

PACIFIC INTERNATIONAL BANK

Name of account, if any: **Free Checking**

Monthly/Maintenance fee: **Free**

Minimum Opening Deposit Requirement: **\$100**

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*): **Must have a valid US government ID or valid foreign country passport, and 2nd ID can be a utility bills or medical card**

Availability of free printed checks/cost to order printed checks: **A box of check orders are available for \$15 and up**

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

Availability/cost of online banking: **No cost to using PI Bank online banking**

Availability/cost of online bill pay: **No Charge**

Cost, if any, of savings account: **Under \$500 minimum falls below \$5 each month**

Availability of direct deposit: **Yes**

Availability/cost of outgoing foreign wire transfers: **\$35 each foreign outgoing wire**

Cost of money orders: **\$5**

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

Foreign languages that can be accommodated by branches: **Korean**

Availability of auto loans: None

Availability of “small dollar” (under \$1000) loans/alternative payday loans: None

Financial incentives for completing financial education? None

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: Goal Savings of 1, 2, 3 year term savings plan sets up installment payments each month; when term is up customer receives savings total with interest.

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? We waive NSF fee if shortage is under \$25.