

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	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
BANC OF CALIFORNIA	Banc-On Account	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Yes
*CALIFORNIA BANK & TRUST	OnBudget Banking	\$25	\$5	\$0	\$0	\$0	\$0	\$2.00 per transaction	\$0	\$0	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
*CITIBANK	Access Checking	\$0	\$5; Waived the first 3 months and in months when Enhanced Direct Deposits total \$250 or more	None	None	None	No Fee	\$2.50	No Fee	No Fee	Yes
*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
LOS ANGELES FEDERAL CREDIT UNION	CONNECT	\$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 min. - can be waived based on account status	\$0	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
*SCE FEDERAL CREDIT UNION	BankOn Checking	\$0 (\$5 for membership)	\$0	None	None	None	No fee and unrestricted	\$1.50	No Fee for Members	No Fee	Yes
*SELF-HELP FEDERAL CREDIT UNION	Access Checking	\$10 (\$5 for share, \$5 for membership)	\$5 waiver is available (Ask Bank for details)	None	None (No Check Writing)	\$10 quarterly after 12 months of inactivity	No Fee	\$0 Note: ATM owners / operators may apply fee	No Fee	Free up to 20 items per month	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	None	None	None	No Fee	\$2.50	No Fee	No Fee	Yes
FARMERS & MERCHANTS BANK OF LONG BEACH	Access Checking	\$25	\$5	No fee	No fee	No fee	No fee	\$2.50	No fee	No fee	No

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
CATHAY BANK	Everyday Checking Account	\$25	\$3 Can be waived. (Ask Bank for details)	No fee	No fee	No fee	No fee	Yes, \$2 for out-of-network ATM fee.	No	No	No
USC CREDIT UNION	Simple Spend	\$10	None	\$10 or less is None	None	None	None	\$1	None	N/A	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 dcbalacounty.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 2025**