

National Account Standard Approved Accounts & Services

Participating Banks & Credit Unions		Wells Fargo	Chase	Key Bank	Guaranty Bank and Trust Company	
	Bank On National Account Standards (2017-2018)	EasyPay Card	Chase Liquid Card	Hassle Free Account	Worry Free Checking - COMING SOON!	
What Will it Cost?						
Monthly Fee	If not waivable: \$5 or less. If waivable: \$10 or less, offer at least two options to waive fee with a single transaction (eg: direct deposit with no minimum deposit, online bill pay or debit card purchase)	\$5.00	\$4.95 (Can be avoided if you link a qualifying Chase checking account.)	\$0		
Opening Deposit	\$25 or less	\$25.00	\$25.00	\$10		
No Overdraft or NSF Fees	None, structurally not possible (eg: via checkless checking)	None	None	No overdraft fees; no bounced checks; there are no paper checks on this account		
Dormancy/ Inactivity Fees	None			No Inactivity Fee		
ATM Fees	In Network: Free and unrestricted Out of Network: \$2.50 or less (not including local ATM fee)	WF ATM - Free; Non-WF ATM - \$2.50 per cash w/d	Chase ATM - Free; Non-Chase ATMs - \$2.50	KeyBank ATM Nationwide - Free; Non- KeyBank ATM - \$2.50		
Access						
Branch Access	Free and unrestricted	Free and unrestricted	Free and unrestricted	Free and unrestricted		
Remote Account Opening	Accounts can be opened remotely (Strongly recommended)			May be opened remotely or branches; branch preferred		
Telephone Banking		Free	Free	Free		

Deposit Options	Free in branch, at ATM and direct deposit		Direct Deposit - Free; Transfers from Chase checking/savings account - Free; Check deposits at Chase ATM, branches,- Free	Direct Deposit - Free; Transfers from checking/savings account - Free; Check deposits at ATM, branches- Free		
Mobile Deposits	Available, free (Recommended)		Chase QuickDeposit - Free	Free		
Online and Mobile Banking	Free	Free	Free	Free		
Linked Savings Accounts	Free savings accounts and account transfers. (Strongly recommended)		Not Available	Money Market is free with \$25 per month transfer from checking to savings		
Debit card or prepaid card	Debit card or prepaid card	Debit Card	Free	Debit Card		
Features						
Money Orders and Cashiers Checks	Free if available, otherwise at least four free money orders and/or cashier checks per month	Free up to \$1,000	Up to \$1,000 - \$5.00	Money Orders are \$5.00; Cashiers Checks - \$8.00		
Check Cashing	Check cashing for checks issued by that bank must be free			No charge if have KeyBank account no matter what bank the check is drawn on		
Online Bill Pay	Free		Free; Chase QuickPay to send and receive money - Free	Free		
Banking Alerts	Free		Free though data and message fees may apply	Free		
Statements	Free paper (or electronic with consumer consent)			Free e-statements		
Credit Building Products	Secured credit card or secured personal loan, etc. (Recommended)			Secured personal loan (Loan Assist)		

International Wires	Competitively priced: \$5 -\$20, depending on country (Recommended)	3% of transaction amt		\$45		
Can I Really Open an Account?						
Alternative Identifications	Accept alternative IDs. (Strongly recommended)	US Driver's license, US state issued non driver's license, US Armed Forces ID, US or Foreign Passport, Permanent Resident Card, Border Crossing Card, Employment Authorization Document Card, Resident Alien Card, Consular Cards for Argentina, Columbia, Guatemala, Mexico and the El Salvador National ID Card	Two forms of ID are required. One form must be a Government Issued ID. Primary ID Examples: US Citizens - State Issued Driver's License, State Issued ID card, Passport, etc.; Non US Citizens - Permanent Residents must provide their Permanent Resident Alien Card (Green Card). Non US Citizens who are not Permanent Resident Alien Cardholders must provide their Passport or Matricula Consular Card. Secondary ID Examples: Credit Card/Debit Card with embossed name, Employer ID, Utility Bill, etc.	Valid U.S. Drivers license; Valid U.S. State-Issued Non-Driver's License, US Passport or US Passport Card, Foreign Passport including Mexican and Canadian, Military ID Card, Military Dependent Pass, INS Immigration Card, Tribal ID, Mexican Matricula Consular Card, Mexican Driver's License, Canadian Driver's License		
Second Chance Account	Only deny new customers for past incidences of actual fraud. (Strongly recommended)	Only deny new customers for past incidences of actual fraud.	We may also check your credit before approving your account.	Only decline accounts for fraud regardless if they have an outstanding balance to a bank or credit union		
WEBSITE		https://www08.wellsfargomedia.com/assets/pdf/personal/prepaid/fees/easypay-Group1.pdf	https://www.chase.com/content/dam/chasecom/en/debit-reloadable-cards/documents/chase_liquid_v6.pdf	https://www.key.com/personal/checking/key-bank-hassle-free-account.jsp		

NO OVERDRAFT FEES: Tell your bank that you want your ATM or debit card declined if there is not enough money in your account for the purchase you're making.

Bank On Boulder County-Approved Special Feature Banking

(Specific Standards & Criteria Under Review)

Participating Banks & Credit Unions	Guaranty Bank and Trust Company	Elevations Credit Union	Community Banks of Colorado	First National Bank	First Bank	
Checking Account	Completely Free Checking	Free Checking	Clear Checking	Access Debit Checking	eSave Checking	
Monthly Fee	\$0	\$0	\$8 (Monthly service charge can be avoided or reduced if you maintain an incoming direct deposit of any amount each statement cycle or perform 8 debit card purchases each statement cycle (exclude ATM withdrawals) or make deposits totaling \$500 each statement cycle or if under 25 years of age.	\$4.00	\$0; Annual Fee of \$10.00	
Opening Deposit	\$25	\$0, however need a savings account with \$25 to open)	\$100 (\$25 if under 25 years of age)	\$0	TBD	
No Overdraft or NSF Fees	Checks provided if requested, opt-in for overdraft	Opt-in for overdraft on the debit card	Charge 35.00; can opt out with debit card	Checks cannot be ordered on this product; No overdraft service or line of credit	\$34.00 NSF Item Paid; \$34.00 NSF Item Returned; Daily Overdraft Fee is \$5.00/business day after 5th business day	
Dormancy/ Inactivity Fees		\$10 monthly inactive fee (occurs after 12 months of no activity)	Yes, \$5.00 after 6 months or more of no use at all on this or related accounts	Yes, \$10.00 per month after no activity for 12 months		
ATM Fees		Free use of ECU owned ATMs. Out of Network ATM -- 2 free per month, \$1.50 each additional withdrawal	No charge for CBB ATM use; ATM is \$2.50 outside of network	Unlimited free w/d from Non-FNBO or Corporate Family ATM per statement period; may be charged fee by machine operator or network used.	FirstBank ATM use - Free; Non-FirstBank ATM use \$2.50 (ATM owner may charge an additional fee)	
Branch Access	Free and unrestricted	Free and unrestricted	Free and Unrestricted	Free and Unrestricted		
Telephone Banking	Free and unrestricted (including live customer support)	Free and unrestricted (including live customer support)	Free and unrestricted	Free and unrestricted		
Debit or Prepaid card	Debit card	Debit card	Debit Card Opt-In; or Out with OD	Debit card		
Deposit Options	Free in branch, at ATM and direct deposit	Free in branch, at ATM and direct deposit	Free in banking center; at ATM and mobile deposit	Free in banking center; at ATM and mobile deposit	10 cent fee per deposited item if total deposited items exceed 25 per month	
Money Orders and Cashiers Checks			Cashier's Checks \$7.00; No money orders	Free Cashier's Checks; no money orders		

Check Cashing	Free	Free check cashing for checks issued by ECU	If have account, no check cashing fee even drawn on another bank; \$3.00 charge drawn on CBC but with no account	Free check cashing with account no matter which bank drawn on		
Online and Mobile Banking	Free	Free	Free	Free		
Online Bill Pay	Free	Free	Free	Free		
Banking Alerts	Free	Free	Free	Free		
Statements	Free	Free monthly paper statements	Free paper and e-statements	Free paper and e-statements		
Linked Savings Accounts			Smart Savings is \$25 to open; Can be linked to Clear; \$3.00 monthly service fee can be waived with average balance of \$300; deposits of \$25 each statement cycle; or under age 25	May be linked	Will transfer an amount you specify (up to \$99.99 from your eSave Checking to eSave Savings account.	
Remote Account Opening	Accounts can be opened remotely	Accounts can be opened remotely	Coming!	Can initiate online		
Mobile Deposits	Available Free	Available Free	Free	Free		
Credit Building Products	Secured credit card or secured personal loan	Offer a credit building credit card, both secured and unsecured.	Through third party	Secured credit card and secured personal loan available		
International Wires		\$45	\$45	\$35		
Can I Really Open an Account?						
Alternative Identifications	US Driver's License, Colorado Issued Identification Card, US Passport, Military Identification, Permanent Resident (Resident Alien) card Student Identification Card, Mexican Matricula Consular Card	Unexpired US Driver's License, State Identification Card, Unexpired Non- US Passport, Unexpired US Passport or U.S.Passport Card, Unexpired U.S. Military Identification, Matricula Consular Identification Card	One form of primary ID needed; Drivers license; U.S. Passport; foreign passport; state-issued ID; military ID; I766; Permanent Resident Card I551.Can also take Employment ID Card and Matricula Consular Card together.	US Driver's License, Colorado Issued Identification Card, US Passport, Military Identification, Permanent Resident (Resident Alien) card Student Identification Card, Mexican Matricula Consular Card		
Second Chance Account	Management can grant exceptions for any incident with the exception of fraud.	Only deny new customers for past collections greater than \$200	Had issue with CBC and paid account can be opened; if unpaid from another bank then \$25 per month fee to maintain with review every 6 months	Only deny new customers for past incidences of actual fraud.		

Website	https://www.guarantybank.com/personal-banking/personal-checking	https://www.elevationscu.com/fee-checking	https://www.cobnks.com/personal/clear-checking/	https://www.1stnationalbank.com/site/personal/banking/checking-accounts/access-debit.fhtml		
---------	---	---	---	---	--	--