular ID (all unexpired and with photo)
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies by branch
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Varies by branch

Data current as of May 2015



TAKE IT TO THE BANK

Amerasia Bank

Basic Banking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$20
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$5
	International Outgoing	\$30
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Proof of Tax ID, proof of address
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Chinese, Korean, Vietnamese
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Thurs: 9am - 4pm Fri: 9am - 7pm Sat: 9am - 4pm

Data current as of May 2015





TAKE IT TO THE BANK

Apple Bank for Savings

BasicValue Checking

ATM & Branch Access	Number of NYC Branches	76
	Number of NYC Bank Owned ATMs	105
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$10
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$1
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	2% and \$5 charge
	Stop Payment Fees	\$35
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$40
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies. Spanish, Russian, Polish ATMs
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Varies by branch

Data current as of May 2015



TAKE IT TO THE BANK

Asia Bank, N.A.

Basic Checking

ATM & Branch Access	Number of NYC Branches	3
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	\$500 average daily balance
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.75
Other Common Features	Debit Card Available	No
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$3
	Stop Payment Fees	\$15
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$20 + 15% interest per annum
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$5
	International Outgoing	\$20
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Proof of Residence
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	No
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Wed & Fri: 9am - 4pm Thurs: 9am - 7pm Sat: 10am - 3pm

Data current as of May 2015





TAKE IT TO THE BANK

Astoria Bank

Simple Checking

ATM & Branch Access	Number of NYC Branches	30
	Number of NYC Bank Owned ATMs	49
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	\$250
	Other Methods to Waive Monthly Fee	Waivable with \$250 direct deposit per month
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$2
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$15
	International Outgoing	\$35
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Proof of Residence
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	Yes
	Second Chance Account	Case by case
	General Hours of Operation	Mon: 8:30am - 7pm Tues - Sat: 8:30am - 3pm

Data current as of May 2015



TAKE IT TO THE BANK

Bank of America

Core Checking

ATM & Branch Access	Number of NYC Branches	119
	Number of NYC Bank Owned ATMs	570
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$12
	Minimum Balance to Waive Monthly Fee	\$1,500 average daily balance
	Other Methods to Waive Monthly Fee	Waivable with direct deposit of \$250+, and for students under 23, or Preferred Rewards program members
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2.50
	Foreign Transaction Fees	\$5, waived at Global ATM Alliance member ATMs
	Stop Payment Fees	\$30
	Returned Item Fee	\$12
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$15
	International Outgoing	\$35
	International Incoming	\$16
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Various
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Varies by branch

Data current as of May 2015





TAKE IT TO THE BANK

Bank of the Ozarks

Free Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$100
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$1 + 1% of amount withdrawn
	Stop Payment Fees	\$35
	Returned Item Fee	\$35
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$15
	Domestic Incoming	\$5
	International Outgoing	\$35
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	None
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon - Fri: 9am - 3pm

Data current as of May 2015



TAKE IT TO THE BANK

BankUnited

Value Checking

ATM & Branch Access	Number of NYC Branches	5
	Number of NYC Bank Owned ATMs	3
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$50
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	Up to 20 at no charge, then \$2.50
	Foreign Transaction Fees	1%
	Stop Payment Fees	\$30
	Returned Item Fee	\$25
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$15
	International Outgoing	\$45
	International Incoming	\$25
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 6pm Brooklyn branch: 9am - 5pm

Data current as of May 2015





TAKE IT TO THE BANK

BBCN Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	4
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Waivable when enrolled in e-statement or have 5+ ATM, debit, ACH transactions per month
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	1%
	Stop Payment Fees	\$25 in branch; \$15 on-line
	Returned Item Fee	\$8
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$26
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$6
	International Outgoing	\$20
	International Incoming	\$6
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Credit or debit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Korean
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5pm Sat: 9am - 2pm (some branches)

Data current as of May 2015



TAKE IT TO THE BANK

BCB Community Bank

Easy Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$50
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Foreign exchange fees
	Stop Payment Fees	\$15
	Returned Item Fee	\$10
	Check Cashing Fees	Must have funds in account to cover the cost of the check
	Overdraft Fee (If Service Available)	\$20
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$10
	International Outgoing	\$35
	International Incoming	\$20
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Accepted
	Accepted Secondary ID	Credit or debit card from another bank
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Italian, Spanish, French, Polish, Greek, Filipino
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon- Wed: 8am - 6pm, Thurs: 8am - 7pm, Fri: 8am - 8pm, Sat: 8am - 2pm, Sun: 10am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

BNB Hana Bank

Personal Basic Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	8 paid checks per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	Check returned unpaid for insufficient funds
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$5
	International Outgoing	\$20
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Major Credit or debit card, utility bill, school or employer identification card, insurance voucher, medical bill or tax forms
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Korean
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon-Fri: 8:30 am - 5pm

Data current as of May 2015



TAKE IT TO THE BANK

Capital One

360 Checking

ATM & Branch Access	Number of NYC Branches	133
	Number of NYC Bank Owned ATMs	192
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	Yes
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$25
	Returned Item Fee	None
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	Overdrawing is generally not available. A \$9 fee may be charged if a customer writes a check that exceeds their balance (this does not apply to electronic payments).
Wire Transfer Fees	Domestic Outgoing	\$40 if bank agrees to transact a wire
	Domestic Incoming	\$0
	International Outgoing	Service not available
	International Incoming	Service not available
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Employee photo ID, credit card, public assistance card with photo, voter registration card, Medicare/Medicaid card, insurance card.
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 6pm, Sat: 10am - 2pm Capital One Caf: Mon - Fri: 7am - 6pm Sat: 9am - 5pm.

Data current as of May 2015





TAKE IT TO THE BANK

Carver Federal Savings Bank

Carver Cash Access Checking

ATM & Branch Access	Number of NYC Branches	10
	Number of NYC Bank Owned ATMs	14
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$10
	Minimum Balance to Waive Monthly Fee	\$500
	Other Methods to Waive Monthly Fee	Waivable with \$500 in total direct deposits per month
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$2, if not Carver/Allpoint
	Stop Payment Fees	\$30
	Returned Item Fee	\$20
	Check Cashing Fees	1.86%
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$25
	International Outgoing	\$40
	International Incoming	\$25
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Current pay stub, mortgage statement, checking account statement, major credit card, credit card bill
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish, French Creole
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Fri: 8:30am -5:30pm (some branches: 10am - 8pm) Weekends: 10am - 4pm (some branches: 9am - 1pm)

Data current as of May 2015



TAKE IT TO THE BANK

Cathay Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	9
	Number of NYC Bank Owned ATMs	7
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$10
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	None
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	1%
	Stop Payment Fees	\$30
	Returned Item Fee	\$5
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$25 on the 7th overdraft
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$10
	International Outgoing	\$40
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Debit card, credit card, student ID, Medicare, or insurance card for seniors
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5pm Sat & Sun: 9:30am - 3pm

Data current as of May 2015





TAKE IT TO THE BANK

Chase Bank

Chase Total Checking

ATM & Branch Access	Number of NYC Branches	381
	Number of NYC Bank Owned ATMs	1,911
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$12
	Minimum Balance to Waive Monthly Fee	\$1,500
	Other Methods to Waive Monthly Fee	Waivable with direct deposits of \$500 per statement period or \$5,000 in qualifying linked deposits and investments
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$5 for withdrawals + 3%
	Stop Payment Fees	\$30 in branch; \$25 on-line or automated phone system
	Returned Item Fee	\$12
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$34
Wire Transfer Fees	Domestic Outgoing	\$30 in branch; \$25 on-line
	Domestic Incoming	\$15
	International Outgoing	\$45 in branch; \$40 on-line
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	None
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Varies by branch

Data current as of May 2015



TAKE IT TO THE BANK

Citibank

Access Account

ATM & Branch Access	Number of NYC Branches	148
	Number of NYC Bank Owned ATMs	944
	Number of NYC Networked ATMs Without Surcharge	284
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$10
	Minimum Balance to Waive Monthly Fee	\$1,500 average monthly balance
	Other Methods to Waive Monthly Fee	Waivable with 1 direct deposit or 1 bill payment during statement cycle
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	No
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	3%
	Stop Payment Fees	\$30
	Returned Item Fee	\$12
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	Service not available
Wire Transfer Fees	Domestic Outgoing	\$25 online; \$35 not online
	Domestic Incoming	\$15
	International Outgoing	\$25 online; \$35 not online
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish language translation line service for in branch customers and via phone
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon: 9am - 5pm; Tues - Thurs: 9am - 4pm; Fri: 9am - 5pm; Sat: 10am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

City National Bank of New Jersey

Rewards Checking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	7
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$50
	Monthly Maintenance Fees	\$9
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Waivable when enrolled for e-statements, have at least 12 debit card purchases, and a direct deposit
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	\$35
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Yes
	Accepted Secondary ID	Credit card, bill, employment ID, birth certificate, passport (domestic/foreign), and state/county ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish, French, Yoruba, Hindi
	Reward/Points	Yes
	Second Chance Account	Yes
	General Hours of Operation	Mon -Thurs: 9am - 4pm Fri: 9am - 6pm Sat: 9am - 12pm

Data current as of May 2015



TAKE IT TO THE BANK

Community Federal Savings Bank

Regular Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	>1000
Core Features	Minimum Opening Deposit	\$20
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$3 + foreign exchange fee
	Stop Payment Fees	\$25
	Returned Item Fee	\$25
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	\$45
	International Incoming	\$25
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Wed & Fri: 8:30am - 4:30pm, Thurs: 8:30am - 7pm, Sat: 9am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

Community National Bank

Totally Free Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$100
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	\$50
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Services not provided
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5:30pm

Data current as of May 2015



TAKE IT TO THE BANK

Country Bank

Basic Banking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	7
	Number of NYC Networked ATMs Without Surcharge	162
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	10 withdrawals per month
	Fee Per Additional Transaction	\$1
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	10%
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$50
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Two verifiable ID cards such as college ID, with proof of address
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Limited Spanish Availability
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon-Fri: 9am - 5pm Open until 6pm on varying days at varying branches.

Data current as of May 2015





TAKE IT TO THE BANK

Cross County Savings Bank

Free Checking

ATM & Branch Access	Number of NYC Branches	6
	Number of NYC Bank Owned ATMs	13
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$1
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$1 plus foreign exchange fees
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$40
	Domestic Incoming	\$15
	International Outgoing	\$45
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Accepted
	Accepted Secondary ID	Employee ID card, school ID, Medicare or Medicaid card, proof of address
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	None
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Queens: Mon - Thurs: 9am - 5pm, Fri: 9am - 6pm, Sat: 9am to 3pm; Brooklyn: Mon - Fri: 7am to 6pm, Sat: 9am to 3pm; Bronx: Mon - Wed & Fri: 8:30am - 4:30pm, Thurs: 8:30am to 6pm, Sat: 9am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

Dime Savings Bank of Williamsburgh

Perfectly Free Checking

ATM & Branch Access	Number of NYC Branches	18
	Number of NYC Bank Owned ATMs	21
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	Service not available
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Yes
	Accepted Secondary ID	Utility bill, major credit card, vehicle registration, school or company ID, US Naturalization Certificate, Mexican Consular Card, bank signature verification
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish, Mandarin, Russian, Yiddish, Polish, Italian, Bengali, Hindi, Ukrainian, Bosnian, Portuguese, Filipino, Gujarati, Urdu, Punjabi, Albanian, Greek, Creole, French, Chinese, Malayalam, Romanian, Burmese
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Main Office - Mon: 8:30am - 6pm; Tues - Fri: 8:30am - 4pm; Sat: 9am - 1pm

Data current as of May 2015





TAKE IT TO THE BANK

East West Bank

Value Checking

ATM & Branch Access	Number of NYC Branches	6
	Number of NYC Bank Owned ATMs	6
	Number of NYC Networked ATMs Without Surcharge	>100
Core Features	Minimum Opening Deposit	\$100
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes, \$5 fee
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Currency exchange rate
	Stop Payment Fees	\$30
	Returned Item Fee	\$8
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$10
	International Outgoing	\$12 - \$40, based on location
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Major bank card, major oil company card, or major department store card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon - Fri: 8:30am - 5pm Sat - Sun: 10am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

Eastbank, N.A.

Basic Checking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	No
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$15
	Returned Item Fee	\$15
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$20
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	\$30
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Medical Insurance, credit card, Social Security
Online Services Available	Online Banking	No
	Online Statements	No
	Online Bill Pay	No
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 4pm Sat: 10am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

Emigrant Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	4
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	12 withdrawals per month
	Fee Per Additional Transaction	\$6
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$1
	Stop Payment Fees	\$20
	Returned Item Fee	\$25
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	15.30%
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	Service not available
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Yes
	Accepted Secondary ID	Automobile registration, birth certificate, major credit card, voter registration card
Online Services Available	Online Banking	Yes
	Online Statements	No
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Thurs: 8am - 4pm Fri: 8am - 6pm

Data current as of May 2015



TAKE IT TO THE BANK

Empire State Bank

Better Than Free Checking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$10
	International Outgoing	\$30
	International Incoming	\$30
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Services not provided
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Wed: 8:30am - 5pm Thurs - Fri: 8:30am - 6pm Sat: 8:30am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

First American International Bank

Community Checking

ATM & Branch Access	Number of NYC Branches	9
	Number of NYC Bank Owned ATMs	12
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	\$500
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.75
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$30
	Returned Item Fee	\$20
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$10
	International Outgoing	\$12 - \$30
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	No
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 4pm Weekends: 10am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

First Central Savings Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	8
	Number of NYC Bank Owned ATMs	9
	Number of NYC Networked ATMs Without Surcharge	>1000
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	\$250 daily balance
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes, for \$25
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1.00
	Foreign Transaction Fees	\$1 + foreign exchange fee
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Must have funds in account to cover the cost of the check
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$30
	International Outgoing	\$50
	International Incoming	\$30
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Credir card, government employee ID, health insurance ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Greek, Italian, Chinese, French
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30 - 4pm; Sat: 9 am - 1pm. Flushing branch only: Sun: 9am - 1pm

Data current as of May 2015





TAKE IT TO THE BANK

First Republic Bank

Basic Banking Checking

ATM & Branch Access	Number of NYC Branches	9
	Number of NYC Bank Owned ATMs	71
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$1
Other Common Features	Debit Card Available	No
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Currency exchange rate
	Stop Payment Fees	\$30 via phone or branch; \$8 online
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$0
	International Outgoing	\$30 USD; \$25 foreign currency
	International Incoming	\$0
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Benefits ID card, state or local government ID card, telephone or utility bill (within the past 90 days), birth certificate, social security card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish, Chinese, German
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Thurs: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm

Data current as of May 2015



TAKE IT TO THE BANK

Flushing Bank

Complete Checking

ATM & Branch Access	Number of NYC Branches	17
	Number of NYC Bank Owned ATMs	32
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1.50
	Foreign Transaction Fees	\$3
	Stop Payment Fees	\$30
	Returned Item Fee	\$35
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$10
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$50
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Redirect to branch with language capabilities
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Thurs: 9am - 4pm Fri: 9am - 7pm Sat: 9am - 1pm

Data current as of May 2015





TAKE IT TO THE BANK

Global Bank

Basic Banking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.35
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	No
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1.50
	Foreign Transaction Fees	\$1.50
	Stop Payment Fees	\$15
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$15
	Domestic Incoming	\$10
	International Outgoing	\$25
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Credit Card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon: 9am - 5pm Tues - Fri: 9am - 4pm Sat & Sun: 10am - 3pm

Data current as of May 2015



TAKE IT TO THE BANK

Habib American Bank

Smart Checking

ATM & Branch Access	Number of NYC Branches	3
	Number of NYC Bank Owned ATMs	3
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$100
	Monthly Maintenance Fees	\$7
	Minimum Balance to Waive Monthly Fee	\$1,000 (but free for first six months)
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	5 withdrawals per month
	Fee Per Additional Transaction	\$0.15
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$15
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	Service not available
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$20
	International Outgoing	\$25
	International Incoming	\$25
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Senior Citizen benefit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Bengali, Hindi, Punjabi
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 3:30pm Sat: 11am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

HSBC Bank

Basic Banking

ATM & Branch Access	Number of NYC Branches	41
	Number of NYC Bank Owned ATMs	132
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.35
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2.50
	Foreign Transaction Fees	\$2.50 per withdrawal and 3%
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$15
	International Outgoing	\$35
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Form with proof of address and social security form
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5pm Sat: 9am - 1pm

Data current as of May 2015



TAKE IT TO THE BANK

Hudson Valley Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	9
	Number of NYC Bank Owned ATMs	4
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$50
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	No
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$2
	Stop Payment Fees	\$35
	Returned Item Fee	\$15
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$40
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$10
	International Outgoing	\$45
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 4:30pm

Data current as of May 2015





TAKE IT TO THE BANK

Industrial and Commercial Bank of China

Basic Checking

ATM & Branch Access	Number of NYC Branches	3
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.20
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	Up to \$3
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	\$35
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 4pm Sat & Sun: 10am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

Interaudi Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.75
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	2.75%
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$35 online; \$50 non-online
	Domestic Incoming	\$10
	International Outgoing	\$50 online; \$75 non-online
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	College or university ID, employer ID, Medicare ID, or Medicaid ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	No
	Mobile App	No
Other Services	Language Assistance (other than English)	Spanish, French, Portuguese
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 3pm

Data current as of May 2015





TAKE IT TO THE BANK

Investors Bank

Consumer Checking

ATM & Branch Access	Number of NYC Branches	22
	Number of NYC Bank Owned ATMs	22
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	4 free, then \$3
	Foreign Transaction Fees	4 free, then \$3 + foreign transaction fee
	Stop Payment Fees	\$20
	Returned Item Fee	\$30
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$10
	International Outgoing	\$45
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 7pm Sat: 9am - 1pm

Data current as of May 2015



TAKE IT TO THE BANK

Kearny Bank

E-Z Checking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	\$1
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Foreign exchange fees
	Stop Payment Fees	\$20
	Returned Item Fee	\$15
	Check Cashing Fees	Must have funds in account to cover the cost of the check
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$10
	International Outgoing	\$30
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Credit card, utility bill
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Polish, Russian
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon: 9am - 7pm, Tues- Fri: 9am - 5pm, Sat: 9am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

KeyBank

Hassel Free

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	>300
Core Features	Minimum Opening Deposit	\$10
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	None
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	No
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2.50
	Foreign Transaction Fees	\$2.50 and 1.1%
	Stop Payment Fees	\$34
	Returned Item Fee	\$15 for returned check, no cash item fee
	Check Cashing Fees	Bank issued checks only may be cashed at no charge
	Overdraft Fee (If Service Available)	N/A
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$20
	International Outgoing	\$45
	International Incoming	\$20
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	State issued ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	Yes
	Second Chance Account	Yes
	General Hours of Operation	Mon - Wed: 8:30am - 4pm Thurs: 8:30am - 6pm Fri: 8:30am - 5pm

Data current as of May 2015



TAKE IT TO THE BANK

M&T Bank

Basic Banking

ATM & Branch Access	Number of NYC Branches	11
	Number of NYC Bank Owned ATMs	15
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	3% or \$5, whichever is greater
	Stop Payment Fees	\$35
	Returned Item Fee	\$10
	Check Cashing Fees	Must be on M&T bank checks and \$10 fee
	Overdraft Fee (If Service Available)	Link to credit card or apply for line of credit, opt-in \$38.50
Wire Transfer Fees	Domestic Outgoing	\$32
	Domestic Incoming	\$16
	International Outgoing	\$75
	International Incoming	\$16
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 5pm Sat: 9am - 12pm

Data current as of May 2015





TAKE IT TO THE BANK

Maspeth Federal Savings

Interest Checking

ATM & Branch Access	Number of NYC Branches	5
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$1
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	Yes
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Unknown
	Stop Payment Fees	\$5
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$5
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$25
	International Outgoing	\$25
	International Incoming	\$25
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Insurance card or student ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish, Polish, Italian
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Varies by branch

Data current as of May 2015



TAKE IT TO THE BANK

Mercantil Commercebank

MCB Value Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$50
	Monthly Maintenance Fees	\$5
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Waivable with use of e-statements, use of direct deposit, or use of debit card 4 times per month
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$2
	Stop Payment Fees	\$30
	Returned Item Fee	\$15
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$12
	International Outgoing	\$30
	International Incoming	\$12
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Student ID card with a photograph, a major credit card (with the account status verified), an employer ID card, an out-of-state driver's license, a current utility bill from the customer's place of residence
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Fri: 9am - 5pm

Data current as of May 2015





TAKE IT TO THE BANK

Metropolitan Commercial Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	12
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	Full rebate of all fees if you meet daily checking account balance of \$250
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$25
	Returned Item Fee	\$15
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$10
	International Outgoing	\$45
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Proof of address
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Services not provided
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Fri 8:30am - 4:30pm, MN branches open till 6pm one day a week, BK branch closes at 3pm on Fri and is open Sun 10am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

National Bank of New York City

Personal Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$10
	Minimum Balance to Waive Monthly Fee	\$1,000
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	No
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$30
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$0
	International Outgoing	\$140
	International Incoming	\$0
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Major credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Services not provided
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 5pm

Data current as of May 2015





TAKE IT TO THE BANK

New York Community Bank

My Community Free Checking

ATM & Branch Access	Number of NYC Branches	87
	Number of NYC Bank Owned ATMs	164
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$1
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	1% and \$3 fee
	Stop Payment Fees	\$35
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$36
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$15
	International Outgoing	\$50
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Debit or credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Wed & Fri: 8:30am - 4pm Thurs: 8:30am - 6pm Sat: 8:30am - 1pm

Data current as of May 2015



TAKE IT TO THE BANK

NewBank

Personal Basic Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$9
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$5
	International Outgoing	\$25
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Social Security number or credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes, up to 10 bill payment free per statement cycle
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Korean
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5pm Sat: 9am - 1pm

Data current as of May 2015





TAKE IT TO THE BANK

Noah Bank

Noah Checking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	2
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Bank issued checks only may be cashed at no charge
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$5
	International Outgoing	International: \$25 South Korea: \$15
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Social Security number
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Korean
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 5pm

Data current as of May 2015



TAKE IT TO THE BANK

NorthEast Community Bank

Free Basic Checking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	4
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$5
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$15
	Returned Item Fee	\$15
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$20
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$50
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish and Albanian
	Reward/Points	No
	Second Chance Account	N/A
	General Hours of Operation	Mon - Thurs: 9am - 4pm Fri: 9am - 6pm Sat: 10am - 1pm

Data current as of May 2015





TAKE IT TO THE BANK

Northfield Bank

Consumer Checking

ATM & Branch Access	Number of NYC Branches	21
	Number of NYC Bank Owned ATMs	23
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$1
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$6.00 or more depending on purchase or withdrawal
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$15
	International Outgoing	\$30
	International Incoming	\$20
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Varies. Sun hours at select locations.

Data current as of May 2015



TAKE IT TO THE BANK

People's United Bank

Plus Checking

ATM & Branch Access	Number of NYC Branches	11
	Number of NYC Bank Owned ATMs	17
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	\$3.00 ATM fee and 3%
	Stop Payment Fees	\$30
	Returned Item Fee	\$13
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$37
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$40
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Social Security, Medicare, Medicaid, birth certificate, student ID. Other insurance cards accepted for seniors, people with disabilities and minors.
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 10am - 7pm, Sat: 10am - 4pm, Sun: 11 am - 3 pm

Data current as of May 2015





TAKE IT TO THE BANK

PNC Bank

Standard Checking

ATM & Branch Access	Number of NYC Branches	3
	Number of NYC Bank Owned ATMs	21
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$7
	Minimum Balance to Waive Monthly Fee	\$500 average monthly balance
	Other Methods to Waive Monthly Fee	Waivable with \$500 direct deposit or for account holder age 62+
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	\$5
	Stop Payment Fees	\$33
	Returned Item Fee	\$12
	Check Cashing Fees	Generally free, but foreign checks may be evaluated on a case by case basis
	Overdraft Fee (If Service Available)	\$36
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$45
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	Yes
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Fri: 7am - 7pm Sat: 10am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

Ponce De Leon Federal Bank

Free Checking

ATM & Branch Access	Number of NYC Branches	13
	Number of NYC Bank Owned ATMs	13
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$100
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$15
	Returned Item Fee	\$15
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$50
	Domestic Incoming	\$25
	International Outgoing	\$50
	International Incoming	\$25
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Cable Bill, telephone bill, utility bill
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Thurs: 9am - 4pm Fri: 9am - 6pm Sat: 10am - 1pm

Data current as of May 2015





TAKE IT TO THE BANK

Popular Community Bank

Popular Checking

ATM & Branch Access	Number of NYC Branches	24
	Number of NYC Bank Owned ATMs	61
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	1 point service fee, merchant services and currency exchange
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$10
	International Outgoing	\$40
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Benefit card with picture
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Thurs: 9am - 4pm Fri: 9am - 6pm Sat: 9am - 2pm

Data current as of May 2015



TAKE IT TO THE BANK

Quontic Bank

Personal Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$100
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	Bank issued checks only may be cashed at no charge
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$10
	International Outgoing	\$40
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Exceptions for insurance card and metro card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Greek, Spanish, Bangladeshi
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Thurs: 8:30am - 5pm Fri: 8:30am - 6pm Sat: 9am - 1pm

Data current as of May 2015





RANKING BANKING

Ridgewood Savings Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	25
	Number of NYC Bank Owned ATMs	26
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	\$0
	Other Methods to Waive Monthly Fee	Use of online banking, direct deposit pr combined \$2,500 bank relationship
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	First 4 are free, then \$2.50 per additional withdrawal
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$25
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	Service not available
	International Incoming	Service not available
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Medical insurance card, library card, credit card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	Yes
	Second Chance Account	Yes
	General Hours of Operation	Varies by branch

Data current as of May 2015



RANKING BANKING

Santander Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	71
	Number of NYC Bank Owned ATMs	>50
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3.50
	Foreign Transaction Fees	\$6 ATM, 3% in USD (does not apply in Mexico & Puerto Rico)
	Stop Payment Fees	\$30
	Returned Item Fee	\$15 domestic, \$25 international
	Check Cashing Fees	Case by case
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$13
	International Outgoing	\$40
	International Incoming	\$13
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Debit/credit card, a utility bill, employment, insurance, college, lease agreement, government visa
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Wed & Fri: 8:30am - 5:30pm Thurs: 8:30am - 7pm Sat: 9am - 12pm

Data current as of May 2015





RANKING BANKING

Savoy Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	\$25
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$10
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$0
	International Outgoing	\$40
	International Incoming	\$30
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Credit card or utility bill
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Spanish, French, Arabic, Chinese, Greek
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 5pm

Data current as of May 2015



RANKING BANKING

Shinhan Bank America

Free Checking

ATM & Branch Access	Number of NYC Branches	5
	Number of NYC Bank Owned ATMs	5
	Number of NYC Networked ATMs Without Surcharge	>1,000
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	Unknown
	Foreign Transaction Fees	Unknown
	Stop Payment Fees	\$15 in person, \$7 online
	Returned Item Fee	\$25
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	N/A
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$7
	International Outgoing	\$15 Korea, \$20 everywhere else
	International Incoming	\$7
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Any type of card including insurance
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	English, Korean, Cantonese, Mandarin
	Reward/Points	No
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Fri: 8:30 or 9am - 5pm some branches open on Sat morning

Data current as of May 2015





RANKING BANKING

Signature Bank

Signature Basic Checking

ATM & Branch Access	Number of NYC Branches	19
	Number of NYC Bank Owned ATMs	11
	Number of NYC Networked ATMs Without Surcharge	1
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$1.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	1% of purchase
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	Case by case
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$0
	International Outgoing	\$25
	International Incoming	\$0
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Social Security, Medicare, Medicaid, other insurance, and other secondary ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8/8:30am - 4 /4:30pm

Data current as of May 2015



RANKING BANKING

Spring Bank

Spring Bank Access Card

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	3
	Number of NYC Networked ATMs Without Surcharge	>100
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$1
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Waivable with direct deposit
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	No
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$1.50 and 2.5% of purchase or withdrawal
	Stop Payment Fees	N/A
	Returned Item Fee	\$10
	Check Cashing Fees	\$1 with a minimum balance of \$100
	Overdraft Fee (If Service Available)	Service not available
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$10
	International Outgoing	\$35
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Address verification
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Harlem: Mon - Wed & Fri: 9am - 5pm; Thurs: 9am - 6pm; Sat: 9am - 1 pm. Bronx: Mon - Thurs: 8am - 6pm; Fri: 9am - 5pm; Sat: 9am - 1pm

Data current as of May 2015





RANKING BANKING

Sterling National Bank

E-Checking

ATM & Branch Access	Number of NYC Branches	8
	Number of NYC Bank Owned ATMs	5
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	15 checking debits per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$5 and currency conversion fee
	Stop Payment Fees	\$35
	Returned Item Fee	\$39
	Check Cashing Fees	\$7.50
	Overdraft Fee (If Service Available)	\$39
Wire Transfer Fees	Domestic Outgoing	\$35
	Domestic Incoming	\$15
	International Outgoing	\$50
	International Incoming	\$35
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 9am - 5pm

Data current as of May 2015



RANKING BANKING

Sussex Bank

Totally Free Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	\$1 and foreign exchange fees
	Stop Payment Fees	\$36
	Returned Item Fee	\$15
	Check Cashing Fees	Must have funds in account to cover the cost of the check
	Overdraft Fee (If Service Available)	\$36
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$12
	International Outgoing	\$55
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Credit card, vehicle registration, government issued ID
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Wed: 8:30 - 5pm, Thurs: 8:30am - 7pm, Fri: 8:30am - 5pm, Sat: 9am - 2pm

Data current as of May 2015





RANKING BANKING

TD Bank

TD Simple

ATM & Branch Access	Number of NYC Branches	164
	Number of NYC Bank Owned ATMs	164
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$0
	Monthly Maintenance Fees	\$5.99
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$3
	Foreign Transaction Fees	\$3, with no ISA fee on foreign debit transactions
	Stop Payment Fees	\$30
	Returned Item Fee	\$15
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$15
	International Outgoing	\$40
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Employment, benefit, welfare, college & firearms IDs with photo, permanent resident card, and Canadian IDs
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon - Wed & Fri: 9am - 5pm Sat: 9am - 4pm Sun: 11am - 3pm

Data current as of May 2015



RANKING BANKING

The Berkshire Bank

Basic Banking Checking

ATM & Branch Access	Number of NYC Branches	7
	Number of NYC Bank Owned ATMs	7
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	Up to 25 ATM transactions per month
	Fee Per Additional Transaction	\$0.25
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1
	Foreign Transaction Fees	3%
	Stop Payment Fees	\$25
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$5
	International Outgoing	\$35
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Debit card, credit card, or utility bill
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 4pm

Data current as of May 2015





RANKING BANKING

The First National Bank of Long Island

Free Checking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$50
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$1.75
	Foreign Transaction Fees	\$5
	Stop Payment Fees	\$34
	Returned Item Fee	\$38
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$38 per item, plus \$10 daily overdraft fee
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$125
	International Incoming	\$125
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	Unknown
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	Yes
	Second Chance Account	Case by case
	General Hours of Operation	Mon - Fri: 10am - 3pm

Data current as of May 2015



RANKING BANKING

United International Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	1
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.25
Other Common Features	Debit Card Available	No
	Direct Deposit Available	No
	Printed Checks Available	No
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$15
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$25
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$5
	International Outgoing	\$25
	International Incoming	\$5
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Credit card or supplemental documents
Online Services Available	Online Banking	Yes
	Online Statements	No
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8am - 6pm Weekends: 10am - 2pm

Data current as of May 2015





RANKING BANKING

United Orient Bank

Basic Banking

ATM & Branch Access	Number of NYC Branches	2
	Number of NYC Bank Owned ATMs	1
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.10
Other Common Features	Debit Card Available	No
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	No
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Cannot withdraw money from foreign country
	Stop Payment Fees	\$12
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$15
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$10
	International Outgoing	Service not available
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Other government issued ID
Online Services Available	Online Banking	No
	Online Statements	No
	Online Bill Pay	No
	Mobile App	No
Other Services	Language Assistance (other than English)	Cantonese and Mandarin
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 4pm Sat: 10am - 2pm

Data current as of May 2015



RANKING BANKING

Valley National Bank

Basic Consumer Checking

ATM & Branch Access	Number of NYC Branches	30
	Number of NYC Bank Owned ATMs	45
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2, with monthly rebate of up to \$9 for ATM fees incurred at a non-Valley ATM
	Foreign Transaction Fees	\$3 + 2% international service fee
	Stop Payment Fees	\$30
	Returned Item Fee	\$20
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$40
	International Incoming	\$15
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Credit card, voters registration card, state ID with photo and Social Security card
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Mobile deposit only
Other Services	Language Assistance (other than English)	Spanish
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Thurs: 8am - 4pm Fri: 8am - 6pm Sat: 10am - 2pm

Data current as of May 2015





TAKE IT TO THE BANK

Victory State Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	5
	Number of NYC Bank Owned ATMs	5
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$1
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	Cannot be waived
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	12 checks per month
	Fee Per Additional Transaction	\$1
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	\$0
	Stop Payment Fees	\$20
	Returned Item Fee	\$0
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	Overdraft less than \$25 - no fee; overdraft less than \$100 - \$15 fee; overdraft over \$100 - \$29 fee
Wire Transfer Fees	Domestic Outgoing	\$20
	Domestic Incoming	\$0
	International Outgoing	available via correspondent bank
	International Incoming	available via correspondent bank
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Drivers license or passport
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Spanish and Italian
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon - Fri: 8:30am - 4pm; some locations open Thurs & Fri until 6pm; some locations open Sat morning

Data current as of May 2015



TAKE IT TO THE BANK

Wells Fargo

Everyday Checking

ATM & Branch Access	Number of NYC Branches	21
	Number of NYC Bank Owned ATMs	77
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$50 to open in branch; \$25 to open online or by phone
	Monthly Maintenance Fees	\$10
	Minimum Balance to Waive Monthly Fee	\$1,500
	Other Methods to Waive Monthly Fee	Waivable with \$500+ in direct deposits, 10+ debit card payments
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2.50
	Foreign Transaction Fees	\$5 + 3% of transaction for POS
	Stop Payment Fees	\$31
	Returned Item Fee	\$12
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$35
Wire Transfer Fees	Domestic Outgoing	\$30
	Domestic Incoming	\$15
	International Outgoing	\$30- \$45
	International Incoming	\$16
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not accepted
	Accepted Secondary ID	A Consular Card issued by Mexico
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	Yes
Other Services	Language Assistance (other than English)	Varies
	Reward/Points	No
	Second Chance Account	Yes
	General Hours of Operation	Mon - Fri: 9am - 6pm Sat: 9am - 3pm

Data current as of May 2015





TAKE IT TO THE BANK

Wilshire Bank

Basic Checking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	0
	Number of NYC Networked ATMs Without Surcharge	>100
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$3
	Minimum Balance to Waive Monthly Fee	None, e-statement required
	Other Methods to Waive Monthly Fee	Cannot be waived
	Number of Transactions Permitted Before a Fee	8 withdrawals per month
	Fee Per Additional Transaction	\$0.50
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$0
	Foreign Transaction Fees	Foreign transaction rates
	Stop Payment Fees	\$30
	Returned Item Fee	\$10
	Check Cashing Fees	\$0
	Overdraft Fee (If Service Available)	\$30
Wire Transfer Fees	Domestic Outgoing	\$25
	Domestic Incoming	\$10
	International Outgoing	\$25
	International Incoming	\$10
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Accepted
	Accepted Secondary ID	Student ID, credit card, passport, utility bill, State professional license
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Korean
	Reward/Points	Yes
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5pm Sat: 8:30am - 1pm

Data current as of May 2015



TAKE IT TO THE BANK

Woori America Bank

Dream Checking

ATM & Branch Access	Number of NYC Branches	4
	Number of NYC Bank Owned ATMs	6
	Number of NYC Networked ATMs Without Surcharge	0
Core Features	Minimum Opening Deposit	\$25
	Monthly Maintenance Fees	\$0
	Minimum Balance to Waive Monthly Fee	Not applicable
	Other Methods to Waive Monthly Fee	Not applicable
	Number of Transactions Permitted Before a Fee	Unlimited
	Fee Per Additional Transaction	None
Other Common Features	Debit Card Available	Yes
	Direct Deposit Available	Yes
	Printed Checks Available	Yes
	Account Earns Interest	No
	Account Can Link to a Savings Account	Yes
Common Fees	Fees Applied by Bank When Using a Domestic ATM Not Owned or In-Network	\$2
	Foreign Transaction Fees	Cannot withdraw money from foreign country
	Stop Payment Fees	\$20
	Returned Item Fee	\$10
	Check Cashing Fees	Service not available
	Overdraft Fee (If Service Available)	\$32
Wire Transfer Fees	Domestic Outgoing	\$15 online; \$20 non-online
	Domestic Incoming	\$7
	International Outgoing	\$20 online \$25 non-online (For Korea: \$15 online, \$20 in person)
	International Incoming	\$7
Accepted Forms of ID other than State & Federal Photo ID	Accepting IDNYC	Not Yet Determined/Unknown
	Accepted Secondary ID	Social security card, employer ID, student ID, credit card, utility bill
Online Services Available	Online Banking	Yes
	Online Statements	Yes
	Online Bill Pay	Yes
	Mobile App	No
Other Services	Language Assistance (other than English)	Korean
	Reward/Points	No
	Second Chance Account	No
	General Hours of Operation	Mon - Fri: 8:30am - 5pm

Data current as of May 2015



1. <http://www.nyc.gov/html/dca/downloads/pdf/OFEProgressReport20102013.pdf>.
2. <https://www.fdic.gov/householdsurvey/2013report.pdf>.
3. http://www.nyc.gov/html/dca/html/pr2010/pr_022510.shtml
4. <http://www.pewtrusts.org/en/research-and-analysis/reports/2011/04/27/hidden-risks>.
5. Under New York Banking Law 14-f and 3 NYCRR § 9, banks operating in New York State are required to make available to consumers a “basic banking account” with certain specific features, including but not limited to, an initial deposit requirement of no more than \$25 and a monthly maintenance fee capped at \$3. Banks may obtain permission in certain limited circumstances to offer “an alternative account,” which must be at least as advantageous to consumers as a basic banking account, unless the “cost to account holders ... is less than the actual cost to the [bank] to provide such services.” See 3 NYCRR §§ 9.7, 9.8.
6. <http://www.moebs.com/portals/0/pdf/2011%20moebs%20survey%20release%20-%20free%20checking.pdf> and <http://www.wsj.com/articles/SB10001424052702304157204579475573602576630>
7. <http://www.bloomberg.com/news/articles/2014-07-31/banks-face-hit-on-30-billion-in-overdraft-fees-from-cfpb-rules>
8. <http://www1.nyc.gov/assets/finance/downloads/pdf/ciab/2015/ciab-needs-assessment-report.pdf>
9. <http://www1.nyc.gov/assets/finance/downloads/pdf/ciab/2015/ciab-needs-assessment-report.pdf>
10. <http://www.nyc.gov/html/dca/downloads/pdf/OFEProgressReport20102013.pdf>.
11. This report categorizes individuals as ‘unbanked’ if they lack a current and operational checking or savings a with a retail bank. Underbanked individuals are defined as those who rely on ‘alternate financial services’ to supplement the services their bank provides. Banked individuals are those who almost exclusively rely on bank accounts and institutional finance to manage, save and grow their money. These definitions draw from the FDIC’s 2013 Household Survey: <https://www.fdic.gov/householdsurvey/2013report.pdf>
12. http://assets.newamerica.net/sites/newamerica.net/files/policydocs/chan_beyondbarriers_workingpaper_1.pdf; <http://www.federalreserve.gov/pubs/feds/2009/200934/>.
13. http://www.nytimes.com/2011/10/16/business/online-banking-keeps-customers-on-hook-for-fees.html?_r=2&sq=NEwpercent20Yorkpercent20Timespercent20bankpercent20fees&st=cse&scp=1&pagewanted=all.
14. The FDIC is the Federal Deposit Insurance Corporation. Since 1933, the FDIC has insured deposits in member accounts through a small fee charged to each depository institution. Today, depositors are protected up to \$250,000 per depositor, per insured bank, for each account ownership category. See: <https://www.fdic.gov/deposit/deposits/>. Credit unions and online banking options are beyond the scope of this report.
15. <http://www.wsj.com/articles/SB10001424052702304157204579475573602576630>.
16. <http://www.wsj.com/articles/SB10001424052702304450904579365251142904312>.
17. http://books.google.com/books/about/The_Price_of_the_Ticket.html?id=dsauteQRd7UC.
18. <https://www.uspsog.gov/sites/default/files/document-library-files/2014/rarc-wp-14-007.pdf>.
19. <https://www.stlouisfed.org/Publications/Central-Banker/Winter-2010/Reaching-the-Unbanked-and-Underbanked>.
20. http://www.dfs.ny.gov/legal/industry_circular/banking/il150215.htm.
21. Calculated using New York State’s current \$8.75 minimum wage, a standard 40 hour working week, a 52 week year, and the capped fee permitted by the NYS Department of Financial Services: http://www.dfs.ny.gov/legal/industry_circular/banking/il150215.htm
22. <http://economics.yale.edu/sites/default/files/files/Faculty/washington/impactbank.pdf>.
23. http://www.nyc.gov/html/dca/html/pr2010/pr_022510.shtml.
24. <https://www.fdic.gov/householdsurvey/2013report.pdf>.
25. http://www.nyc.gov/html/dca/html/pr2010/pr_022510.shtml
26. <https://www.fdic.gov/householdsurvey/2013report.pdf>.
27. See New York Banking Law 14-f. As noted previously, certain limited exceptions apply.
28. See 3 NYCRR § 9.
29. http://www.pewtrusts.org/~media/Assets/2014/06/26/Safe_Checking_Overdraft_Survey_Report.pdf
30. <http://www.consumerfinance.gov/askcfpb/929/can-i-get-checking-account-without-social-security-number.html>; Individual taxpayer identification numbers are used by the Internal Revenue Service (IRS) in the administration of tax laws and are granted to certain nonresident and resident aliens, their spouses, and dependents who cannot get a Social Security numbers. For more information on how to secure a TIN, see: <http://www.irs.gov/Individuals/International-Taxpayers/Taxpayer-Identification-Numbers-percent28TINpercent29>.
31. <http://www1.nyc.gov/site/idnyc/index.page>.
32. <http://www.crainsnewyork.com/article/20150406/BLOGS04/150409953/bankers-still-waiting-for-municipal-id-advice-from-cuomo-feds>.
33. http://assets.newamerica.net/sites/newamerica.net/files/policydocs/chan_beyondbarriers_workingpaper_1.pdf.
34. <http://www.wsj.com/articles/all-those-banks-in-new-york-city-its-our-fault-1402100947>.
35. <http://www1.nyc.gov/assets/finance/downloads/pdf/ciab/2015/ciab-needs-assessment-report.pdf>
36. <http://www1.nyc.gov/assets/finance/downloads/pdf/ciab/2015/ciab-needs-assessment-report.pdf>

37. <https://www.fdic.gov/unbankedsurveys/2011survey/2011report.pdf> <https://www.fdic.gov/householdsurvey/2013report.pdf>.
38. <http://finance.yahoo.com/news/average-bank-atm-fee-rises-135046509.html>.
39. Banks that offer *exclusively* online services—such as Capital One 360—are beyond the scope of this report.
40. <https://www.fdic.gov/bank/individual/online/safe.html>
41. <https://www.siena.edu/news-events/article/cell-phones-used-by-90-percent-of-new-yorkers>
42. <https://www.fdic.gov/consumers/community/mobile/Mobile-Financial-Services.pdf>
43. http://files.consumerfinance.gov/f/201407_cfpb_report_data-point_overdrafts.pdf
44. http://www.nyc.gov/html/ofe/downloads/pdf/IFS_full_report.pdf.
45. http://files.consumerfinance.gov/f/201407_cfpb_report_data-point_overdrafts.pdf.
46. *Id.*; <http://america.aljazeera.com/watch/shows/real-money-with-alivelshi/Real-Money-Blog/2014/1/21/overdraft-fee-abuse.html>; Many banks use a tactic known as “transaction reordering” in which a customer’s transactions are arranged from the highest to lowest amounts, regardless of which transaction came first, which has the result of draining the account balance more quickly, triggering greater overdraft fees. Congresswoman Carolyn Maloney introduced legislation in the last Congress that would require greater transparency from banks regarding the fees they charge and whether they engage in transaction reordering. *See*: “Overdraft Protection Act of 2013,” *available*: <http://www.gpo.gov/fdsys/pkg/BILLS-113hr1261ih/pdf/BILLS-113hr1261ih.pdf>. The Consumer Financial Protection Bureau is also considering promulgating new rules governing overdraft and related services. *See*: <http://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201410&RIN=3170-AA42>.
47. http://www.pewtrusts.org/~media/Assets/2014/06/26/Safe_Checking_Overdraft_Survey_Report.pdf.
48. http://files.consumerfinance.gov/f/201407_cfpb_report_data-point_overdrafts.pdf.
49. http://www.pewtrusts.org/~media/Assets/2015/02/ConsumerBanking_OverdraftSupplementBrief_v9.pdf.
50. <http://www1.nyc.gov/assets/finance/downloads/pdf/ciab/2015/ciab-needs-assessment-report.pdf>
51. http://www.dfs.ny.gov/legal/industry_circular/banking/il150215.htm
52. http://www.dfs.ny.gov/legal/industry_circular/banking/il150215.htm
53. http://www.nyc.gov/html/dcp/html/census/pop_facts.shtml.
54. <http://www.wnyc.org/story/255668-blog-census-languages-new-yorkers-speak/>
55. N.Y. Bank Law § 14-f.
56. <http://open.nysenate.gov/legislation/bill/A6649-2015>
57. <http://www.pewinternet.org/2013/08/07/51-of-u-s-adults-bank-online/>





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