

Frontier Bank

Name of account, if any: **First Step Checking**

Monthly/Maintenance fee: **Free**

Minimum Opening Deposit Requirement: **\$50**

ATM charges

- **Within network: Free**
- **Out-of-network charged by this institution: Free**
(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: **1 free box (150)**

Can a customer open an account online? **No**

Availability/cost of online banking: **Free**

Availability/cost of online bill pay: **Free**

Cost, if any, of savings account: **Free**

Availability of direct deposit: **Yes**

Availability/cost of outgoing foreign wire transfers: **\$30 each for U.S. funds and \$15 each for foreign currency**

Cost of money orders: **\$4 each**

Cost of cashier's checks: **\$5 each**

Foreign languages that can be accommodated by branches: **Bahasa Malaysian, Cambodian, Chinese, Fijian, French, German, Hindi, Indonesian, Ilocano, Italian, Japanese, Korean, Native American, Persian (farsi), Filipino, Romania, Russian, Spanish, Tagalog, Thai, Ukranian, Vietnamese, Visayan**

Availability of auto loans: Yes

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

Financial incentives for completing financial education? Yes

Repayment of outstanding overdrafts required before opening an account? To any financial institutions owed

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

Innovative savings programs/incentives for savings: Free automatic transfers from checking to savings for any amount and frequency. Tiered interest rates- higher savings balances have higher interest rates.

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? Link savings account to checking to automatically cover overdrafts. No overdraft or transfer fees will be assessed.