

Seattle Metropolitan Credit Union

Name of account, if any: Free+ Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: None (but \$5 required to go into savings account)

ATM charges

- **Within network:** Free
- **Out-of-network charged by this institution:** \$.50 per transaction
(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 per year offered on some accounts, price for checks vary depending on design

Can a customer open an account online? Yes, with notarized signature sent via mail or branch drop off

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: \$5 initial deposit; \$5 minimum balance (Savings account required)

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Cost depends on destination and amount sent

Cost of money orders: \$2.00

Cost of cashier's checks: \$2.00

Foreign languages that can be accommodated by branches: None

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? Only if owed to SMCU

Will consider opening an account for someone placed on ChexSystems less than 6 months ago? Yes

Innovative savings programs/incentives for savings: Money Market and Certificate accounts with low minimum balances to earn premium 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? Free Credit Counseling through BALANCE, a financial fitness program.