

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	Access Account	\$0	\$10 or less	None	None	None	No Fee	\$2.50	No Fee	No Fee	Yes
*BANK OF AMERICA	SafeBalance Banking	\$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	Positive Change e-Checking	\$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	Secure Banking	\$0	\$4.95	None	None	None	No Fee	\$2.50 in US/ \$5.00 in foreign country	No Fee	No Fee	Yes
*SCE FEDERAL CREDIT UNION	Checkless Checking	\$0 (\$15 for membership)	No Monthly Fee	None	None	None	No fee and unrestricted	\$1.50	No Fee for Members	No Fee	Yes
*SELF-HELP FEDERAL CREDIT UNION	Access Checking	\$0 (\$5 for membership)	\$3 or less	None	None	None	No Fee	\$0	\$5	Not Available	Yes
UNION BANK	Access Account	\$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	Safe Debit Account	\$25	\$4.95	None	None	None	No Fee	\$2.50	No Fee	No Fee Online Bill Pay	Yes
*WELLS FARGO	Clear Access Banking	\$25	\$5 monthly service fee for each fee period. Monthly service fee waived for primary account owners 13 to 24 years old.	\$0 Please see the Wells Fargo Consumer Account Fee and Information Schedule and Deposit Account Agreement for details.	None	None	No Fee	\$2.50 Note: Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms). Cash withdrawal at non-Wells Fargo	\$7.50	No Fee	Yes

								ATMs outside of the U.S. \$5 per withdrawal Note: Fees charged by non-Wells Fargo ATM owners/operators also apply (unless waived by your account terms).			
FINANCIAL PARTNERS CREDIT UNION	EZ Card	\$20; must have a \$5 share account	\$4; waived with direct deposit of \$100 or 10 debit card transactions	None	None	None	None	\$2.50	None	Not Available	Yes
CALIFORNIA BANK & TRUST	OnBudget Banking	\$25	\$5	\$0	\$0	\$0	\$0	\$2.00 per transaction	\$0	\$0	Yes

* This bank or credit union has a national certification for their checking account by the Cities for Financial Empowerment Fund indicating they have met the National Bank On Account standards. [National Bank On Account Standards](#) Need help understanding the benefits of banking or want to discover more ways you can give your money a purpose? Visit <https://dcba.lacounty.gov/financial-empowerment/> for the Los Angeles County Center for Financial Empowerment's Resource Guide. Community organizations listed in the guide can give you additional information on the benefits of banking. **December 2021**