



EVERYONE IS WELCOME[®]

Bank on San Jose
Participating Institutions Directory

A Program of



United Way Silicon Valley



San Jose is one of the 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 California Department of Consumer Affairs, 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.

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:

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& Community Engagement
United Way Silicon Valley
408.345.4347
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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: No monthly maintenance fee for MyAccess Checking if:

- Make at least one qualifying direct deposit of \$250 or more each statement period
- OR
- Maintain an average daily balance of \$1,500 or more
- Otherwise, pay \$12 per month

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.

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.

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

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



Product Name: Easy Checking

(An alternate product may be offered to non-qualifying customers)

Account Features:

Opening Deposit Requirement: \$100.00

Minimum Balance: None

Checks

Debit card

Bill pay

Fees:

Customers may contact one of our bankers to see complete disclosure documents, including schedules of fees and charges applicable to Bank of the West products.

Monthly Fee: None (waived)

Overdrafts and Returned Items:

- The first occurrence per 12 month period is \$26; second and beyond occurrences are \$35 each item (daily maximum of 4 items). The first time a customer overdrafts or has insufficient funds, the fees are waived at customer's request.
- Accounts overdrawn by \$5 or less at the end of a business day will not be assessed an overdraft fee.
- Beginning on the third business day following the day on which an overdraft occurs, overdrawn balances of \$15 or more may be assessed \$5 each business day.
- There is no annual limit on the number of times an account can be overdrawn.
- The Bank will not authorize and pay ATM and everyday debit card transactions and charge an overdraft fee when the account has insufficient funds without the customer first signing up for Debit Card Overdraft Service. Until the customer signs up, ATM and everyday debit card transactions will be declined when there are insufficient funds and no overdraft fee will be assessed. There is no fee for signing up for Debit Card Overdraft Service.

Savings Overdraft Protection: Savings overdraft protection is available when a Classic Savings account is opened in conjunction with a checking account. An overdraft protection transfer fee of \$12 will be assessed for each day during which a transfer occurs.

Out of Network ATM: Your account will be charged \$2 for using non-Bank of the West ATMs for withdrawals, transfers, and balance inquiries (a fee may also be assessed by the institution that owns the non-Bank of the West ATM).

IDs Accepted as Primary Identification:

- Valid U.S. State issued driver's license or ID
- Valid military ID
- Mexican Matrícula Consular ID
- Guatemala Consular ID
- Valid U.S. or Foreign Passport
- Alien Registration Card (Form I-551), aka Resident Alien Card, Permanent Resident Card, or Green Card

Bank of the West may request a secondary form of identification in conjunction with a primary ID.

ChexSystems/Qualifile Screening:

Bank of the West may offer a **Fresh Start** checking account with a reduced \$10 monthly service charge to applicants with certain non-sufficient funds / overdrawn account history as reported by ChexSystems who might otherwise be declined an account when screened by QualiFile. Non-qualifying customers will be referred to a Bank on California representative.

Fresh Start checking customers can change to another Bank of the West checking account after maintaining their account in good standing for 12 months. All requests to change account type must be directed to the branch where the account was opened.

Fresh Start Account Features, Fees, IDs Accepted as Primary Identification:

Same as Easy Checking, with exception of monthly service charge.

Special Features:

Wire transfers:

- Outgoing: Domestic wires \$30; International wires \$40
- Incoming: Domestic wires \$12; International wires \$12

Go Direct: direct deposit available

Participating Bank of the West Locations

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

Branch	Address	Branch Manager	Phone	Languages Spoken
San Jose Main	50 W. San Fernando St. San Jose, CA 95113	Dean Fabro	408-947-5005	English/Spanish
Mayfair	987 E. Santa Clara St. San Jose, CA 95116	Dorothy Obiols	408-998-6745	English/Spanish
McKee-White	3081 McKee Road San Jose, CA 95127	Alaina Golden	408-998-6852	English/Spanish/ Vietnamese



Product Name: Citibank Basic Banking Package Account

Account Features¹:

Opening Deposit Requirement: There is no minimum opening deposit

Minimum Balance: None²

ATM or Debit card

Bill pay: Fee free online bill pay available³ through Citibank On-Line

Fees: The following fees apply to the Basic Checking

	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Checking Account Per Check Fee
0-8 debit transactions	\$3.50*	\$1.50 per withdrawal	None
9 or more debit transactions	\$3.50	\$1.50 per withdrawal	8 free per statement period; \$0.50 each thereafter

Debit transactions include: checks paid, Citibank ATM cash withdrawals, Automatic payments to a third party, Bill payments (automatic and staff assisted*), teller withdrawals

*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.

*** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.

Fees: The following fees apply to the Basic Savings

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

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

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

4 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

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

Average Monthly Savings Balance*	Monthly Maintenance Fee	Non-Citibank ATM Fee†**
\$0 - \$499.99	\$6.50*	2 free: \$1.50 each thereafter
\$500 - \$9,999.99	None	2 free: \$1.50 each thereafter
\$10,000+	None	None

* Average Monthly Savings Balance for the calendar month prior to the end of the monthly statement period will be used to determine monthly maintenance fee. Debit transactions include: checks paid, Citibank ATM cash withdrawals, Automatic payments to a third party, Bill payments (automatic and staff assisted*), teller withdrawals

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.

Use of Citibank ATMs, including participating 7- Eleven® ATMs is fee free.
 Non-Citi ATM fee⁵: \$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

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

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

Neighborhood	Address	Phone Number
San Jose Main	10 Almaden Blvd # 100 San Jose, Ca 95113	800-627-3999
Alum Rock	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, there will be an overdraft fee for each transaction. You can find an updated list of fees at

<http://ig.libertyonline.net/ImageGallery/Custom/cu0000/PDFs/FeeSchedule.pdf>

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:

- Four free monthly transactions at other financial institutions (other financial institutions' fees may apply), \$1.75 per transaction thereafter.
- 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. 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.

Neighborhood	Address	Branch Hours
Downtown	San Jose Branch	Monday-Thursday 9 am-5 pm
	852 N First St	Friday 9 am-6 pm
	San Jose, Ca 95112	
Downtown	City Centre Branch	Monday-Thursday 10 am-5:30 pm
	140 E. San Fernando St.	Friday 10 am-6 pm
	San Jose, Ca 95112	
East San Jose	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
Branham	Almaden Branch	Monday-Thursday 10 am-5:30 pm
	Almaden Plaza	Friday 10 am-6 pm
	5353 Almaden Expressway San Jose, Ca 95118	Saturday 10 am-2 pm
Campbell	Campbell Branch	Monday-Thursday 10 am-5:30 pm
	Kirkwood Plaza	Friday 10 am-6 pm
	1638 W. Campbell Ave. Campbell, Ca 95008	Saturday 10 am-2 pm
Gilroy	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: Free Checking

Fees and Account Features:

Monthly account must be no or low-cost. There can be no minimum balance requirement.

Opening Deposit Requirement:

\$1 opening deposit requirement (reduced from \$100)

Minimum Balance Requirement: None

Monthly Fee: No monthly service charge

Overdraft/Insufficient Funds Fee:

The amount of the nonsufficient funds fee depends upon the number of overdraft occurrences experienced in the applicable account in the previous 12 months. For this purpose, one overdraft occurrence is any day in which items are presented for payment against nonsufficient funds.

Charges for each item up to maximum of 5 items per day:	Paid Nonsufficient Funds/ Processed Per Item
If 1-2 occurrences.....	\$22
If 3-5 occurrences.....	\$30
If 6 + occurrences.....	\$34

No more than 5 items will be subject to an overdraft fee during a single day, even if the combined total of insufficient funds items on that day is 6 or more. Continued Overdraft Fee is \$6 per business day, starting on the 7th calendar day the account has been continuously overdrawn; \$30 maximum for each period of continued overdraft.

Bounced Check Fee:

Same schedule and fees apply as the 'Overdraft/Insufficient Funds Fee.'

Out of Network ATM Fee:

\$2 within the U.S. (Owner or operator of ATM may also assess a fee).

\$5 outside the 50 United States (Owner or operator of ATM may also assess a fee).

Waiver of one OD or NSF fee per client:

One incident (can be up to 5 occurrences in one day) OD or NSF fee waived/refunded annually (12 month period) per account.

Alternative IDs Accepted:

Mexican and Guatemalan Consular IDs must be accepted as primary identification.

Mexican Matricula Card

Guatemala

Other

ChexSystems Policy:

Union Bank will open an account for persons with NSF/OD history on ChexSystems, excluding those who have fraud related histories.

- If the ChexSystems history is over one-year old (rolling 12-months), the customer must clear outstanding overdrafts to **all** financial institutions.
- If ChexSystems history is less than one year old, Union Bank cannot open the account, but a referral system is in place to assist the consumer in finding a suitable alternative.

(Note: Referral system is the national & local United Way- AIRS 2-1-1 Information & Referral Search, which can be accessed online at www.211.org or via phone by dialing 2-1-1.)

Product Name: Regular Savings

*(NOTE: Individuals 55 years of age and older are eligible for **55 PLUS Savings** account)*

Account Features & Fees:

Minimum Opening Deposit Requirement:

\$50 Minimum to open account

Minimum Balance Requirements: None

ATM Card: Yes

Non-Union Bank ATMs:

\$2.00 Within the U.S.

\$5.00 Outside the 50 United States

(ATM owner and operator may also assess a fee).

Interest Paid:

Yes. Variable-rate interest; Compounded daily and paid quarterly.

Overdraft Protection:

Yes. May be used for the *Savings Overdraft Protection Plan* to automatically cover overdrafts in another designated Union Bank checking account.

Account Alerts:

Yes. Alerts via email or text message via online enrollment.

Unlimited deposits and balance inquires: Yes.

Online transaction downloads to Quicken or QuickBooks: Yes.

Statements: Yes. Online &/or Paper.

Withdrawals:

\$2.00 fee for each in-person withdrawal or transfer in excess of four per calendar month. Federal regulations limit certain types of withdrawals or transfers from your savings account to a total maximum of six per calendar month. If you exceed the transfer limits on more than an occasional basis, we are required to convert your account to one not subject to transfer limitations or close your account. In addition, each time a transfer is paid against your account in excess of those allowed by federal regulation, you will be assessed an excess activity charge of \$15.00.

(NOTE: Withdrawal and transfer limitations and excess withdrawal or transfer fees also apply to 55 PLUS Savings accounts)

Wire Transfers: (If requested in-person at banking office or direct access)

(NOTE: Fees are higher for wire transfers requested via FAX or Telephone)

\$12.00 Incoming

\$20.00 Outgoing Domestic Repetitive

\$25.00 Outgoing Domestic Non-Repetitive

\$40.00 U.S. Dollar Outgoing International Repetitive

\$45.00 U.S. Dollar Outgoing International Non-Repetitive

\$30.00 Foreign Currency Outgoing International Repetitive

\$35.00 Foreign Currency Outgoing International Non-Repetitive

Cashier's Checks: \$8.00 (\$15.00 Non-Customer)

Money Orders: \$5.00 (Not Available for Non-Customer)

Regular Monthly Service Charge:

\$3.00. Fee waived if account maintains a minimum daily ledger balance of at least \$300.00, OR account has \$25.00 deposit per month.

(NOTE: No regular monthly service charge for 55 Plus Savings Accounts)

Telephone Banking:

Yes. 24 hours banking and bill-payment by phone.

Telephone Banking Bill Pay Option:

\$5.00 Regular Monthly Service Charge (first 3 months free)

\$0.40 Each Payment Over 25 Per Month

Online Banking and Bill Pay: Yes. Access to online banking is free. Bill Pay is available at no charge with online banking.

Alternative IDs Accepted:

Mexican and Guatemalan Consular IDs must be accepted as primary identification.

- Mexican Matricula Card
- Guatemala
- Other

Product Name: Electronic Access Account (EAA)SM is intended only for individuals who receive regular benefit or payroll payments by direct deposit.

Account Features:

Minimum Opening Deposit Requirements: \$1

Minimum Balance Requirements: Balance greater than zero required to maintain the account.

- ATM card with daily withdrawal limit of \$500.00 (subject to available account balance).
- Point of Sale purchases with daily limit of \$700.00 (subject to available account balance.)

(Note: No additional deposits other than direct deposit and no check writing or check cashing allowed.)

Fees:

Regular Monthly Service Charge: \$3.95 service charge

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

Bounced Check: N/A

Non-Union Bank ATM: \$2 within the U.S., \$5 Outside the 50 United States. *(ATM owner or operator may also assess a fee)*

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

Alternative IDs Accepted:

Mexican and Guatemalan Consular IDs must be accepted as primary identification.

- Mexican Matricula Card
- Guatemala
- Other

Product Name: Electronic Transfer Account (ETA)SM is intended only for individuals who receive regular federal government benefits by direct deposit.

Account Features:

Minimum Opening Deposit Requirements: \$1

Minimum Balance Requirements: Balance greater than zero to maintain the account.

- ATM card with daily withdrawal limit of \$500.00 (subject to available account balance).
- Point of Sale purchases with daily limit of \$700.00 (subject to available account balance.)

(Note: No additional deposits other than direct deposit and no check writing or check cashing allowed.)

Fees:

Regular Monthly Service Charge: \$3.00 service charge

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

Bounced Check: N/A

Non-Union Bank ATM: \$2 within the U.S., \$5 Outside the 50 United States. *(ATM owner or operator may also assess a fee)*

Alternative IDs Accepted:

Mexican and Guatemalan Consular IDs must be accepted as primary identification.

- Mexican Matricula Card
- Guatemala
- Other

Union Bank San Jose Locations and Hours of Operation:

Branch Name	Address	Telephone	Languages	Branch Manager	Hours
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	Fumiko Doan	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