

Bank of America

Name of account, if any: MyAccess Checking

Monthly/Maintenance fee: \$12.00 per month [Fee waived with direct deposit of \$250 or more]

Minimum Opening Deposit Requirement: \$25

ATM charges

- **Within network:** Free
- **Out-of-network charged by this institution:** \$2.00 U.S./\$5.00 foreign country
(There may also be an originating charge)

Acceptance of alternative ID (non-U.S. government IDs) (*In addition to Mexican Matricula Card and ITIN in lieu of Social Security Number*): Consular IDs from Dominican Republic, Colombia, and Guatemala

Availability of free printed checks/cost to order printed checks: Varies

Can a customer open an account online? Yes

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: \$5.00 per month (You can avoid the fee by having a monthly automatic transfer of \$25 or more from your Bank of America checking account to your savings account).

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Free transfers to Mexico for customers through SafeSend (with a limitation of \$3000 within a 30-day period). Otherwise, \$35/wire if sent in a foreign currency, or \$45/wire if sent in U.S. dollars.

Cost of money orders: \$5.00

Cost of cashier's checks: \$10.00

Foreign languages that can be accommodated by branches: Language line

Availability of auto loans: Yes

Availability of “small dollar” (under \$1000) loans/alternative payday loans: No

Financial incentives for completing financial education? No

Repayment of outstanding overdrafts required before opening an account? Yes

Will consider opening an account for someone placed on Chexsystems less than 6 months ago? No

Innovative savings programs/incentives for savings: Keep the Change program

In addition to waiving one set of OD/NSF fees per year, participating financial institutions have agreed to offer one additional service or feature to help customers avoid NSF/OD occurrences/fees. What are you offering? ATMs that provide NSF/OD warning, available at most ATMs. Overdraft protection from linked credit card account.