

**You've earned your money. Don't lose it through costly fees.**

See the list below of checking accounts available to you to take advantage of benefits of free bank alerts, direct deposit, and more!



**YOUR MONEY IS WORTH PROTECTING. BANK ON IT.**



LOS ANGELES COUNTY  
**CONSUMER & BUSINESS AFFAIRS**  
CENTER FOR FINANCIAL EMPOWERMENT

BANKS AND CREDIT UNIONS	CHECKING ACCOUNT NAME	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE FEE	OVERDRAFT FEE	NON-SUFFICIENT FUNDS FEE	INACTIVITY FEES	ATM FEE (IN-NETWORK)	ATM FEE (OUT-OF-NETWORK)	CHECK CASHING FEE	ONLINE BILL PAY	ACCEPTS ALTERNATIVE FORMS OF ID
*CITIBANK	<a href="#">Access Account</a>	\$0	\$10 or less	None	None	None	No Fee	\$2.50	No Fee	No Fee	Yes
*BANK OF AMERICA	<a href="#">SafeBalance Banking</a>	\$25	\$4.95	None	None	None	No fee and unrestricted	\$2.50 in US/ \$5.00 in foreign country	No Fee	No Fee	Yes
BENEFICIAL STATE BANK	<a href="#">Positive Change e-Checking</a>	\$50	No Monthly Fee	One time free per year	One time free per year	None	No Fee	\$2.50	No Fee	No Fee Online Bill pay	Yes
*CHASE BANK	<a href="#">Liquid Card</a>	\$25	\$4.95	None	None	None	No Fee	\$2.50	No Fee	No Fee Online Bill pay	Yes
*SCE FEDERAL CREDIT UNION	<a href="#">Checkless Checking</a>	\$0 (\$15 for membership)	No Monthly Fee	None	None	None	No fee and unrestricted	\$0	No Fee for Members	No Fee	Yes
*SELF-HELP FCU	<a href="#">Access Checking</a>	\$0 (\$5 for membership)	\$3 or less	None	None	None	No Fee	\$0	\$5	Not Available	Yes
UNION BANK	<a href="#">Access Account</a>	\$25	\$6 or less	None	None	None	No Fee (except \$1 for mini Statement)	\$2.50 in US/ \$5.00 in foreign country	No Fee	Not Available	Yes
*U.S. BANK	<a href="#">Safe Debit Account</a>	\$25	\$4.95	None	None	None	No Fee	\$2.50	No Fee	No Fee Online Bill Pay	Yes
FIRST FOUNDATION	<a href="#">Supportive Checking Account</a>	\$25	\$0	None	None	\$0	No Fee	\$0, all ATM transactions are reimbursed	No Fee	No Fee	Yes

\*This bank or credit union has a national certification for their checking account from the Cities for Financial Empowerment Fund indicating accounts are safe and affordable. *Fines and fees are subject to change.*

Need help understanding the benefits of banking or want to discover more ways you can give your money a purpose? Visit [dcbalacounty.gov](http://dcbalacounty.gov) for Los Angeles County's Center for Financial Empowerment's Resource Guide 2017. Community organizations listed in the resource guide can give you additional information on the benefits of banking.