

Cathay Bank

Name of account, if any: Simple Checking

Monthly/Maintenance fee: \$6/month

Minimum Opening Deposit Requirement: \$25

ATM charges

- Within network: Free
- Out-of-network charged by this institution: \$2 per withdrawal
(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*): None

Availability of free printed checks/cost to order printed checks: 50 free checks

Can a customer open an account online? No

Availability/cost of online banking: Free

Availability/cost of online bill pay: \$5.95 per month

Cost, if any, of savings account: \$3/quarter, if daily balance below \$500

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: \$13 each for customers

Cost of money orders: No money orders available

Cost of cashier's checks: \$6 each

Foreign languages that can be accommodated by branches: Mandarin, Cantonese

Availability of auto loans: Yes

Note: All products and services of financial institutions are subject to change.

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?

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

Innovative savings programs/incentives for savings:

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?