



EVERYONE IS WELCOME

2011

## Directory OF Participating Partners

This Directory of Participating Partners features Bank on LA bank and credit union partners and the products offered to Bank on La customers who qualify for the program.

For updated information please see [www.bankonla.org](http://www.bankonla.org).





**EVERYONE IS WELCOME**

Find out more at [www.bankonla.org](http://www.bankonla.org)

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## Introduction to Bank on LA

Bank on Los Angeles is a collaborative, voluntary initiative that brings together the Office of the Mayor, financial institutions, community based organizations and groups, United Way, and federal and state regulatory agencies to empower the unbanked and under-banked of Los Angeles through financial education and helping them enter the financial mainstream by opening starter bank accounts, where they can begin saving, build a credit history, gain access to lower-cost sources of credit, and invest for their future.

The convenience and safety of having a bank or credit union account is often taken for granted by a large majority of Los Angeles residents. 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, economic mobility as well as simple convenience.

### What Does it Mean to be Un-Banked?

A relationship with a mainstream financial institution is an on ramp to economic mobility and affordable financial services. However, thousands of Los Angeles' working families are currently "un-banked" with recent market research indicating Los Angeles has the highest percentage of un-banked residents in the country with just over 400,000 unbanked in the greater metropolitan area.

Being un-banked is a difficult place to be in:

It is not safe to be un-banked: Families without accounts often don't have a safe place to keep their money. Many carry it on their person or store it in the home. This can make them magnets for crime and especially vulnerable in the event of a disaster.

It hurts financially: Without a bank account, people often pay more to conduct their every day financial lives. It is harder to get well-priced car loans, credit cards, or mortgages—all financial tools needed to climb the economic ladder.

According to a research brief from the Brookings Institution, "a full-time worker who utilizes a lower-cost checking account instead of check-cashing services could potentially save \$40,000 over their career. Depending on the types of checking accounts, residence, money management skills, and account stability, this same unbanked worker...could generate as much as \$360,000 in wealth over their 40 year career. This would be enough to pay about 25 years of retirement, not accounting for the value of social security benefits." (Fellows & Mabanta, "Banking on Wealth: America's New Retail Banking Infrastructure and its Wealth-Building Potential," Brookings Institution Research Brief, 1/08)

**This Problem as an Opportunity:**

Mayor Villaraigosa's Office and Staff, The Community Development Department of the City of Los Angeles, Financial Institutions, Community Based Organizations and Groups, Nonprofit Organizations, Faith Based Groups, City, State and Federal Partners all see these problems as potential opportunities, and are working collaboratively to help the unbanked and their community.

Studies show that most un-banked households have adults with steady jobs and moderate incomes. In similar initiatives targeting the un-banked, banks have started to see these individuals as valuable customers.

Research shows that in cities where a greater share of residents have a bank account, homeownership rates are higher, while crime rates are lower, an important indicator of the overall economic and social well-being of a community. (Source: Federal Reserve Bank of Chicago and Brookings Institution)

Asset building strategies that focus on increasing income, building savings and gaining and sustaining assets are successful strategies to fight poverty and create financial stability in a community. Such strategies include a wide range of components from claiming Earned Income Tax Credits and Workforce Development to Individual Development Accounts (accounts for low-income individuals that are "matched" 1:2 for each deposit from the account holder). In all of these cases the on-ramp in the process is to build a relationship with a mainstream financial institution and learn how to utilize its services. Without an account at a bank or credit union the asset building strategies for low-income working families are limited at best.

**A True Collaborative Effort:**

Financial institutions have met with a diverse coalition of partners to develop policies and product features that will facilitate banking for unbanked and under-banked residents. The accounts will focus on starter accounts for first time banking clients and second chance accounts for previously banked individuals with ChexSystems histories.

**Starter Bank Accounts**

Financial institutions working with partners have designed special starter bank accounts which will provide unbanked clients immediate access to a new account with any one of the participating banks, as well as, access to free financial education. Some of the account features are:

- Low-cost accounts
- No monthly minimum balance requirements
- Waiver/Refund one set of NSF/overdraft fees per year
- Allow acceptable forms of ID, including the Matricula Consular Card and individual Taxpayer Identification numbers (ITIN)

**Second Chance Accounts**

For persons placed on ChexSystem for reasons other than fraud, Bank on Los Angeles financial institution partners have developed policies and procedures for unbanked residents.

Community-Based Organizations (CBO) and Nonprofits have also invested countless hours designing ways to act as trusted liaisons to neighbors and clients in order to educate on the benefits of using mainstream financial institutions. The coalition consists of Bank on LA Community Partners who provide a variety of health and human services, working to offer financial education, free tax preparation, and other asset building opportunities.



## Bank on LA Community Partners

Bank on LA is a voluntary initiative open to the community and new community partners are always welcome. The list of Bank on LA Partners continues to grow. For an updated list please visit our website at [www.Bankonla.org](http://www.Bankonla.org).

1736 Family Crisis Center FSC  
Bank of America  
Bank of the West  
Barrio Action Youth & Family Center FSC  
Bradley Milken FSC  
Broadway Federal Bank  
Central City Neighborhood Partners FSC  
Chase  
Children's Bureau  
Chinatown Service Center  
Community Build FSC  
Citibank  
City National Bank  
City of Los Angeles  
Community Build FSC  
Community Financial Resource Center  
Cypress Park FSC  
Department of Consumer Affairs  
El Centro de Ayuda Corporation FSC  
El Centro del Pueblo FSC  
El Nido Family Centers FSC  
Federal Deposit Insurance Corporation  
Federal Reserve Bank of San Francisco  
Hunger Action LA  
Initiating Change in Our Neighborhood (ICON)  
Junior Achievement of Southern California  
(YOUTH FINANCIAL EDUCATION)

Kinecta Federal Credit Union  
Koreatown Youth & Community Center  
(KYCC)  
Lucille Beserra Roybal FSC  
Mizrahi Tefahot Bank  
New Economics for Women FSC  
Oakwood Family Resource Center FSC  
Operation HOPE  
Pacoima FSC  
Pacific Asian Consortium in Employment (PACE)  
Pacoima FSC  
Pacoima Development Federal Credit Union  
Senator Carol Liu  
T.R.U.S.T. South LA  
Thai Community Development Center  
The Children's Collective, Inc.  
The Coalition of Mental Health Professionals FSC  
Toberman Neighborhood Center FSC  
Tom Bradley FSC  
UCLA Central OneSource Youth Center  
U.S. Bank  
Union Bank  
Wedbush Bank  
Wells Fargo  
WLCAC FSC  
Youth Policy Institute (FSC)

FSC = FamilySource Center

**Fiscal Sponsor:**  
**United Way of Greater Los Angeles**



**Product Name: My Access Checking**

**Account Features**

**Minimum Opening Deposit Requirements: \$25**

**Minimum Balance Requirements: \$1500 to avoid charges.**

*(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: Make at least one qualifying direct deposit of at least \$250 or \$12 per month.**

**Overdraft/Insufficient Funds: \$35.00**

**Bounced Check: \$35.00**

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

**Other Fees: Replacement ATM card fee of \$5.00**

**Alternative IDs Accepted:**

**Permanent Resident Card (also known as U.S. Alien Registration Receipt Card) - Form I-551 (with photo)**

**U.S. Nonimmigrant Visa and Border Crossing Card - DSP-150 (with photo)**

**Foreign Passport with or without passport Visa (with photo)**

**INS Employment Authorization Card - Form I-766 or I-688 (with photo)**

**Mexican Consular ID Card (with photo)**

**Dominican Republic Consular ID (with photo)**

**Colombian Consular ID (with photo)**

**Guatemalan Consular ID Card (with photo)**

**ChexSystems Policy:**

System automatically performs a ChexSystems, and Internal Bank inquiry upon application.  
Supervisory override needed for very limited exception case processing.

**Special Features:**

- Remittance product: “Safesend” (remittance to Mexico)
- Wire transfers
- Money Orders
- Cashiers’ Checks
- Financial education training
- Go Direct*
- Direct Deposit**
- 

**BANKING CENTERS**

Please see the attached list for our banking centers that will participate in Bank On Los Angeles. When providing letters of introduction and/or making referrals, the associate that should be contacted is the banking center manager.





BANKING CENTER	ADDRESS	CITY, STATE	ZIP	BC #	LANGUAGES
11TH & HILL	1127 S HILL ST	LA, CA	90015	213.763.8913	Spanish
2129 B OF A PLAZA	333 S. HOPE ST	LA, CA	90071	213.443.0120	Spanish
29 & CRENSHAW	2907 CRENSHAW BLVD	LA, CA	90016	323.998.9021	Spanish
57th & CRENSHAW	5471 CRENSHAW BLVD	LA, CA	90043	323.200.2278	Spanish
6TH & ALVARADO	2101 W 6TH ST	LA, CA	90057	213.413.7332	Spanish
6TH & CENTRAL	590 S CENTRAL AVE	LA, CA	90013	213.228.4303	Spanish
Agoura	5667 Kanan Rd	Agoura, CA	91301	818.991.7578	
Alhambra Main	160 E. Main St	Alhambra, CA	91801	626.578.5811	Mandarin/Cantonese
ALTADENA	2345 Lake Ave	Altadena, CA	91101	626-578-5148	Mandarin/Cantonese
ARCADIA	180 N. Santa Anita Ave	Arcadia, CA	91006	626-821-3486	Mandarin/Cantonese
ATLANTIC BRIGHTWOOD	1969 S ATLANTIC BLVD	Monterey Park, CA	91754	323.415.8421	Spanish
ATLANTIC GARVEY	300 N ATLANTIC BLVD	Monterey Park, CA	91754	626.588.3740	Spanish
ATLANTIC WHITTIER	941 S ATLANTIC BLVD	LA, CA	90022	323.415.8618	Spanish
AZUSA	152 E. Foothill Blvd	Azusa, CA	91702	626-815-5780	Mandarin/Cantonese
Balboa- Parthenia	8720 Balboa Blvd	Northridge, CA	91325	818.428.3006	Spanish
BALDWIN HILLS VILLAGE	3615 S LA BREA AVE	LA, CA	90016	323.200.2318	Spanish
BALDWIN PARK	14401 E. Ramona Blvd	Baldwin Park, CA	91706	626-856-6080	Spanish
BELL	6312 ATLANTIC AVE	Bell, CA	90201	323.326.1307	Spanish
BELLFLOWER	17445 BELLFLOWER BLVD	Bellflower, CA	90706	562.920.3966	Spanish
Beverly Hills Main	460 N Beverly Dr	Beverly Hills, CA	90210	310.888.1797	
Beverly Wilshire	9461 Wilshire Blvd	Beverly Hills, CA	90048	310.777.2735	
Beverly-San Vicente	8655 Beverly Blvd	West Hollywood, CA	90048	424.204.4961	
Bouquet Canyon	26811 N Bouquet Canyon Rd	Saugus, CA	91350	661.253.4633	Spanish
BOYLE HEIGHTS	2305 E CESAR CHAVEZ AVE	LA, CA	90033	323.415.8613	Spanish
Brentwood District	11911 San Vicente Blvd	LA, CA	90049	310.476.8223	
BROADWAY & MANCHESTER	8564 S BROADWAY	LA, CA	90003	323.781.1550	Spanish
BURBANK MAIN	142 E. Olive Ave	Burbank, CA	91502	818-823-2180	Spanish
Calabasas	23631 Calabasas Road	Calabasas, CA	91302	818-225-2140	Spanish
CALIFORNIA & PASADENA	145 W. California Blvd	Pasadena, CA	91105	626-304-3386	Spanish
Canoga Park	22004 Sherman Way	Canoga Park, CA	91301	818-577-1684	Spanish
Canyon Country	19120 Soledad Canyon Rd	Santa Clarita, CA	91350	661.253.4621	Spanish
Canyon Plaza	8409 Laurel Canyon Blvd	Sun Valley, CA	91352	818.253.2038	Spanish
Castaic	29687 The Old Road	Castaic, CA	91384	661.294.5840	Spanish
CENTINELA LATIJERA	6611 LA CIENEGA WESTWAY	LA, CA	90056	310.242.9600	Spanish
Centre Pointe	26595 Golden Valley Road	Santa Clarita, CA	91350	661.253.5800	Spanish
Century City	2049 Century Park East	LA, CA	90067	310.843.8420	
CHARTER OAK	843 E. Arrow Hwy	Glendora, CA	91741	626-852-6300	Spanish

Chatsworth	21001 Devonshire Street	Chatsworth, CA	91311	818-428-4850	Spanish
Chatsworth-Industrial	20699 Nordhoff Street	Chatsworth, CA	91311	818-428-4810	Spanish
CITY OF COMMERCE	5800 S EASTERN AVE	LA, CA	90040	323.724.8010	Spanish
CLAREMONT	339 Yale Ave	Claremont, CA	91711	909-447-3460	Spanish
COLORADO-BONNIE	1687 E. Colorado Blvd	Pasadena, CA	91106	626-463-0940	Spanish
COMMONWEALTH FREMONT	2400 W COMMONWEALTH AVE	Alhambra, CA	91803	626.407-0841	Spanish
Copper Hill	23862 Copper Hill Dr	Santa Clarita, CA	91354	661.775.2060	Spanish
CRENSHAW CENTER	3945 CRENSHAW BLVD	LA, CA	90008	323.200.2238	Spanish
CRENSHAW-IMPERIAL	11525 CRENSHAW BLVD	Inglewood, CA	90303	310.263.7300	Spanish
Culver Center	3809 Culver Center St	Culver City, CA	90232	310.237.0200	
Culver City	9453 Culver Blvd	Culver City, CA	90232	310.237.0910	
Devonshire-Reseda	10200 Reseda Blvd	Northridge, CA	91324	818-282-9200	Spanish
DUARTE	1440 E. Huntington Dr	Durate, CA	91010	626-305-1740	Spanish
EAGLE ROCK	2263 Colorado Blvd	LA, CA	90041	323.478.8400	Spanish
EAST COMPTON	518 S LONG BEACH BLVD	Compton, CA	90221	310.886.5807	Spanish
East Hollywood	4975 Melrose Ave	LA, CA	90029	323.860.6965	
EASTLAND	2901 Eastland Ctr Dr	West Covina	91791	626-854-5900	Spanish
El Camino	23347 Mulholland Drive	Woodland Hills, CA	91364	818-712-6074	Spanish
EL MONTE	11138 Valley Mall	El Monte, CA	91731	626-527-9619	Spanish
Encino	16640 Ventura Blvd	Encino, CA	90042	818.997.4808	
FIGUEROA-ADAMS	2703 S FIGUEROA ST	LA, CA	90007	213.284.7877	Spanish
FOOTHILL-ROSEMEAD	3555 E. Foothill Blvd	Pasadena, CA	91107	626-304-3184	Spanish
FRANKLIN & HILLHURST	4510 Franklin Avenue	LA, CA	90027	323.644.6560	Spanish
GATEWAY	3812 San Fernando Road	Glendale, CA	91204	818-507-2393	Spanish
GATEWAY TOWNE CENTER	242 TOWNE CENTER DR	Compton, CA	90220	310.604.5800	Spanish
GLENDALE MAIN	345 N. Brand Avenue	Glendale, CA	91203	818.502.8713	Spanish
GLENDORA	115 W. Foothill Blvd	Glendora, CA	91203	626-852-5360	Spanish
Glenoaks-Hubbard	12683 Glenoaks Blvd,	Sylmar, CA	91342	818.833.5483	Spanish
Granada Hills	16944 San Fernando Miss Bl	Granada Hills, CA	91344	818.282.9160	Spanish
Highland Park	5515 N Figueroa St	LA, CA	90042	323.344.5353	
Hollywood	6300 Sunset Blvd	Hollywood, CA	90028	323.762.2888	
HUNTINGTON PARK	6601 PACIFIC BLVD	Huntington Park, CA	90255	323.282.2839	Spanish
IMPERIAL-PARAMOUNT	7878 IMPERIAL HWY	Downey, CA	90242	562.904.2463	Spanish
INGLEWOOD MAIN	330 E MANCHESTER BLVD	Inglewood, CA	90301	310.695.4360	Spanish
INTL JEWELRY CENTER (JC)	550 S HILL ST	LA, CA	90013	213.228.4412	Spanish
L.A. INDUSTRIAL	6400 S AVALON BLVD	LA, CA	90003	323-781.1044	Spanish
LA ALAMEDA	2100 E. FLORENCE AVENUE	Walnut Park, CA	90255	323.582.5250	Spanish
LA CANADA FLINTRIDGE	537 Foothill Blvd	LA Canada Flintridge, CA	91011	818-236-3933	Spanish
LA CHINATOWN	850 N BROADWAY	LA, CA	90012	213.228.2286	Spanish
LA CIVIC CENTER	100 S. Broadway	LA, CA	90012	213.217.9191	Spanish
LA CRESCENTA	3141 Foothill Blvd	LA Crescenta, CA	91214	818-542-3664	Spanish

BANKING CENTER	ADDRESS	CITY, STATE	ZIP	BC #	LANGUAGES
LA VERNE	1399 Foothill Blvd	LA Verne, CA	91750	909-392-1003	Spanish
La-Brea Rosewood	466 N La Brea Ave	LA, CA	90036	323.954.4460	
LAKE & COLORADO	880 E. Colorado	Pasadena, CA	91106	626-463-6244	Spanish
Larchmont	100 N Larchmont Blvd	LA, CA	90004	323.817.6000	
Laurel Canyon & Magnolia	5201 Laurel Canyon Rd	Valley Village, CA	91607	818.505.2100	Spanish
LINCOLN HEIGHTS	2400 N BROADWAY	LA, CA	90031	323.276.4540	Spanish
Lincoln Manchester	7215 W Manchester Blvd	LA, CA	90045	310.846.1714	
LOS ANGELES MAIN	888 W 7TH ST	LA, CA	90017	213.244.7120	Spanish
LOS FELIZ-Instore	2035 Hillhurst Avenue	LA, CA	90027	323.644.3575	Spanish
LYNWOOD	3505 E IMPERIAL HWY	Lynwood, CA	90262	310.604.3750	Spanish
Magnolia Park	3400 W Magnolia Blvd	Burbank, CA	91505	818.823.2100	Spanish
MAIN & ROSECRANS	118 W ROSECRANS AVE	Gardena, CA	90248	310.217.2059	Spanish
Malibu	23717 W Malibu Rd	Malibu, CA	90265	310.317.1840	
Marina Del Rey	4751 Admiralty Way	Marina Del Rey, CA	90292	310.577.4425	
MARTIN LUTHER KING	4103 S WESTERN AVE	LA, CA	90062	323-290-2986	Spanish
Melrose Fairfax	7900 Melrose Ave	LA, CA	90046	323.658.2060	
Midtown Center	4649 Venice Blvd	LA, CA	90019	323.202.1137	Spanish
MIDWAY	10426 Lower Azusa Rd	El Monte, CA	91731	626-527-9637	Spanish
MONROVIA	230 S. Myrtle Ave	Monrovia, CA	91016	626-305-1700	Spanish
MONTEBELLO	700 W WHITTIER BLVD	Montebello, CA	90640	323.724.8000	Spanish
MONTEREY PARK	110 W GARVEY AVE	Monterey Park, CA	91754	626.312.2067	Spanish
MONTROSE	2320 Honolulu Avenue	Montrose, CA	91020	818.542.6703	Spanish
Newhall	24740 Valley St	Newhall, CA	91321	661.253.4605	Spanish
NORTH ARCADIA	169 E. Foothill Blvd	Arcadia, CA	91006	626-305-1760	Spanish
North Hills	9012 Sepulveda Blvd	North Hills, CA	91343	818.895.4330	Spanish
North Hollywood	5025 Lankershim Bl., N.	Hollywood, CA	91601	818.506.2625	Spanish
North Ranch Pavilion	1155 Lindero Cyn. Road	Westlake Village, CA	91362	818-540-4110	Spanish
North Toluca Lake	255 N Pass Avenue	Burbank, CA	91505	818.972.5035	Spanish
Northridge Fashion	19240 Nordhoff Street	Northridge, CA	91324	818-428-3960	Spanish
OLYMPIC UNION	1625 W OLYMPIC BLVD	LA, CA	90015	213.401.1680	Spanish
Pacific Palisades	15314 Sunset Blvd	Pacific Palisades, CA	90272	310.573.4600	
Panorama City	8324 Van Nuys Blvd	Panorama City, CA	91402	818.997.4832	Spanish
PASADENA MAIN	399 E. Colorado Blvd	Pasadena, CA	91101	626-356-2240	Spanish
Pico- La Cienga	8501 W Pico Blvd	LA, CA	90035	310.967.1000	
PICO RIVERA (IN STORE)	9100 WHITTIER BLVD	Pico, CA	90660	562.801.9106	Spanish
PICO-VERMONT	1232 S VERMONT AVE	LA, CA	90006	213.637.1877	Spanish
Playa Vista	13020 Pacific Promenade	Playa Vista, CA	90094	310.582.5510	
Porter Ranch	19789 Rinaldi Street	Northridge, CA	91326	818-282-9240	Spanish
Rancho Park	10731 W Pico Blvd	LA, CA	90064	310.234.1760	
Reseda	18120 Sherman Way	Reseda, CA	91335	818-668-1304	Spanish
Riverside-Woodman	13700 Riverside Drive	Sherman Oaks, CA	91423	818-997-4793	Spanish

BANKING CENTER	ADDRESS	CITY, STATE	ZIP	BC #	LANGUAGES
Roscoe-Winnetka	20118 Roscoe Blvd	Winnetka, CA	91306	818-428-4770	Spanish
ROSEMEAD	8856 Valley Blvd	Rosemead, CA	91770	626-312-2104	Spanish
SAN DIMAS	135 W. Bonita Ave	San Dimas, CA	91773	909-305-2841	Spanish
San Fernando	120 S Brand Blvd	San Fernando, CA	91340	818.898.3033	Spanish
SAN GABRIEL	102 E. Las Tunas Dr	San Gabriel, CA	91766	626-578-5552	Spanish
SAN MARINO	2180 Huntington Dr	San Marino, CA	91108	626.588-3800	Spanish
Santa Monica	1301 4th St	Santa Monica, CA	90401	310.656.5400	
Santa Monica Business Park	3320 Ocean Park Blvd	Santa Monica, CA	90405	310.664.3521	
Santa Monica-Crescent Hts	8025 Santa Monica Blvd	LA, CA	90046	323.822.2200	
Sep.- Sherman Way	7060 Sepulveda Blvd	Van Nuys, CA	91405	818.464.9060	Spanish
Sepulveda Devonshire	10300 Sepulveda Blvd	Mission Hills, CA	91345	818.898.3070	Spanish
Sepulveda Jefferson	5541 Sepulveda Blvd	Culver City, CA	90230	310.636.4500	
Sepulveda National	2930 S Sepulveda Blvd	LA, CA	90064	310.268.2180	
Sherman Oaks	14701 Ventura Blvd	Sherman Oaks, CA	91403	818-464-1741	Spanish
SIERRA MADRE	350 W. Sierra Madre Blvd	Sierra Madre, CA	91024	626-836-2700	Spanish
Silver Lake Glendale	2420 Glendale Blvd	LA, CA	90039	323.644.6103	
SLAUSON & VERMONT	5700 S VERMONT AVE	LA, CA	90037	323.565.2870	Spanish
SLAUSON-PACIFIC	5931 PACIFIC BLVD	Huntington Park, CA	90255	323.282.4941	Spanish
SOTO HOSTETTER	1308 S SOTO ST	LA, CA	90023	323.980.3873	Spanish
SOUTH GATE	4400 TWEEDY BLVD	South Gate, CA	90280	323.357.6867	Spanish
SOUTH PASADENA	929 Fair Oaks Ave	South Pasadena, CA	91030	626-578-5125	Spanish
Studio City	12223 Ventura Boulevard	Studio City, CA	91604	818.505.5820	Spanish
Sun Valley	8888 Sunland Blvd	Sun Valley, CA	91352	818.253.3943	Spanish
SUNLAND	8510 Foothill Boulevard	Sunland, CA	91040	818.951.7813	Spanish
Sunset Echo Park	1572 W Sunset Blvd	LA, CA	90026	213.202.5841	
Sylmar	13935 Foothill Blvd	Sylmar, CA	91342	818.833.5473	Spanish
Tarzana	18337 Ventura Blvd	Tarzana, CA	91356	818.712.6015	
TEMPLE CITY	9545 Las Tunas Dr	Temple City, CA	91780	626-578-5005	Spanish
TEXTILE	110 E 9TH ST	LA, CA	90079	213.228.2762	Spanish
Toluca Lake	4123 W Olive Avenue	Burbank, CA	91505	818.288.9191	Spanish
Topanga-Ventura	5440 Topanga Cyn., Blvd	Woodland Hills, CA	91367	818-577-2849	Spanish
Universal City	110 Universal City Plaza	Universal City, CA	91608	818.997.4925	Spanish
UNIVERSITY VILLAGE	985 W JEFFERSON BLVD	LA, CA	90007	213.763.8907	Spanish
Valencia	23929 Valencia Blvd	Valencia, CA	91355	661.253.4653	Spanish
VALLEY ALMANSOR	444 E. Valley Blvd	Alhambra, CA	91801	626.407.0055	Spanish
Valley Plaza	6600 Laurel Canyon Blvd	Hollywood, CA	91606	818.255.4100	Spanish
Van Nuys Main	6551 Van Nuys Blvd	Van Nuys, CA	91401	818.997.4621	Spanish
Venice	121 Windward Ave	Venice, CA	90291	310.314.6360	
VERMONT-HOLLYWOOD	1715 Vermont Avenue	LA, CA	90027	323.284.3006	Spanish
VERNON	3810 S SANTA FE AVE	Vernon, CA	90058	323.277-1779	Spanish
Victory-Fallbrook	22828 Victory Blvd	Woodland Hills, CA	91367	818-577-1025	Spanish
Warner Center	5959 Canoga Av	Woodland Hills, CA	91367	818-746-4902	Spanish

BANKING CENTER	ADDRESS	CITY, STATE	ZIP	BC #	LANGUAGES
WASHINGTON & 12th	4077 W WASHINGTON BLVD	LA, CA	90018	323.998.9151	Spanish
Washington Centinela	12316 W Washington Blvd	LA, CA	90066	310.636.2160	
WATTS	10340 S CENTRAL AVE	LA, CA	90002	323.357.6856	Spanish
WEST ALTADENA	2204 Lincoln Ave	Altadena, CA	91001	626-463-2414	Spanish
WEST ARCADIA	1234 S. Baldwin Ave	Arcadia, CA	91007	626-578-5709	Spanish
West Brentwood	287 26th St	Santa Monica, CA	90402	310.395.3283	
WEST COVINA	150 S. California Ave	West Covina	91791	626-854-8050	Spanish
WEST GLENDALE	6400 San Fernando Road	Glendale, CA	91201	818.637.7360	Spanish
West Los Angeles	11501 Santa Monica Blvd	West LA, CA	90025	310.235.5300	
Westchester	8946 S Sepulveda Blvd	LA, CA	90045	310.242.9851	
WESTERN & 87th	8701 S WESTERN AVE	LA, CA	90047	323.781.1004	Spanish
WESTERN-OLYMPIC	3320 W OLYMPIC BLVD	LA, CA	90019	323.373.2066	Spanish
Westlake Village	954 S. Westlake Blvd	Westlake Village, CA	91361	805-277-5436	Spanish
Westridge	26960 The Old Road	Valencia, CA	91381	661.678.2880	Spanish
Westwood Village	930 Westwood Blvd	LA, CA	90024	310.268.7000	
WHITTIER SPENCE	3475 WHITTIER BLVD	LA, CA	90023	323.360.0640	Spanish
WILCOX VIA CAMPO	866 N WILCOX AVE	Montebello, CA	90640	323.726.5210	Spanish
Wilshire 15th	1430 Wilshire Blvd	Santa Monica, CA	90403	310.656.9500	
Wilshire Center	3442 Wilshire Blvd	LA, CA	90010	213.401.1444	
WILSHIRE GRAND	600 WILSHIRE BLVD	LA, CA	90017	213.345.2600	Spanish
Wilshire La Brea	5304 Wilshire Blvd	LA, CA	90036	424.202.1097	
Wilshire Westwood	10960 Wilshire Blvd	LA, CA	90024	310.268.2150	
Wilshire-Robertson	8760 Wilshire Blvd	Beverly Hills, CA	90211	310.289.4204	
Wilshire-Westmoreland	3045 Wilshire Blvd	LA, CA	90010	213.401.1400	
WILSON GLENDALE	203 N Glendale Avenue	Glendale, CA	91206	818.500.5111	Spanish
Woodland Hills	22822 Ventura Blvd	Woodland Hills, CA	91364	818-577-2040	Spanish
Woodman-Sherman Way	7255 Woodman Ave	Van Nuys, CA	91405	818.997.2050	Spanish



**Product Name:** Free 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

**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 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 \$15.00 or more may be assessed \$5.00 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 Protection. 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 Protection.

**Savings Overdraft Protection:** Savings overdraft protection is available when a savings account is opened in conjunction with a checking account. An overdraft protection transfer fee of \$10 will be assessed for each day during which a transfer occurs.

**Out of Network ATM:** Effective August 31, 2010, your account will be charged \$2.00 for using non-Bank of the West ATMs (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 \$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 Free Checking, with exception of monthly service charge.

**Special Features:**

**Wire transfers:**

- Outgoing: Domestic wires \$30; International wires \$35
- Incoming: Domestic wires \$12; International wires \$12

**Go Direct:** direct deposit available

**Bank of the West Locations Participating in Bank on Los Angeles:**

Long Beach City Place branch hours: Monday –Thursday from 9AM-5PM, Friday 9AM-6PM, and Saturday 9AM-1PM

Compton, LA Bunker Hill and LA Main branch hours are as follows: Thursday from 9AM-5PM, Friday 9AM-6PM

<b>Branch</b>	<b>Address</b>	<b>Branch Contact</b>	<b>Phone</b>	<b>Languages Spoken</b>
<b>Compton</b>	1701 N Long Beach Blvd Compton, CA 90221	Theodore Austin, AVP	310-639-1150	English
<b>LA Bunker Hill</b>	300 S Grand Avenue Los Angeles CA 90071	Teresa Chandler, VP	213-972-0200	English
<b>LA Main</b>	915 Wilshire Blvd Suite 100 Los Angeles CA 90017	Thomas, Heaney, VP	213-896-7865	English
<b>Long Beach City Place</b>	496 Long Beach Blvd. Long Beach CA 90802	Anthony Perez, AVP	562-432-0730	English





April 14, 2011

**Product Name:** Free checking account and passbook savings account

**Account Features**

**Minimum Opening Deposit Requirements:**

1. 50.00 minimum to open Free checking account
2. 50.00 minimum to open passbook savings account

**Minimum Balance Requirements:**

1. No minimum balance is required for free checking acct
2. 200.00 minimum balance is required to maintain on a passbook savings account.

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

- XX Checks
- XX Check card or ATM Card
- XX Bill pay

**Fees**

**Monthly Fee:**

1. No monthly service charge for Free checking account
2. Monthly service charge fee of \$3.00 will be imposed if the balance on the passbook savings account falls below \$200.00 any day during the statement cycle.

**Overdraft/Insufficient Funds:**

1. 25.00 fee for nonsufficient funds

**Bounced Check:**

1. 10.00 fee for bounced check/chargeback

**Out of Network ATM:**

1. \$ 1.50 fee for the usage of out network ATM

**Other Fees: None.**

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Foreign Passport

**ChexSystems Policy: No retail indicator/No closures found inquiry.**

**Special Features:**

- N/A Remittance product:
- XX Wire transfers
- XX Money Orders
- XX Cashiers' Checks
- XX Financial Literacy Education
- XX *Go Direct*
- 
- 

Neighborhood	Address	Community Partnership Manager	Phone	Languages Spoken
South Los Angeles Area.	4001 S. Figueroa St. LA, CA 90037	Jose Figueroa	323 232-4271	English/Spanish



*Information provided here is accurate as of 2/6/2011, while products, features, and pricing are subject to change. Please visit your nearest branch or Chase.com for more information.*

**Product Name:** Chase Total Checking<sup>SM</sup>

#### Account Features

**Minimum Opening Deposit Requirements: \$25**

**Minimum Balance Requirements: \$0**

- Checks
- Check card
- Bill pay

#### Fees

**Monthly Fee: \$10, but can be waived in any statement period in which you:**

- Have at least one direct deposit of \$500 or more
- OR keep a minimum daily balance of \$1,500 or more in the checking account
- OR keep an average balance of \$5,000 or more in qualifying Chase deposit and investment accounts linked to your checking account
- OR paid \$25 or more in qualifying checking-related services or fees

**Overdraft/Insufficient Funds: \$34 / items up to 3 items per day ; or \$12 for ODP transfer**

**Bounced Check: \$34 / item**

**Out of Network ATM: \$2 for withdrawal in US, Puerto Rico, U.S.V.I. - \$5 all other locations**

### Alternative IDs Accepted:

Matricula / Consular Cards Accepted: Argentina, Dominican Republic, Ecuador, El Salvador, Guatemala, Mexico, Peru, South Korea

Also:

- Canadian Driver's License or ID Card w/Photo
- Employment Authorization Card by Justice Dept w/Photo
- Mexico Voter Registration Card w/Photo
- Nexus Canadian Border Crossing Card
- Permanent Resident Card w/Photo (Green Card)

### ChexSystems Policy:

Accounts are available for persons with NSF/OD history on ChexSystems if that history is not fraud related. The NSF/OD history hits will be provided the opportunity to open a second-chance account, Chase Access Checking, where fraud was not present.

### Special Features:

- Remittance product: RapidCash - wires sent in pesos to Banorte Bank. Chase does not charge a fee for 3 transfers of \$1,500 or less a month for account holders.
- Wire transfers: Outgoing wires are \$30 domestic, \$45 foreign (\$5 discount if done at Chase.com); incoming wires are \$15.
- Money Orders: \$5
- Cashiers' Checks: \$8
- Financial education training: Managing Your Account brochures provided in-branch and online
- Go Direct*

**Branch Information:**

Chase operates a large number of branches in the greater metropolitan area. Information on branch hours, location, etc. is available to all customers and non-customers online at:

**Branch Locator -**

[https://www.chase.com/ccp/index.jsp?pg\\_name=ccpmapp/shared/assets/page/Branch\\_Locator](https://www.chase.com/ccp/index.jsp?pg_name=ccpmapp/shared/assets/page/Branch_Locator)

**ATM Locator -**

[https://www.chase.com/ccp/index.jsp?pg\\_name=ccpmapp/shared/assets/page/atmlocator](https://www.chase.com/ccp/index.jsp?pg_name=ccpmapp/shared/assets/page/atmlocator)

Branch Name	Street Address	City	ST	Zip	Phone
Beverly and La Cienega	100 N La Cienega Blvd, Ste B114	Los Angeles	CA	90048-1938	(310) 289-7866
Gage Center	1435 E Gage Ave, Ste C	Los Angeles	CA	90001-	(323) 588-8050
Watts	10221 S Compton Ave, Ste 100	Los Angeles	CA	90002-	(323) 249-5312
Larchmont Village	101 N Larchmont Blvd	Los Angeles	CA	90004-90007-3741	(323) 466-8477
Jefferson and Figueroa	3335 S Figueroa St, Ste N	Los Angeles	CA	90005-	(213) 745-7928
Wilshire and Vermont	3183 Wilshire Blvd, Ste 199	Los Angeles	CA	90010-	(213) 249-9862
Wilshire Center	3731 Wilshire Blvd	Los Angeles	CA	90010-	(213) 736-8604
Hancock Park	4333 Wilshire Blvd	Los Angeles	CA	90010-	(323) 525-2772
Ninth and Hill	855 S Hill St	Los Angeles	CA	90014-	(213) 624-3055
Leimert Park	3738 Crenshaw Blvd	Los Angeles	CA	90016-	(323) 545-9001
Baldwin Hills	3747 S La Brea Ave	Los Angeles	CA	90016-	(323) 299-2550
Bunker Hill	400 S Hope St	Los Angeles	CA	90071-	(213) 488-2321
Downtown Los Angeles	725 S Figueroa St	Los Angeles	CA	90017-	(213) 624-1403
South Soto St	1350 S Soto St	Los Angeles	CA	90023-	(323) 266-4510
Westwood Village	10901 Wilshire Blvd	Los Angeles	CA	90024-	(310) 208-0196
Westwood Blvd	1550 Westwood Blvd	Los Angeles	CA	90024-	(310) 475-2685
Wilshire Blvd and Granville	11766 Wilshire Blvd, Ste 100	Los Angeles	CA	90025-	(310) 479-1833
Santa Monica Saltair	11975 Santa Monica Blvd	Los Angeles	CA	90025-	(310) 231-2201
Los Feliz	1600 N Vermont Ave	Hollywood	CA	90027-	(323) 662-3151
Hollywood Main	1500 N Vine St	Hollywood	CA	90028-90034-3344	(323) 466-1121
Venice and S Durango	8985 Venice Blvd, Unit C-1A	Los Angeles	CA	90032-	(310) 842-7247
El Sereno	4887 Huntington Dr N	Los Angeles	CA	90032-	(323) 223-3141
Boyle Heights	2301 E 1St St	Los Angeles	CA	90033-	(323) 780-7555
Pico and Doheny	9080 W Pico Blvd	Los Angeles	CA	90035-	(310) 859-1227
Pico and Roxbury	9800 W Pico Blvd	Los Angeles	CA	90035-	(310) 553-8822
Fairfax	310 N Fairfax Ave	Los Angeles	CA	90036-	(323) 525-2765
Wilshire Hauser	5600 Wilshire Blvd	Los Angeles	CA	90036-	(323) 935-4067
La Brea	449 N La Brea Ave	Los Angeles	CA	90036-	(323) 933-9111

Park La Brea	6120 W 3Rd St	Los Angeles	CA	90036-	(323) 937-5625
Vermont Ave	5717 S Vermont Ave	Los Angeles	CA	90037-	(323) 778-3114
Eagle Rock	4945 Eagle Rock Blvd	Los Angeles	CA	90041-	(323) 257-5499
North Figueroa St	5700 N Figueroa St	Los Angeles	CA	90042-	(323) 254-5184
Crenshaw	4401 Crenshaw Blvd	Los Angeles	CA	90043-	(323) 293-3681
West Manchester Ave	1027 W Manchester Ave	Los Angeles	CA	90044-	(323) 778-1804
La Tijera and Centinela	5309 W Centinela Ave	Los Angeles	CA	90045-	(310) 568-9524
West Manchester Ave and Lincoln	7151 W Manchester Ave	Los Angeles	CA	90045-	(310) 342-0680
Sepulveda and Rayen	8915 Sepulveda Blvd	Los Angeles	CA	90045-	(310) 645-6300
Hollywood West	8150 W Sunset Blvd	Los Angeles	CA	90046-	(323) 852-3933
National and Barrington	11700 National Blvd	Los Angeles	CA	90064-	(310) 397-9250
Olympic and Westwood	2201 Westwood Blvd	Los Angeles	CA	90064-	(310) 475-4513
Santa Monica La Brea	7073 Santa Monica Blvd	West Hollywood	CA	90038-1042	(323) 469-1824
Rancho Park	10701 W Pico Blvd	Los Angeles	CA	90064-	(310) 475-9402
West Los Angeles	11285 National Blvd	Los Angeles	CA	90064-	(310) 478-0482
Mar Vista	12335 Venice Blvd	Los Angeles	CA	90066-	(310) 391-8212
Century City	1925 Century Park E	Los Angeles	CA	90067-	(310) 553-8840
Santa Monica Robertson	8951 Santa Monica Blvd, Ste F	West Hollywood	CA	90069-4911	(310) 275-3158
Beverly Hills Downtown	9245 Wilshire Blvd	Beverly Hills	CA	90210-	(310) 273-6666
Jefferson	10970 Jefferson Blvd	Culver City	CA	90230-	(310) 398-4092
Fox Hills	5670 Sepulveda Blvd	Culver City	CA	90230-	(310) 391-8839
Culver City	9801 Washington Blvd	Culver City	CA	90230-	(310) 837-3144
Gardena Albertsons	1735 W Artesia Blvd	Gardena	CA	90247-	(310) 515-6764
East Grand Ave	130 E Grand Ave	El Segundo	CA	90245-	(310) 322-8600
North Sepulveda Blvd and Mariposa	550 N Sepulveda Blvd	El Segundo	CA	90245-	(310) 615-0604
Sepulveda and Rosecrans	780-A S Sepulveda Blvd	El Segundo	CA	90245-	(310) 426-1202
Pacific Palisades	15200 W Sunset Blvd	Pacific Palisades	CA	90272-	(310) 454-0341
Lincoln Blvd	1415 Lincoln Blvd	Venice	CA	90291-	(310) 823-9262
Marina Del Rey	4676 Admiralty Way, Ste 100	Marina Del Rey	CA	90292-	(310) 823-8889
Mindanao Way and Glencoe	13175 Mindanao Way	Marina Del Rey	CA	90292-	(310) 822-5980
Brentwood 26th St	226 26Th St	Santa Monica	CA	90402-	(310) 394-3282
Torrance	2121 Torrance Blvd	Torrance	CA	90501-	(310) 618-9950
South Pacific Ave and 10th	1001 S Pacific Ave	San Pedro	CA	90731-	(310) 831-2341
San Pedro Albertsons	28090 S Western Ave	San Pedro	CA	90732-1246	(310) 548-5020
Park Plaza	980 N Western Ave, Ste A	San Pedro	CA	90732-	(310) 521-9411
PCH and Island	317 W PCH	Wilmington	CA	90744-	(310) 830-0235
Tujunga Albertsons	6240 Foothill Blvd	Tujunga	CA	91042-	(818) 957-7933
Tujunga	6589 Foothill Blvd	Tujunga	CA	91042-	(818) 352-5961
Topanga Canyon	6633 Topanga Canyon Blvd	Canoga Park	CA	91303-	(818) 598-6749
Canoga Park	21901 Sherman Way	Canoga Park	CA	91303-	(818) 226-6030
West Hills	6400 Platt Ave	West Hills	CA	91307-	(818) 348-4144
Chatsworth	10370 Mason Ave	Chatsworth	CA	91311-	(818) 725-0075
Ventura Blvd	17107 Ventura Blvd	Encino	CA	91316-	(818) 501-2907
Devonshire St	18601 Devonshire St	Northridge	CA	91324-	(818) 368-6651
Northridge Plaza	19500 Plummer St, Ste G1	Northridge	CA	91324-	(818) 725-0071
University Northridge	9055 Reseda Blvd	Northridge	CA	91324-	(818) 773-5265
Corbin Ave	9111 Corbin Ave	Northridge	CA	91324-	(818) 886-4160

Balboa Blvd	10207 Balboa Blvd	Northridge	CA	91325-	(818) 349-1426
Porter Ranch	19837 Rinaldi St	Porter Ranch	CA	91326-	(818) 831-3221
Saticoy St and Tampa	19315 Saticoy St, Ste S	Reseda	CA	91335-	(818) 701-5013
Reseda	19323 Victory Blvd	Reseda	CA	91335-	(818) 345-8133
San Fernando	402 S Brand Blvd	San Fernando	CA	91340-	(818) 898-7850
Sylmar	13750 Foothill Blvd	Sylmar	CA	91342-	(818) 367-1202
Balboa	11160 Balboa Blvd	Granada Hills	CA	91344-	(818) 366-6615
North Hills Sepulveda	9154 Sepulveda	North Hills	CA	91343-	(818) 891-2161
Chatsworth St	17900 Chatsworth St	Granada Hills	CA	91344-	(818) 366-6244
Mission Hills	10348 N Sepulveda Blvd	Mission Hills	CA	91345-	(818) 361-6944
Vineland	8040 Vineland Ave	Sun Valley	CA	91352-	(818) 767-2227
Laurel Canyon	8301 Laurel Canyon Blvd	Sun Valley	CA	91352-	(818) 504-3180
Tarzana	18705 Ventura Blvd	Tarzana	CA	91356-	(818) 758-2770
Ventura Blvd and Calvin	19436 Ventura Blvd	Tarzana	CA	91356-	(818) 609-9030
Ventura and Quakertown	20040 Ventura Blvd	Woodland Hills	CA	91364-	(818) 702-6432
Ventura Blvd and Topanga Canyon Blvd	22001 Ventura Blvd	Woodland Hills	CA	91364-	(818) 347-9943
Van Nuys Blvd	6300 Van Nuys Blvd	Van Nuys	CA	91401-	(818) 778-0500
Van Nuys Blvd and Blythe	7950 Van Nuys Blvd	Panorama City	CA	91402-	(818) 787-3440
Panorama City	8450 Van Nuys Blvd	Panorama City	CA	91402-	(818) 892-1171
Encino	15260 Ventura Blvd	Sherman Oaks	CA	91403-	(818) 382-6030
Sepulveda Blvd and Gault St	7108 Sepulveda Blvd	Van Nuys	CA	91405-	(818) 787-8599
Saticoy St	17204 Saticoy St	Van Nuys	CA	91406-	(818) 345-5752
Ventura Blvd and Colbath	13949 Ventura Blvd	Sherman Oaks	CA	91423-	(818) 995-4163
Riverside Dr	14111 Riverside Dr	Sherman Oaks	CA	91423-	(818) 461-9190
Hayvenhurst	16437 Ventura Blvd	Encino	CA	91436-	(818) 788-0837
West Magnolia Blvd	3521 W Magnolia Blvd	Burbank	CA	91505-	(818) 843-6301
Universal	4455 Lankershim Blvd	North Hollywood	CA	91602-	(818) 985-7411
North Hollywood Arts District	10930 Magnolia Blvd	North Hollywood	CA	91601-	(818) 487-0865
Studio City	12051 Ventura Blvd	Studio City	CA	91604-	(818) 763-7343
North Hollywood	6400 Laurel Canyon Blvd	North Hollywood	CA	91606-	(818) 763-5168
Woodland Hills Albertsons	22840 Victory Blvd	Woodland Hills	CA	91367-	(818) 227-8009



**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>

No Per Check 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†*	Checking Account Per Check Fee
5 or more qualifying transactions per statement	\$0.00*	\$2.00 per withdrawal	None
4 or less qualifying transactions per statement	\$8.00	\$2.00 per withdrawal	None

Qualifying transactions include:	Direct Deposit, PIN and Signature Debit Card Purchases, Bill Payments (including via Citibank Online, or Citi Mobile), Auto Deductions / ACH Payments, Checks Paid, ATM Withdrawals
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\* waived if 5 or more qualifying transactions per statement, otherwise \$8.00 per month

**Use of Citibank ATMs, including participating 7- Eleven®4 ATMs is fee free.**

**Non-Citi ATM fee<sup>5</sup>: \$2.00 per transaction. Dollar amount limits apply.**

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

<sup>1</sup> Product terms and conditions are as of 06/20/11 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>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 Identification.** *A secondary form of ID required, see below.*

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

**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:**

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**
- Cashier's Checks**
- Financial education**
- SSN not required for Non-Resident Alien customers. IRS-issued ITIN is accepted as an alternative taxpayer identification number.**

**Participating Branch Locations:**

- **Boyle Heights:** 3479 E. First St., LA CA 90063
- **East Los Angeles:** 5401 E. Whittier Blvd., LA CA 90022
- **Watts:** 1601 E. 103rd St., LA CA 90002
- **Mt. Vernon:** 270 N. Vermont Ave., LA CA 90004
- **USC:** 3615 S. Vermont Ave., LA CA 90007
- **Pacoima:** 13657 Van Nuys Blvd., Pacoima, CA 91331

General phone contact number for the branches: **800 627-3999**



**Product Name: Lifeline Checking Account**

**Account Features**

**Minimum Opening Deposit Requirements: 100.00**

**Minimum Balance Requirements: no minimum balance required**

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

- Checks (only 7 per month) \$0.60 per check, after 7)**
- Check card**
- Bill pay**

**Fees**

**Monthly Fee:**

**\$5.00 a month**

**Overdraft/Insufficient Funds:**

<b>First occurrence</b>	<b>\$29 per debit</b>
<b>Second or third occurrence</b>	<b>\$34 per debit</b>
<b>Four or more occurrences</b>	<b>\$37 per debit</b>
<b>Maximum daily NSF fees</b>	<b>\$340 per day</b>
<b>Continuous Overdraft Fee</b>	<b>\$5 per business day</b>

**Bounced Check:**

**Out of Network ATM: \$2 per withdrawal**

**Other Fees:**

**Alternative IDs Accepted:**

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

**ChexSystems Policy:**

The ChexSystems/QualiFile system makes a decision based upon a predetermined risk strategy and a risk assessment score that scientifically predicts the likelihood that this account will be forcibly closed in the future. This decision ensures consistency in bank locations and departments that are opening the accounts. The account should be opened for the client if the response from ChexSystems/QualiFile is Open Account.

**Special Features:**

- Remittance product:
- Wire transfers
- Money Orders
- Cashiers' Checks
- Financial education training
- Go Direct*
- 
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<b>Neighborhood</b>	<b>Address</b>	<b>Branch Manager</b>	<b>Phone</b>	<b>Languages Spoken</b>
<b>LA Bunker Hill</b>	355 S. Grand Ave Los Angeles, CA 90071	Attn: Wes Bryan, VP	213/ 253-4384	English
<b>LA Main</b>	525 S. Flower Street Los Angeles, CA 90071	Attn: Eric Alalay, VP	213/ 673-9906	English
<b>LA Pershing Square</b>	606 S. Olive Street Los Angeles, CA 90014	Attn: Carmen Rodriguez, AVP	213/347-2216	English/Spanish



**Product Name:** City National Green Savings Account

**Account Features**

**Minimum Opening Deposit Requirements: \$100**

**Minimum Balance Requirements:\$100.00**

*(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: \$4 if average daily balance not met during a statement period**

**Overdraft/Insufficient Funds:**

**Bounced Check:**

**Out of Network ATM: \$2 per transaction**

**Other Fees:**

**Alternative IDs Accepted:**

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

**ChexSystems Policy:**

**Special Features:**

- Remittance product:
- Wire transfers
- Money Orders
- Cashiers' Checks
- Financial education training
- Go Direct*
- 
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Neighborhood	Address	Branch Manager	Phone	Languages Spoken
<b>LA Bunker Hill</b>	355 S. Grand Ave Los Angeles, CA 90071	Attn: Wes Bryan, VP	213/ 253-4384	English
<b>LA Main</b>	525 S. Flower Street Los Angeles, CA 90071	Attn: Eric Alalay, VP	213/ 673-9906	English
<b>LA Pershing Square</b>	606 S. Olive Street Los Angeles, CA 90014	Attn: Carmen Rodriguez, AVP	213/347-2216	English/Spanish



### Product Name

#### Share Savings:

- ✓ \$5 minimum initial deposit
- ✓ \$5 minimum average monthly balance
- ✓ Free ATM card
- ✓ Free Phone and Kinecta Direct Online Banking
- ✓ Dividends are accrued daily and credited quarterly
- ✓ Deposit or withdraw money any time

#### Free Checking:

- ✓ No monthly fee
- ✓ No minimum initial deposit
- ✓ No minimum balance
- ✓ Free ATM & Debit Card
- ✓ Free Phone and Kinecta Direct Online Banking and Bill Payment
- ✓ Unlimited check writing with first box of checks free
- ✓ Free Kinecta or CO-OP Network\*\* ATM transactions

*\*\*More than 25,000 surcharge-free ATMs nationwide*

### Account Features

#### Share Savings:

**Minimum Opening Deposit Requirements: \$5**

**Minimum Balance Requirements: \$5**

**Checks – N/A**

**ATM Card**

**Bill pay – N/A**

**Free Checking:**

**Minimum Opening Deposit Requirements:** \$0

**Minimum Balance Requirements:** \$0

- Checks**
- Check card**
- Bill pay**

**Fees**

**Monthly Fee:**

**Share Savings:**

- ✓ No monthly fee if:
  - ✓ Average monthly balance is \$250, or
  - ✓ There are multiple accounts under the same member number, or
  - ✓ Primary owner is age 18 or under, or
  - ✓ Account is opened for less than three months
- ✓ Otherwise, \$5 per month.

**Free Checking:**

- ✓ None.

**Overdraft/Insufficient Funds or Bounced Check:**

- ✓ \$29 per item.

**Out of Network ATM:**

- ✓ Account Transfers (between share accounts) \$0.50
- ✓ Cash Withdrawals \$1
- ✓ Foreign ATM Balance Inquiries \$1

**Other Fees:**

- ✓ Please refer to [www.kinecta.org](http://www.kinecta.org) for a complete list of applicable fees.

**Alternative IDs Accepted**

- ✓ Mexican Matrícula Consular ID

**ChexSystems Policy**

ChexSystems Record	Charge-off Amount	Products and Services			
		Savings	Checking	ATM or Debit Card	Phone or Online Banking
Greater than or equal to 1 year old	Less than \$50 owed & no monies owed to Kinecta	Yes	Yes	ATM or Debit Card	Yes
Less than 1 year	No monies owed	Yes	No	ATM Card with withdrawal privileges only	Yes

**Special Features**

**Remittance product:**

- ✓ MoneyGram Money Transfers (*Please visit [www.moneygram.com](http://www.moneygram.com) for complete details on transfer fees and transaction limitations.*)

**Wire transfers (at select locations\*)**

	Domestic	International
<b>Outgoing</b>	\$25	\$40
<b>Incoming</b>	\$10	\$10

**Money Orders**

- ✓ MoneyGram Money Orders (*Please visit [www.moneygram.com](http://www.moneygram.com) for complete details.*)

**Cashier's Checks**



- ✓ Available for \$6 each.

**Financial education training**

- ✓ Kinecta offers Financial Empowerment, a financial literacy training program that empowers individuals with a working knowledge of the fundamentals of financial planning, money management, and mainstream financial services. Through a combination of classes and hands-on activities, the program provides the opportunity for participants to acquire knowledge and develop skills necessary to make sound financial decisions and to effectively manage their own financial destiny. Financial Empowerment courses are structured to support participants' progress toward meeting their desired savings and asset goals. Seminar topics include:
  - ✓ Your Financial Plan: Where it All Begins
  - ✓ Budgeting: Making the Most of Your Money
  - ✓ Investing: Making Money Work for You
  - ✓ Good Debt, Bad Debt: Using Credit Wisely
  - ✓ Your Money: Keeping it Safe and Secure
  - ✓ Insurance: Protecting What You Have
  - ✓ Your Career: Doing What Matters Most

**Branch Locations**

Neighborhood	Address	Branch Manager	Phone	Languages Spoken
<b>Coliseum</b>	1009 W. Martin Luther King Jr. Blvd.,  Los Angeles, CA 90037	Johnny Williams, Jr.	323.733.3961	English  Spanish
<b>Watts/ Willowbrook</b>	10005 S. Central Ave.  Los Angeles, CA 90002	Dana Collins	323.569.4929	English  Spanish
<b>Inglewood</b>	140 E. Manchester Blvd.,  Inglewood, CA 90301	Magally Espinoza	310.671.2992	English  Spanish
<b>Inglewood</b>	11121 S. Crenshaw Blvd.  Inglewood, CA 90303	Angie Beeks	310.412.3851	English  Spanish

<b>Inglewood</b>	2934 W. Manchester Blvd., Inglewood, CA 90305	Linda Lasley	323.751.0409	English Spanish
<b>Carson</b>	20238 Avalon Blvd. Carson, CA 90746	Ila Charles	310.532.5885	English Spanish
<b>Highland Park</b>	5411 N. Figueroa St. Highland Park, CA 90042	Dwayne Bates	323.550.1040	English Spanish
<b>Anaheim</b>	2595 W. Lincoln Ave. Anaheim, CA 92801	Edward Payne	714.527.6465	English Spanish
<b>Lancaster</b>	907-G West Ave. J Lancaster, CA 93534	Lanetta Felix	661.949.2533	English Spanish
<b>Hawthorne*</b> <i>(wire transfer available)</i>	12750 Hawthorne Blvd., Unit A Hawthorne, CA 90250	Samuel Randolph	310.643.2232	English Spanish



**Product Name:**

Savings Accounts

Payday “NOW” – up to \$500 max – Payday Advance Loans

**Account Features – SAVINGS ACCOUNTS**

**Minimum Opening Deposit Requirements:** \$30 (\$5 fee - \$25 deposit)

**Minimum Balance Requirements:** \$25

- Checks
- ATM card (not debit card)
- Bill pay

**Fees**

**Monthly Fee:** No Monthly Fees (if minimum \$25 balance maintained)

**Overdraft/Insufficient Funds:** \$22

**Bounced Check:** N/A

**Out of Network ATM:** No fee if used in any “Co-Op” ATM’s (most credit unions).

If non-CoOp ATM, then fee may apply .

**Other Fees:**

**Alternative (Primary) IDs Accepted:**

- Mexican Matrícula Consular ID
- Argentina Consular ID
- Foreign Passport
- School ID’s (for youth accounts – MUST be current)
- Guatemala Consular ID
- Colombia Consular ID
- Salvadorean Consular ID

**ChexSystems Policy:**

May be considered to open savings account, depending on following factors (case-by-case basis):

- Severity of chexsystems report
- If chexsystems issue was resolved or currently being resolved
- Individual MUST be employed

- Direct Deposit will be REQUIRED
- Provide any documentation to support chexsystem issue was resolved
- Not eligible for ATM card for at least 6 months from account opening

**Special Features:**

- Remittance product:
- Wire transfers
- Money Orders (\$0.75/each – maximum \$1,000)
- Cashiers' Checks (\$5.00/each – maximum \$250,000)
- Financial education training
- Go Direct*
- 
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Neighborhood	Address	Manager	Phone	Languages Spoken
Pacoima	13168 Van Nuys Blvd., Pacoima, CA 91331	Antonio Pizano	818-899-8506	English/Spanish



**Bank Name:** Union Bank

**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.

<b>Charges for each item up to maximum of 5 items per day:</b>	<b>Paid Nonsufficient Funds/ Processed Per Item</b>
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.

**Checks:**

Free first order of single Union Bank exclusive design checks (120 wallet-size), for new customers only.

**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:**

**Account must be made available for persons with NSF/OD history on ChexSystems (not fraud related). ChexSystems Policy details:**

**Repayment of outstanding overdraft required to all financial institutions.**

**Repayment of outstanding overdraft required only if owed to our institution.**

**Reduction or waiver of penalties and fees offered.**

**Account available for ChexSystems activity within 12 months.**

**Account available for ChexSystems activity within 12 months with financial education.**

**Account not currently available for ChexSystems activity within 12 months.**

**\*Referral system in place for customers you are unable to assist. \*211 hotline referral system**

**Staff Training:** Please describe your procedures for training staff on the details of Bank on San Francisco, including frequency of trainings and process for new hires.

Branch managers and new account staff are trained via a PowerPoint presentation delivered by the Corporate Social Responsibility Senior and Officer staff. New transitioning branch managers and new account retail staff are also trained. In addition, the 'Bank On' program details and PowerPoint training presentation are available to all Union Bank employees via the bank-wide Intranet resource site.

**Data tracking and reporting:** Please describe your data tracking and reporting procedures, including details on the information you track, whether you use a manual or electronic system, which type of accounts you track etc.

Bank On California products, which include: free checking, regular savings, Electronic Transfer Account (ETA) and Electronic Access Accounts (EAA) are electronically coded and integrated in the bank-wide electronic tracking system for all Union Bank accounts/loans. When officers open a Bank On California (includes Bank on San Francisco) account they must select the following identifiers:

BOC-Coupon/Referred by CBO- individual presents coupon or is referred by a Community Based Organization.

BOC-Advertising/211 Referral- 211 hotline referral or opens account due to "Bank On" advertising.

BOC-Walk In- Union Bank staff/teller referral or person does not have a current bank relationship at the time of account opening.

**Changes to Overdraft Policy:**

**What changes have been made to your overdraft policies in light of the regulatory change effective July 1st, 2010?**

In accordance with Regulation E, Union Bank will require that customers consent (opt-in) to receive overdraft coverage for ATM and one-time debit card transactions. This change was effective July 1, 2010 for accounts opened on or after July 1, 2010; and August 14, 2010, for accounts opened before July 1, 2010. By opting-in, the customer agrees to the overdraft fees that they may be charged if the overdraft coverage is used.

**How will this affect Bank on San Francisco clients? Will overdraft free accounts now be the default for your Bank On product?**

Bank on San Francisco clients are subject to all Regulation E requirements. Overdraft free accounts will not be a default for Bank On products.

## How were these changes and options communicated to your customers?

All Union Bank Free Checking account and Online Banking customers (including Bank on San Francisco) received information about debit card overdraft coverage with their June 2010 monthly statement. The communication had 3 parts: 1) a federally-required notice about overdraft coverage; 2) a Change-in-Terms notice to the Bank's deposit agreement (the *All About Personal Accounts & Services Disclosure and Agreement*); and 3) a brochure explaining how to contact us to continue overdraft coverage, or to inquire about other overdraft protection options.



**Bank Name:** Union Bank

**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**

**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](http://www.211.org) or via phone by dialing 2-1-1.)*



**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**

### **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](http://www.211.org) or via phone by dialing 2-1-1.*



**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**

**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](http://www.211.org) or via phone by dialing 2-1-1.)*

**Participating Branch Locations & Contacts:**

Branch Name	Address	Telephone	Branch Manager	Languages	Hours
88 <sup>th</sup> & Western <b>CASH &amp; SAVE</b> (Inside El Superior)	8811 Western Avenue, Los Angeles, CA 90047	(323) 789-3350	Vernell Taylor	Spanish	M 9:00AM- Th 7:00PM Fri 9:00AM - 7:00PM Sat 10:00AM- 4:00PM Sun 10:00AM- 4:00PM
Bellflower	9738 Alondra Blvd., Bellflower, CA 90706	(562) 804-4681	Emma Velazquez	Spanish	M 9:00AM- Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM- 1:00PM
California Mart	900 South Main St., Los Angeles, CA 90015	(213) 312-4500	Jenna Lee	Spanish French Tagalog Armenian Persian Mandarin Taiwanese	M 9:00AM- Th 5:00PM Fri 9:00AM - 5:00PM
Chatsworth	21821 Devonshire, Chatsworth, CA 91311	(818) 775-9620	Sevak Nazarian	Spanish Russian Farsi Assyrian Armenian Hindi	M 9:00AM- Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM- 1:00PM

Crenshaw	3501 West Jefferson Blvd, Los Angeles, CA 90018	(323) 737-3777	Karen R. Smith	Spanish	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM- 1:00PM
Gage Avenue CASH & SAVE (Inside El Super)	1401 East Gage Ave., Los Angeles, CA 90001	(323) 277-3770	Mayra Velasquez	Spanish	M 9:00AM - Th 7:00PM Fri 9:00AM - 7:00PM Sat 10:00AM- 4:00PM Sun 10:00AM- 4:00PM
Hawthorne	12801 Hawthorne Blvd., Hawthorne, CA 90250	(310) 679-9082	Sean Banks	Spanish	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
Huntington Park CASH & SAVE (Inside Superior)	6010 Pacific Blvd, Huntington Park, CA 90255	(323) 589-4697	Miguel Nevarez (Assistant Branch Manager)	Spanish	M 9:00AM - Th 7:00PM Fri 9:00AM - 7:00PM Sat 10:00AM- 4:00PM Sun 10:00AM- 4:00PM
Little Tokyo	120 South San Pedro Street, Los Angeles, CA 90012	(213) 972-5500	Yukio Shiratori	Spanish Japanese Portuguese	M 8:00AM - Th 5:00PM Fri 8:00AM - 5:00PM
Long Beach Renaissance CASH & SAVE	1900 Atlantic Ave., Long Beach, CA 90806	(562) 591 6754	Clara Heredia	Spanish Tagalog Ethiopian	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
Los Angeles Main	445 South Figueroa Street, Los Angeles, CA 90071	(213) 236-7700	Robin Vahoviak	Spanish Japanese Armenian Russian	M 8:00AM - Th 5:00PM Fri 8:00AM - 5:00PM
Lynwood CASH & SAVE (Inside Superior)	3831 East Martin Luther King Jr. Blvd, Lynwood, CA 90262	(310) 761-8130	Cesar Trelles	Spanish Portuguese French Italian	M 9:00AM - Th 7:00PM Fri 9:00AM - 7:00PM Sat 10:00AM- 4:00PM Sun 10:00AM- 4:00PM

Montebello	850 North Wilcox Avenue, Montebello, CA 90640	(323) 726-0081	Nora Arias	Spanish Japanese Chinese (Mandarin/ Cantonese) Cambodian Urdu/Hindi Tagalog	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
Panorama City	14360 Roscoe Blvd., Panorama City, CA 91402	(818) 893-6306	Chuck Han	Spanish Armenian Japanese	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
Porter Ranch	19921 Rinaldi Street, Northridge, CA 91326	(818) 831-9756	Jason Cannon	Spanish Korean Tagalog Lebanese Armenian	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
Rolling Hills	25345 Crenshaw Blvd., Torrance, CA 90505	(310) 539-1808	--	Spanish Japanese	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
San Fernando	1240 Truman St. Ste. 160, San Fernando, CA 91340	(818) 361-8220	Carol Luna	Spanish	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
Santa Fe Springs CASH & SAVE (Inside El Super)	10531 South Carmenita Road, Santa Fe Springs, CA 90670	(562) 777-0662	--	Spanish	M 9:00AM - Th 7:00PM Fri 9:00AM - 7:00PM Sat 10:00AM- 4:00PM Sun 10:00AM- 4:00PM
Slauson/ Vermont- CASH & SAVE (Inside El Super)	1100 West Slauson Ave., Los Angeles, CA 90044	(323) 789-1930	Vernell Taylor	Spanish	M 9:00AM - Th 7:00PM Fri 9:00AM - 7:00PM Sat 10:00AM- 4:00PM Sun 10:00AM- 4:00PM

Stevenson Ranch	25954 The Old Road, Stevenson Ranch, CA 91381	(661) 254-0015	Oscar Dominguez	Spanish Korean Armenian Arabic French Armenian	M 9:00AM - Th 5:00PM Fri 9:00AM - 6:00PM Sat 9:00AM - 1:00PM
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**Product Name:**

Silver Package Checking

**Account Features**

- \* \$50.00 opening deposit
- \* No daily minimum balance
- \* Free U.S. Bank ATM transactions
- \* Free Check Card
- \* Free internet banking
- \* Free internet bill pay
- \* Free money market savings
- \* Preferred rates on new loans

**Fees**

- \* Monthly maintenance fee  
((\$6.95 with electronic statements OR \$8.95 paper statements)
  - Waived with direct deposits totaling \$500 per cycle OR
  - Waived if \$25 per cycle transferred to savings
- \* Overdraft fee  
Fee based on per item amount
  - Item amount (\$0 - \$20): \$10 fee per item
  - Item amount (\$20.01 or more): \$33 fee per item
- \* ATM Network fee
  - U.S. Bank and MoneyPass machines: Free
  - Out-of-network machines: \$2.50 per transaction

**Alternative IDs Accepted:**

- State Driver's License
- State Declarations Sheet
- State ID Card
- U.S. Military Services ID
- U.S. Passport
- U.S. Alien Registration/Immigration Card
- Foreign Passport
- Canadian Driver's License
- Mexican Consulate/Matricula ID

**ChexSystems Policy:**

U.S. Bank is very supportive of the Bank-On program and can open accounts for most clients on ChexSystems.

**Special Features:**

**Remittance product:**

**Wire transfers**

**Money Orders**

**Cashiers' Checks**

**Overdraft protection options**

**Short-term loans**

**Financial education training**

Branch	Address	City	Zip	Phone	Language
Baldwin Hills, CA	3605 S La Brea Ave	Los Angeles	90016	323-295-5204	Spanish
Beverly & Serrano CA	4500 Beverly Blvd	Los Angeles	90004	323-762-1655	Armenian, Haitian/Creole
Boyle Heights	2708 E 1st St, Suite A	Los Angeles	90033	323-260-8000	Spanish
Brentwood CA	11777 San Vicente Blvd	Los Angeles	90049	310-405-7140	Farsi, Polish, Spanish, German
Canoga Park CA Ralphs	22333 Sherman Way	Canoga Park	91303	818-593-2136	Spanish
Culver City	5399 Sepulveda Blvd	Culver City	90230	310-391-7222	Spanish
Culver City CA Albertsons	13401 Washington Blvd	Marina del Rey	90292	310-822-3912	Spanish
Encino Commons CA	17250 Ventura Blvd	Encino	91316	818-995-0041	Spanish
Fairfax CA	145 S Fairfax Ave	Los Angeles	90036	323-761-1922	Korean
Granada Hills Ralphs	16940 Devonshire St	Granada Hills	91344	818-363-6102	Spanish
Hollywood & Western CA	5454 Hollywood Blvd	Los Angeles	90027	323-860-1511	Armenian, Russian, Tagalog
Hollywood CA	6922 Hollywood Blvd	Hollywood	90028	323-817-6360	Chinese, Spanish, Farsi, Tagalog
La Brea CA	736 N La Brea Ave	Los Angeles	90038	323-202-1910	Spanish, Farsi
Ladera Heights CA Ralphs	5245 W Centnela Ave	Los Angeles	90045	310-338-8316	Tigryna (Ethiopia)
Larchmont CA	157 N Larchmont Blvd	Los Angeles	90004	323-762-1635	Spanish, Armenian
Los Angeles Vermont CA Ralphs	2600 S Vermont Ave	Los Angeles	90007	323-730-4726	Spanish
Los Feliz CA	1702 N Vermont Ave	Los Angeles	90027	323-667-3580	Armenian, Spanish
Marina del Rey	4700 Lincoln Blvd	Marina del Rey	90292	310-301-9263	Spanish, Urdu (Pakistan)
Marina del Rey CA Ralphs	4311 Lincoln Blvd	Marina del Rey	90292	310-827-7680	Spanish
Mission Hills CA Ralphs	10400 Sepulveda Blvd	Mission Hills	91345	818-365-7524	Spanish
Mulholland Drive CA Vons	23381 Mulholland Dr	Woodland Hills	91364	818-876-8601	Farsi (Persian), Spanish
North Hollywood CA	6350 Laurel Canyon Blvd	North Hollywood	91606	818-299-9155	Spanish, Armenian, Russian
Northridge CA	19450 Plummer St	Northridge	91324	818-428-6970	Armenian, Spanish
Pacific Palisades	15305 W Sunset Blvd	Pacific Palisades	90272	310-566-4340	Farsi (Persian), Spanish
Panorama City Office	14500 Roscoe Blvd Ste 2	Panorama City	91402	818-892-4310	Spanish, Tagalog
Rancho Park CA	2566 Overland Ave	Los Angeles	90064	310-945-3600	Spanish
Reseda Albertsons CA	19307 Saticoy St	Reseda	91335	310-221-3850	Spanish
San Fernando CA Super King	2716 N San Fernando Rd	Los Angeles	90065	323-224-6100	Spanish
San Pedro CA	28110 S Western Ave	San Pedro	90732	310-221-3850	Spanish
San Pedro Vons	1221 S Gaffey St	San Pedro	90731	310-241-0265	Spanish
Sherman Oaks CA	13701 Riverside Dr Ste 100	Sherman Oaks	91423	818-380-1183	Armenian, Spanish, Hindi
Sherman Oaks CA Ralphs	14440 Burbank Blvd	Sherman Oaks	91401	818-778-6555	Armenian, Spanish, Thai
Sherman Oaks-Ventura Blvd CA	14475 Ventura Blvd	Sherman Oaks	91423	818-464-2319	Armenian, Sri Lankan
Slauson and Crenshaw	5760 Crenshaw Blvd	Los Angeles	90043	323-290-3410	Spanish
Tarzana CA	19500 Ventura Blvd	Tarzana	91356	818-668-1260	Farsi, Armenian, Russian
Toluca Lake CA	10100 Riverside Dr	Toluca Lake	91602	818-505-6700	Spanish, Korean
Topanga Canyon Vons Office	8201 Topanga Canyon Blvd	Canoga Park	91304	818-251-9610	Spanish, Farsi, Armenian



**Product Name:** Wells Fargo® Basic Checking account

**Account Features:**

- \$100 minimum opening deposit requirement
- Free Online Statements and Check Images
- Free Wells Fargo® Gold Check Card
- Free access to Wells Fargo Online® Banking
- Interest rate discount on select loans and lines of credit<sup>1</sup>

**Service Fees\*:**

- **Monthly Service Fee:** Monthly service fee waived with \$1,000 minimum daily balance or qualifying Direct Deposit<sup>2</sup>; otherwise, \$5 per month.
- **Overdraft and Returned Items (Non-sufficient Funds/NSF):** \$25 per item for the first occurrence in the preceding 12-month period; \$35 per item for the second and subsequent occurrences. Additional fees may apply. Please consult the California *Consumer Account Fee And Information Schedule* for further details. Several Overdraft Protection options are available.
- **ATM access - non-Wells Fargo ATMs<sup>3</sup>:** Balance Inquiry (U.S./International) - \$1.50 each. Transactions (U.S.) - \$2.50 each. Transactions (International) - \$5 each.

\* Please consult the California *Consumer Account Fee And Information Schedule* for a full listing of Service Fees.

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

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

\* Call or visit a personal banker in any one of our convenient banking locations for complete list of acceptable forms of identification.

### ChexSystems Policy:

Wells Fargo may be able to open an account for persons with NSF/OD history on ChexSystems that is not fraud related. Customers with ChexSystems history should consult a personal banker for more information.

### Other Products and Services:

- **Remittance products:** Available to Mexico, El Salvador, Guatemala, India, Philippines, China, and Vietnam (separate fees apply).
- **Wire transfers:** Available at any Wells Fargo banking location. Subject to identification and/or account requirements. Please see *Consumer Account Fee And Information Schedule* for details.
- **Personal money orders:** \$4 each
- **Cashier's/official checks:** \$8 each
- **Direct Deposit** available.
- **Financial education training:** **The Hands on Banking®** Program, online at [handsonbanking.com](http://handsonbanking.com). Available in English and Spanish.
- **Wells Fargo® Goal Savings account:** Monthly service fee waived with \$300 minimum daily balance, qualifying Direct Deposit of \$100 or more<sup>2</sup>, recurring monthly Automatic Transfer of \$25 or more per transfer from a Wells Fargo checking account, or for account holders under the age of 18; otherwise \$3. Please see the *Consumer Account Fee And Information Schedule* for a full account description.
- **24-hour ATM banking** in English, Spanish, Chinese, Vietnamese, Korean, and Hmong.
- **24-hour banking by phone** in the following languages:
  - English
  - Spanish
  - Chinese
  - Russian
  - Armenian
  - Arabic
  - Laotian
  - Cambodian
  - Tagalog

### Financial Education Tools and Recourses Available:

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1 Subject to credit qualification. Interest rate discounts require continued automatic payment from a *Wells Fargo* checking or savings account. If the automatic payment is not selected or is cancelled at any time after the account is opened, the rate will increase.

2 A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security, or other regular monthly income of \$100 or more per deposit, electronically deposited to your Wells Fargo checking account by your employer or an outside agency. Transfers from one account to another, or deposits made at a banking location or ATM, do not qualify as a Direct Deposit.

3 Non-*Wells Fargo* ATM owners or operators may apply surcharges for ATM transactions.



EVERYONE IS WELCOME



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