



**EVERYONE IS WELCOME<sup>®</sup>**

Bank on San Jose  
Participating Institutions Directory

A Program of





San Jose is one of five cities selected for Governor Schwarzenegger's Bank on California Initiative, a non-traditional approach to ensure every resident has access to mainstream financial institutions. Bank on San Jose is a joint effort of the Office of the Governor, San Jose Office of the Mayor, Federal Deposit Insurance Corporation and local Financial Institutions and Nonprofit Organizations. The goal is to start 7,500 unbanked households each year in San Jose on the path to financial mobility by helping them open a low-cost, starter bank account.

The convenience and safety of having a bank or credit union account is often taken for granted by a large majority of San Jose residents. However the reality of thousands of families in San Jose is one of not having access to the financial mainstream. Imagine if you didn't have a bank or credit union account: How much would it cost to cash your checks? How would you pay your bills? Would you be prepared to carry cash at all times? These questions raise issues of personal safety, financial mobility as well as simple convenience.

Over the past six months, banks and credit unions have met with a diverse coalition of partners to develop policies and product features that will facilitate banking for unbanked residents. This directory provides information about each participating financial institution's policies and product features in which you or your organization may use to spread the word about this opportunity.

The success of this initiative and the ability to reach our target communities will not happen without the help of the hard-working Community-Based Organizations and Nonprofits who have invested countless hours into this initiative. These organizations as well as you, a local resident, will make the difference between success and the status quo. By acting as trusted liaisons, reaching out to neighbors and clients in order to explain the benefits of using mainstream financial institutions you will be part of helping thousands of San Jose residents get on the path to financial security. We encourage all to use this directory or call 2-1-1 Santa Clara County (just dial **211** from any telephone) as a reference to help clients, neighbors and friends find the banking relationship that best meets their needs.

The coalition will also be working to offer financial education, free tax preparation, and other asset building opportunities. We hope that you will work closely with the partner institutions to connect people to these services as well.

If you have any questions or suggestions, please contact:

**Jim Dale**  
Bank on San Jose Coordinator and  
Financial Stability Program Manager  
United Way Silicon Valley  
408.345.4347  
jim.dale@uwsv.org

**Eloy Villafranca**  
FDIC Liaison and  
Bank on California Coordinator  
Office of the Governor  
916.716.3236  
eloy.villafranca@opr.ca.gov



**Product Name:** MyAccess Checking

**Account Features:**

**Opening Deposit Requirement :** \$25

**Minimum Balance:** None

- Checks
- Debit card
- Bill pay

**Fees:**

**Monthly Fee:** Free with direct deposit or \$8.95 without.

**Overdraft/Insufficient Funds:** Account will be charged. Fee will increase for subsequent occurrences. Overdraft protection is available.

**Bounced Check:** The same fee policy for NSF/OD items apply to bounced checks.

**Out of Network ATM:** Your account will be charged \$2.00 every time a non-Bank of America ATM is used to make withdrawals, transfers or balance inquiries.

**Alternative IDs Accepted as Primary Identification.** *Secondary identification may be requested*

- Mexican Matrícula Consular ID
- Columbian Consular ID
- Tribal ID
- Any foreign passport
- Canadian driver's license
- Mexican driver's license
- Puerto Rican driver's license
- Guatemalan Consular ID
- Dominican Republic Consular ID
- Mexican Voter Registration ID
- American Samoa driver's license
- Guam driver's license
- Northern Mariana Islands driver's
- U.S. Virgin Islands driver's license

**ChexSystems Policy:** *Bank of America will open an account for persons with modest NSF/OD history on ChexSystems, excluding those who have fraud related histories.*

- **If the Chex Systems history is over one-year old,** the customer must clear any ChexSystems outstanding balances with Bank of America and have had less than 4 NSF/OD occurrences, with fewer than 4 financial institutions.
- **If the Chex Systems history is less than one-year old,** the customer must clear all

ChexSystems outstanding, including Bank of America and other financial institutions. Bank of America does not require financial management training.

### Special Features:

- Remittance product:** *SafeSend*—remittance service that enables Bank of America personal checking account customers in the U. S. to transfer funds for **FREE** to family and friends in Mexico.
- Wire transfers:** Domestic incoming and outgoing wire transfers available from \$10.00 - \$45.00
- Savings Incentive:** *Keep the Change*. Each time the Bank of America debit card is utilized, we round your purchase to the nearest dollar and transfer the difference from your checking account to your savings account. For the first three months, we'll match your savings at 100%. And when the three months are over, we'll continue contributing 5% a year, every year—to make it even easier to save. This reward will be paid annually to your savings account.
- Savings Account Requirement:** \$300 in balances OR automatic monthly transfer of \$25 or more to waive fee. \$3.00 per month fee if balance or if automatic transfer is not maintained.
- Financial education training:** Financial literacy material available at time of account opening
- Go Direct:** Direct deposit available
- Free online banking with Bill Pay (internet access required)
- Free Bank of America Visa® Check Card with Total Security Protection® and Photo Security®
- Ability to access accounts at more than 16,000 Bank of America ATMs coast to coast. There are no ATM fees for withdrawals, transfers and balance inquiries at ATMs displaying the Bank of America name and logo.
- Check safekeeping. Check images and deposits available via online banking up to ninety days.

### Bank of America San Jose Locations

All Bank of America banking locations in the City and County of San Jose are participating in the Bank on San Jose program. Languages available depend on the community the branch serves and include: English, Spanish, Punjab, Vietnamese, Hmong and Korean. Branches are generally open Monday – Friday, 9AM – 6PM and Saturday, 9AM – 2PM. Please call the branch directly for its hours.

<b>Neighborhood</b>	<b>Address</b>	<b>Phone Number</b>
<b>Downtown</b>	1682 Monterey Hwy San Jose, Ca 95112	408.277.7248
<b>Downtown</b>	99 S. Fourth St. San Jose, Ca 95113	408.277.7980
<b>Downtown</b>	125 S. Market St. San Jose, Ca 95113	408.277.7433
<b>Downtown</b>	777 N 1st St San Jose, Ca 95112	408.983.0588
<b>Branham</b>	2975 Meridian Ave San Jose, Ca 95124	408.445.7801
<b>Branham</b>	14396 Union Ave San Jose, Ca 95124	408.369.5955
<b>Capitol Expressway</b>	565 W Capitol Expy San Jose, Ca 95136	408.445.6152
<b>Seven Trees/Edenvale</b>	4148 Monterey Hwy San Jose, Ca 95111	408.363.2401
<b>Blossom Valley</b>	971 Blossom Hill Rd San Jose, Ca 95123	408.363.6097

<b>King Road</b>	2225 Quimby Rd San Jose, Ca 95122	408.983.0588
<b>Yerba Buena</b>	1707 E Capitol Expy San Jose, Ca 95121	408.983.0588
<b>East San Jose</b>	2300 Alum Rock Ave San Jose, Ca 95116	408.254.6903
<b>Berryessa</b>	2650 Berryessa Rd San Jose, Ca 95132	408.983.0588
<b>Alum Rock</b>	1070 S White Rd San Jose, Ca 95127	408.254.5902
<b>Alum Rock</b>	3491 Mckee Rd San Jose, Ca 95127	408.983.0588
<b>Willow Glen</b>	1245 Lincoln Ave San Jose, Ca 95125	408.983.0588
<b>West San Jose</b>	1660 S De Anza San Jose, Ca 95129	408.983.0588
<b>West San Jose</b>	1695 Saratoga Avenue San Jose, Ca 95129	408.725.4200
<b>Rose Garden</b>	1510 The Alameda San Jose, Ca 95126	408.983.0588
<b>North San Jose</b>	2611 N 1st St San Jose, Ca 95134	408.983.0588



**Product Name:** Free Checking

**Account Features:**

**Opening Deposit Requirement:** \$100.00

**Minimum Balance:** None

- Checks
- Debit card
- Bill pay

**Fees:**

**Monthly Fee:** None

**Overdraft/Insufficient Funds (NSF/OD):** The first time customer overdrafts or has insufficient funds, the fees are waived. Thereafter, the first and second occurrence is \$26 each; third and beyond occurrences are \$35 each (daily maximum charge \$170)

**Bounced Check:** 1 to 2 occurrences \$20 each; 3+ occurrences \$25 each (daily max \$170)

**Out of Network ATM:** Your account will be charged \$1.50 for using non-Bank of the West ATMs (a fee may also be assessed by the non-Bank of the West ATM).

**Alternative IDs Accepted as Primary Identification.** *Bank may request a secondary form of ID.*

- Mexican Matrícula Consular ID
- Guatemala Consular ID
- Valid U.S. or Foreign Passport
- Valid U.S. State issued driver's license or ID
- Valid military ID

**ChexSystems Policy:** *Bank of the West will open an account for persons with NSF/OD history on ChexSystems except for those with fraud related histories.*

- **If the ChexSystems history is more than one year old and not fraud related,** the account will be opened as usual.
- **If the ChexSystems history is less than one year old and not fraud related,** the account will be opened on the condition that the customer completes financial management training.

**Special Features:**

- Wire transfers:** Domestic wires \$30; International wires \$35
- Go Direct:** direct deposit available

### Bank of the West San Jose Locations

<b>Neighborhood</b>	<b>Address</b>	<b>Phone Number</b>
<b>Downtown</b>	50 W. San Fernando St San Jose, Ca 95113	408- 947-5005
<b>East San Jose</b>	987 E. Santa Clara St San Jose, Ca 95116	408- 998-6745
<b>Alum Rock</b>	3081 McKee Road San Jose, CA 95127	408-998-6852

Most locations are open Monday –Thursday from 9AM – 5PM, Friday 9AM – 6PM, and Saturday 9AM – 1PM.



**Product Name:** Citibank Basic Banking Package Account

**Account Features<sup>1</sup>:**

**Opening Deposit Requirement:** There is no minimum opening deposit

**Minimum Balance:** None<sup>2</sup>

**Per Check Fee:** No per check fee up to 8 debit transactions. Any debit transaction over 8 within a statement period will result in a .50 per check/debit fee.

**ATM or Debit card**

**Bill pay:** Fee free online bill pay available<sup>3</sup> through Citibank On-Line

**Fees: The following fees apply to the Basic Banking Package**

	Monthly Maintenance Fee	Non-Citibank ATM Fee <sup>†*</sup>	Checking Account Per Check Fee
0-8 debit transactions	\$3.00*	\$1.50 per withdrawal	None
9 or more debit transactions	\$9.50	\$1.50 per withdrawal	\$0.50

Debit Transactions include:	Checks paid, Citibank ATM cash withdrawals, Automatic payments to a third party, Bill payments (automatic and staff assisted**), Transfers using the Citibank® Global Transfer Service, Teller withdrawals
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\* waived if linked to a Citibank Account Package that meets the requirements for eliminating monthly maintenance and non Citibank Atm fees or if there is a Citigold account Package that is part of the linked household regardless of the balance.

**Use of Citibank ATMs, including participating 7- Eleven® ATMs is fee free.**

**Non-Citi ATM fee<sup>5</sup>: \$1.50 per transaction. Dollar amount limits apply.**

**Overdraft/Insufficient Funds Fee: \$34**

**Sample of Acceptable Identification.** *A secondary form of ID required, see below.*

- Mexican Matrícula ID
- Guatemalan or Columbian Consular ID
- Cedula Card
- Peruvian Nacional ID

<sup>1</sup> Product terms and conditions are as of 08/16/09 and subject to subsequent change.

<sup>2</sup> Please note the account will be systemically closed if a zero balance continues for 45 days

<sup>3</sup> There is a fee for scheduling bill payments through a CitiPhone representative each month a bill payment is scheduled.

<sup>4</sup> 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-Eleven locations are not owned or operated by Citibank. Not all functions including deposits of cash, can be performed at these ATMs

<sup>5</sup> Fees charged to you by other institutions for your transaction are beyond Citibank's control and are in addition to the fee listed here.

**Sample of Acceptable Secondary Identification.** Any ONE of the following:

- National credit card
- Letter of introduction from a bank
- Non-photo government aid card (Welfare, Medicaid or Food Stamp Card)
- Pay stub (*must be current and computer generated*)
- W-2 form, 1099 tax form
- Health insurance card
- Union card
- Bank issued Off-Us debit card with MC/Visa logo
- Accredited university, employer or embassy reference letter
- Utility bill (*including cellular phones*): must be less than 30 days old and reflect name and address of the individual opening account
- Vehicle registration document and title certificate
- Certified birth certificate
- Employee photo ID card
- Photo trade license

**ChexSystems Policy: This no longer applies – was applicable to access only**

- The account opening will be reviewed on a case by case basis.

**Special Features:**

**Remittance product: Citibank Global Transfer (CGT) is an immediate funds transfer service available to all clients in the U.S. with a U.S. based Citibank account.**

**Wire transfers**

**Money Orders**

**Official Checks**

**Financial education**

**SSN not required for Non-Resident Alien customers**

**Citibank San Jose Locations**

Branches are generally open Monday – Thursday, 9am – 5pm and Friday, 9am – 6pm, and on Saturday, 9am – 1pm.

<b>Neighborhood</b>	<b>Address</b>	<b>Phone Number</b>
<b>San Jose Main</b>	10 Almaden Blvd # 100 San Jose, Ca 95113	800-627-3999
<b>Alum Rock</b>	2830 Alum Rock Ave. San Jose, Ca 95127	800-627-3999

Other languages spoken: Spanish



**Product Name:** Rewards Checking

**Account Features:**

**Opening Deposit Requirement:** \$25

**Minimum Balance:** None

- Checks
- Debit card
- Bill Pay


**Fees:**

**Monthly Fee:** None

**Overdraft/Insufficient Funds:** One-time waiver of NSF/OD for Bank on San Jose customers. Thereafter, the fee is \$27 per occurrence. Overdraft protection from a designated savings account available (\$3.00 transfer fee).

**Bounced Check:** The same fee policy for NSF/OD items apply to bounced checks.

**Out of Network ATM:**

- o Four free monthly transactions at other financial institutions (other financial institutions' fees may apply), \$1.75 per transaction thereafter.
- o Unlimited use of CO-OP Network  (including 7-11® Stores and participating Costco® Stores) and Point of Sale

**Alternative IDs Accepted as Primary Identification.** *Secondary identification may be requested*

- Mexican Matrícula Consular ID with Individual Tax Identification Number (ITIN)


**ChexSystems Policy:** *Santa Clara County Federal Credit Union, "County Federal", will open an account for persons with NSF/OD history on ChexSystems, excluding those who have fraud related histories and/or charged off loans made at our institution.*

- **If the ChexSystems history is over one-year old,** the member must clear any ChexSystems outstanding balances with County Federal, and financial management training is highly

recommended.

- **If the ChexSystems history is less than one-year old**, the member must clear any ChexSystems outstanding balances with County Federal, and is required to complete financial management training.

### Special Features:

- ☒ **Savings Account Requirement:** Credit Union membership with County Federal is based on eligibility.
  - \$25 membership savings account opening deposit, “par value share”, and \$5 membership fee are required.
- ☒ **Financial Education Training:** Financial education tools and resources are available on our website at [www.sccfcu.org](http://www.sccfcu.org). County Federal offers a series of financial education seminars throughout the year. Check our website for financial education topics, dates and times.
- ☒ **Go Direct:** Direct deposit available
- ☒ **Free Online/Telephone Banking** (internet access required) and free active Bill Payment & Presentment Service
- ☒ **Free Visa® Check Card**
- ☒ **First box of standard County Federal checks are free**
- ☒ **Surcharge-free access at more than 28,000 CO-OP Network ATMs**, which includes 5,500 7-Eleven® locations throughout the U.S. and Canada.
  - There are no ATM fees for withdrawals, transfers and balance inquiries at ATMs displaying the CO-OP Network logo 
  - CO-OP Network’s membership has access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.
- ☒ **Free Identity Theft Resolution Service** through Identity Theft 911
- ☒ **Wire Transfers:** Domestic & international outgoing wire transfers available from \$25.00- \$30.00. There is no fee for incoming wires.
- ☒ Check safekeeping. Check images can be viewed via online banking for up to 90 days.

### County Federal's Branch Locations

All of County Federal's banking locations, in the City of San Jose and the County of Santa Clara, are participating in the Bank on San Jose program. Call County Federal at **(408) 282-0700**, or toll-free at **(800)282-6212** to contact any of our convenient branch locations.

<b>Neighborhood</b>	<b>Address</b>	<b>Branch Hours</b>
<b>Downtown</b>	San Jose Branch	Monday-Thursday 9 am-5 pm
	852 N First St	Friday 9 am-6 pm
	San Jose, Ca 95112	
<b>Downtown</b>	City Centre Branch	Monday-Thursday 10 am-5:30 pm
	140 E. San Fernando St.	Friday 10 am-6 pm
	San Jose, Ca 95112	
<b>East San Jose</b>	East San Jose Branch	Monday-Thursday 10 am-5:30 pm
	255 N. White Rd.	Friday 10 am-6 pm
	San Jose, Ca 95127	Saturday 10 am-2 pm
<b>Branham</b>	Almaden Branch	Monday-Thursday 10 am-5:30 pm
	Almaden Plaza	Friday 10 am-6 pm
	5353 Almaden Expressway	Saturday 10 am-2 pm
	San Jose, Ca 95118	
<b>Campbell</b>	Campbell Branch	Monday-Thursday 10 am-5:30 pm
	Kirkwood Plaza	Friday 10 am-6 pm
	1638 W. Campbell Ave.	Saturday 10 am-2 pm
	Campbell, Ca 95008	
<b>Gilroy</b>	Gilroy Branch	Monday-Thursday 10 am-5:30 pm
	6915 Camino Arroyo, Ste 50	Friday 10 am-6 pm
	Gilroy, Ca 95008	Saturday 10 am-2 pm



**Product Name:** Bank on San Jose

**Account Features**

**Minimum Opening Deposit Requirements: \$1.00**

**Minimum Balance Requirements: No**

**Free ATM Transactions**

**Free Checks for jLife**

**Free ATM Check Card**

**Free On Line Bill Pay**

*(to check boxes double click on grey area and mark "checked" under default value in pop-up window)*

Checks

Check card

Bill pay

**Fees**

**Monthly Fee: No Monthly Fee for the Bank on San Jose Product.**

**Overdraft/Insufficient Funds: Fees Waived One Time, \$35 after that.**

**Bounced Check: \$35**

**Out of Network ATM: Free ATM Transactions Worldwide with no Rebate Form.**

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID
- Colombia Consular ID

**Secondary Identification:**

**May include but is not limited to an Out of State Drivers License, a Foreign Drivers License, a Foreign Birth Certificate or an O.C.E.A.N. Card.**

**ChexSystems Policy:**

- If the ChexSystems history is over one-year old and not fraud related, the account will be opened if all debt has been cleared.
- If the ChexSystems history is less than one-year old and not fraud related, the account will be opened with financial management training and cleared debt.

**Special Features:**

- Remittance product:
- Wire transfers
- Money Orders
- Cashiers' Checks
- Financial education training
- Go Direct*
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**Guaranty Bank San Jose Locations and Hours of Operation:**

<b>Neighborhood</b>	<b>Address</b>	<b>Branch Hours</b>
<b>Campbell</b>	Kirkwood Plaza 1638 W. Campbell Ave. Campbell, Ca 95008	M,T,W,Th 9:00 am -5:00pm, F 9:00am – 6:00pm, Sat 9:00am – 1:00pm.  Branch Manager: Pedro Murillo 408-341-8700
<b>Sunnyvale</b>	205 South Mathilda Sunnyvale, Ca. 94086	M,T,W,Th 9:00 am -5:00pm, F 9:00am – 6:00pm, Sat 9:00am – 1:00pm  Branch Manager: Yvonne Pham 408-774-6200



**Product Name:** Free Checking

**Account Features**

**Minimum Opening Deposit Requirements:** Standard Minimum \$100.00, Reduced to \$1.00 for Bank On California

**Minimum Balance Requirements:** None

- Checks** First 120 Wallet Size Checks Free
- Check card** ATM/Debit Card
- Bill pay**

**Fees**

**Monthly Fee:** None

**Bounced Check:** In a 12-month period, if your checks or other items are returned or paid, or other transactions are rejected or processed, when your account has nonsufficient funds, the following NSF Fees will apply:

Charges for each item up to a maximum of 5 items per day:	Returned/ Rejected Items per item	Paid/ Against Nonsufficient Funds/ Processed items per item
12-month period		
If 1-2 occurrences.....\$	22.00	24.00
If 3-5 occurrences.....\$	30.00	32.00
If 6+ occurrences.....\$	34.00	34.00

**Overdraft/Insufficient Funds:** These fees apply on the fourth calendar day that an account has been continuously overdrawn (counting the day the overdraft first occurs as the first calendar day). \$6 per-business-day fee for up to 10 business days; up to a maximum of \$60 each time the account becomes overdrawn.

**Out of Network ATM:** \$2 or \$2.50 fee plus surcharges pass-through

**Other Fees:** None

### Alternative IDs Accepted:

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** Union Bank will open an account for persons with NSF/OD history on ChexSystems, except for those with fraud related histories. If the ChexSystems history is more than one year old and not fraud related, the account will be opened as usual once outstanding overdraft owed is paid.

### Special Features:

- Wire transfers**
- Money Orders**
- Cashiers' Checks**
- Financial education training available online at [www.uboc.com](http://www.uboc.com). Visit the Education Center within the "Personal" tab**
- Free Online Banking with Bill Pay for personal accounts**
- 24 hour, automated telephone banking. This password protected service allows banking and bill-payment by phone. Fees may apply for bill-pay by phone.**

**Product Name:** Regular Savings

(NOTE: Individuals 55 years and older are eligible for our 55 Plus Savings account, which has special fee structure as noted below. All other terms are the same.)

### Account Features

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

**Minimum Balance Requirements:** None

**Interest Paid** Variable-rate interest; Compounded daily and paid quarterly

### Fees

**Monthly Fee:** \$3.00 – to avoid the regular monthly service charge, maintain a minimum daily ledger balance of at least \$300, OR make one deposit of at least \$25 each month. (NOTE: there is no monthly service charge for 55 Plus Savings Accounts.)

**Other Fees:** \$2.00 charge for each in-person withdrawal or transfer in excess of four per calendar month. (NOTE: excess withdrawal or transfer fees apply to both Regular and 55 Plus Savings accounts.) \$15.00 charge for each transfer in excess of six per month, the maximum allowed by Federal regulation.

### Alternative IDs Accepted:

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** Union Bank will open an account for persons with NSF/OD history on ChexSystems, except for those with fraud related histories. If the ChexSystems history is more than one year old and not fraud related, the account will be opened as usual once outstanding overdraft owed is paid.

### Special Features:

- Wire transfers**
- Money Orders**
- Cashiers' Checks**
- Financial education training available online at [www.uboc.com](http://www.uboc.com). Visit the Education Center within the "Personal" tab**
- Free Online Banking with Bill Pay for personal accounts**
- 24 hour, automated telephone banking. This password protected service allows banking and bill-payment by phone. Fees may apply for bill-pay by phone.**

**Product Name:** **Electronic Access Account (EAA)<sup>SM</sup>**

Note: for individuals receiving direct deposit of state or local government benefits or any direct deposits (other than federal government benefits).

### Account Features

**Minimum Opening Deposit Requirements:** None

**Minimum Balance Requirements:** None

- ATM card with daily withdrawal limit of \$500.00
- Point of Sale purchases with daily limit of \$700.00
- Two over-the-counter withdrawals per service charge cycle. \$1.50 for each additional over-the-counter withdrawal. No additional deposits other than direct deposit. No check writing or check cashing allowed.

### Fees

**Monthly Fee:** \$3.95 service charge

**Overdraft/Insufficient Funds:** \$10.00 overdraft fee per day

**Bounced Check:** N/A

**Out of Network ATM:** \$2 or \$2.50 fee plus surcharges pass-through

**Other Fees:** \$15.00 one time set-up fee per account.

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** EAA is available to individuals with ChexSystems records

**Product Name:** Electronic Transfer Account (ETA)<sup>SM</sup>

Note: for individuals receiving direct deposit of federal government benefits only

**Account Features**

**Minimum Opening Deposit Requirements:** None

**Minimum Balance Requirements:** None

ATM card with daily withdrawal limit of \$500.00

Point of Sale purchases with daily limit of \$700.00

Two over-the-counter withdrawals per service charge cycle. \$1.50 for each additional over-the-counter withdrawal. No additional deposits other than direct deposit. No check writing or check cashing allowed.

**Fees**

**Monthly Fee:** \$3.00 service charge

**Overdraft/Insufficient Funds:** \$10.00 overdraft fee per day

**Bounced Check:** N/A

**Out of Network ATM:** \$2 or \$2.50 fee plus surcharges pass-through

**Other Fees:** N/A

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** ETA is available to individuals with ChexSystems records

**Union Bank San Jose Locations and Hours of Operation:**

<b>Branch Name</b>	<b>Address</b>	<b>Telephone</b>	<b>Languages</b>	<b>Branch Manager</b>	<b>Hours</b>
Alameda Taylor	1700 The Alameda	408-286-1700	Chinese, Spanish, Vietnamese	Veronica Alvarez	Monday – Thursday 9AM-5PM Friday 9AM-6PM Saturday 9AM-1PM
Camden Park	2007 Camden Ave. Ste 10	408-879-3300	Assyrian, Bosnian, Farsi, Indonesian, Japanese, Turkish, Vietnamese	Johny Yadegari	Monday – Thursday 9AM-5PM Friday 9AM-6PM Saturday 9AM-1PM
San Jose Downtown	99 Almaden Blvd., Ste 100	408-279-7766	Arabic, Farsi, French, Moroccan, Spanish	Houda Khalaf	Monday – Thursday 9AM-5PM Friday 9AM-6PM
San Jose Main	990 North First St.	408-279-7400	Cantonese, Japanese, Spanish, Tagalog, Vietnamese	Shuji Hojo	Monday – Thursday 9AM-5PM Friday 9AM-6PM Saturday 10AM-1PM
Stevens Creek	3290 Stevens Creek Blvd	408-248-8820	Chinese, Russian, Spanish, Vietnamese	Ann Height	Monday – Thursday 9AM-5PM Friday 9AM-6PM Saturday 9AM-1PM Drive Up Monday-Thursday 9AM-5PM Drive Up Friday 9AM-6PM Drive Up Saturday 9AM-1PM
Westgate	1494 Saratoga Ave	408-374-2400	Japanese, Mandarin, Spanish	Susan Temple	Monday – Thursday 9AM-5PM Friday 9AM-6PM Saturday 9AM-1PM



Product Name: **Community Checking**

Account Features:

Minimum Account Opening Balance: \$25

Minimum Balance: None

Checks

Debit Card (six months after account opening upon request from customer)

Bill pay

Fees:

Monthly Fee: Not Applicable

Overdraft/Insufficient Funds: \$22 (One set of NSF/OD fee waive every 12 months)

Bounced Check: \$8

Out of Network ATM: \$1 per transaction. Foreign (non-US) Transaction ATM- Fee –  
Varies dependent upon transaction amount.

Alternative IDs Accepted: *As primary identification. Secondary identification may be Requested.*

Mexican Matricula Consular ID (if applicable)

Guatemalan Consular ID

Other:

Secondary:

ChexSystems Policy: *Non-fraudulent records on ChexSystems*

Over 1 year old (with full repayment, if applicable)

Less than 1 year old (with full repayment, if applicable)

### Special Features:

- Remittance product (Six months after account opening. Limited to Asia)
- Wire Transfer (Six months after account opening. Limited to Asia)
- Money orders:
- Financial education training (Money Smart)
- Other (Direct Deposit)

### United Commercial Bank San Jose Locations (including hours and language availability)

<b>Branch Location &amp; Phone</b>	<b>Hours</b>	<b>Other Services</b>	
1715 Lundy Avenue, Suite 138 San Jose, CA 95131 Tel: 408-453-8877 Fax: 408-453-8730	Monday Thursday Friday Saturday	9:00 am - 5:00 pm, P.T. 9:00 am - 6:00 pm, P.T. 9:00 am - 4:00 pm, P.T.	ATM
1001 Story Road, #130 San Jose, CA 95122 Tel: 408-279-0668 Fax: 408-279-0382	Monday Thursday Friday Saturday	-9:00 am - 5:00 pm, P.T. 9:00 am - 6:00 pm, P.T. 9:00 am - 4:00 pm, P.T.	ATM
1648-A Tully Road San Jose, CA 95122 Tel: 408-270-1500 Fax: 408-270-2857	Monday Thursday Friday Saturday	-9:00 am - 5:00 pm, P.T. 9:00 am - 6:00 pm, P.T. 9:00 am - 4:00 pm, P.T.	ATM

Language Availability: English, Cantonese, Mandarin, Vietnamese



**WACHOVIA**

**Product Name:** Free Checking

**Account Features:**

**Opening Deposit Requirement :**

**Minimum Balance:**

- Checks
- debit card
- Bill pay

**Fees:**

**Monthly Fee: \$0.00**

**Overdraft/Insufficient Funds: \$25.00 (4 or more \$30.00)**

**Bounced Check:**

**Out of Network ATM: \$2.00**

**Alternative IDs Accepted:** *As primary identification. Secondary identification may be requested*

- Mexican Matricula Card
- Guatemala
- Other :** Mexican Matricular Consular and Cédula de Identidad from Central and South American countries
- Secondary :**

**ChexSystems Policy:** Account available for persons with NSF/OD history on ChexSystems (*not fraud related*)

- Over 1 year old
- Less than 1 year old with financial management training

### Special Features:

- Remittance product: \$40.00 for customers**
- Wire or money orders: wire (domestic, outgoing) = \$20.00; money order = \$5.00 for customer**
- Financial education training : Money Smart**
- Go Direct:*
  
- Way to Save - account linked to checking account. For every on-line bill pay or checkcard purchase, \$1.00 is automatically transferred to account (above market interest rates)**

### Wachovia San Jose Locations

All Wachovia banking locations in the City of San Jose are participating in the Bank on San Jose program. Languages available depend on the community the branch serves and include: English, Spanish, Hindi, Vietnamese, Tagalog and Mandarin. Branches are generally open Monday – Thursday, 9AM – 5PM, Fridays, 9AM – 6PM and Saturday, 9AM – 1PM. Please call the branch directly for its hours.

<b>Neighborhood</b>	<b>Address</b>	<b>Phone Number</b>
<b>Berryessa and Sandstone Financial Center</b>	2528 Berryessa Rd San Jose, Ca 95132	408.923.3353
<b>Blossom Hill and Santa Teresa Financial Center</b>	848-A Blossom Hill Rd San Jose, Ca 95123	408.281.7633
<b>Deanza and Bollinger Financial Center</b>	7270 Bollinger Rd Ste 10 San Jose, Ca 95129	408.725.9573
<b>Eastridge Mall Financial Center</b>	2290 Tully Rd San Jose, Ca 95122	408.238.0770
<b>Valley Fair Financial Center</b>	2928 Stevens Creek Blvd San Jose, Ca 95128	408.248-4200