

**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  
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
*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
*CALIFORNIA BANK & TRUST	<a href="#">OnBudget Banking</a>	\$25	\$5	\$0	\$0	\$0	\$0	\$2.00 per transaction	\$0	\$0	Yes
*CHASE BANK	<a href="#">Secure Banking</a>	\$0	\$4.95	None	None	None	No Fee	\$2.50 in US/ \$5.00 in foreign country	No Fee	No Fee	Yes
*CITIBANK	<a href="#">Access Account</a>	\$0	\$10 or less	None	None	None	No Fee	\$2.50	No Fee	No Fee	Yes
*FINANCIAL PARTNERS CREDIT UNION	<a href="#">EZ Card</a>	\$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
LOS ANGELES FEDERAL CREDIT UNION	<a href="#">CONNECT</a>	\$10	\$5 - Waived with a single direct deposit or Debit Card Transaction	\$0	\$0	\$0	\$0	\$2.00 or up to 6 free based on account status	1% of check, \$5 minimum - can be waived based on account status	\$0	Yes
*SCE FEDERAL CREDIT UNION	<a href="#">Checkless Checking</a>	\$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	<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

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
*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
*WELLS FARGO	<a href="#">Clear Access Banking</a>	\$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 <a href="#">Wells Fargo Consumer Account Fee and Information Schedule</a> 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. 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).	\$7.50	No Fee	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 [dca.lacounty.gov/financial-empowerment](https://dca.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. **February 2023**