

## Viking Bank

Name of account, if any: Free Checking

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$50

ATM charges

- Within network: Free
- Out-of-network charged by this institution: 0  
(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: varies between \$10 and \$20

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: \$4 per month, unless a minimum balance of \$200 is maintained, in which case the fee is waived

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Range from \$20-\$38 each

Cost of money orders: Not Available – See Cashiers Checks

Cost of cashier's checks: \$6 apiece

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?** To all 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:** Automatic transfer is available to all customers to encourage regularly setting aside funds in 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?** Institution will promptly notify the customer of the NSF/OD incident and offer both one on one counseling as to how to avoid overdraft and discuss the various options available for overdraft protection.