



Institution Name: Amegy Bank of Texas

Product Name: Amegy Essential Checking

Account Features:

Opening Deposit Requirements: \$50.00 opening deposit

Minimum Balance: Average Monthly \$500

- Checks
- Debit Card
- Bill Pay

Fees:

Monthly Fee: \$5.00 (waived if balance averages \$500 monthly)
Overdraft/Insufficient Funds: Overdraft Line-of Credit Protection Available/\$0 with Overdraft Line-of-Credit Protection
Bounced Check: \$7.50 with auto-coverage from Savings account; \$35 per item without auto-coverage
Out of Network ATM: \$2.50 plus any fees by other institution

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old
- Less than 1 year old

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other

Participating Branches: All of our branches offer the same products



Bank On Program

TM

Lead Product Name: Bank of America Core Checking

Account Features:

Opening Deposit Requirement: \$25

Checks

Debit card

Online Banking with Bill pay

Mobile Banking

Person to Person transfers

Fees:

Monthly Fee: \$12

Ways to Avoid the Fee:

- An eligible direct deposit of \$250 or more each statement cycle, OR
- Average daily balance of \$1500 or more during each statement cycle, OR
- Qualify for student waiver (under 23 years old and enrolled in school)

Out of Network ATM: Customer's account will be charged \$2.50 every time a non-Bank of America ATM is used to make withdrawals; \$5 for transactions in a foreign country. Non-Bank of America ATMs may charge a withdrawal fee to Bank of America customers.

Alternative IDs Accepted as Primary Identification for Bank On program, only. *Secondary identification may be requested*

- **Bank of America debit card, ATM card, credit card or charge card (without photo)**
- **Major credit card from another financial institution** (including American Express, Visa, MasterCard,
- **Major retail credit card from a nationally well-known department store or other nationally well-known retail company** (such as Chevron, Macy's) (with or without photo)
- **Debit card with Visa® or MasterCard® logo from another financial institution** (with or without a photo)
- **U.S. College or University ID - validated for current term or school year** (with photo)
- **U.S. Student ID card from a local high school** validated for current school year (with or without photo)
- **U.S. issued employment or work ID card or badge** (with employer and employee name, with or without photo)
- **U.S. driver's license** (without photo) or **U.S. Department of State Diplomat Driver's License** (with photo)



Product Name: Money Account

Account Features:

Opening Deposit Requirements: Online – No Minimum; \$50 if opened at Branch Location
Minimum Balance: N/A
Checks
 Debit Card
 Bill Pay

Fees:

Monthly Fee: \$5 (reduced to \$3 for any month you have total deposits of \$1,000)
Overdraft/Insufficient Funds: N/A; you can only spend money available in account
Bounced Check: N/A
Out of Network ATM \$2.50

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old
- Less than 1 year old

Special Features:

- Remittance Product - EvioFacil/Easy Send
Wire Transfer
- Money Orders – fees apply
- Financial Education Training – via Learn and Play tab on <http://www.bbt.com/>
– Mobile Banking Other

Participating Branches: All BB&T Houston area branches



Product Name: Rewards Checking

Account Features:

Opening Deposit Requirements: \$50
Minimum Balance: \$300 minimum daily balance OR a single monthly Direct Deposit of \$250 or more

- Checks (price varies based on items ordered)
- Debit Card (Free)
- Bill Pay (Free)

Fees:

Monthly Fee: \$8.95, if monthly minimum balance is not met
Overdraft/Insufficient Funds: \$35
Bounced Check: \$35
Out of Network ATM: \$2

Alternative Id's Accepted:

- Mexican Matricula Consular ID
 - Guatemalan Consular ID
 - Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old
- Less than 1 year old

Special Features:

- Remittance Product
- Wire Transfer
 - Incoming \$15; Domestic Outgoing \$25; and
 - Foreign Outgoing \$40 (foreign currency); \$50 (US Dollar)
- Money Orders
- Financial Education Training
- Other
 - Cashier's Check \$10

Participating Branches: All Capital One Branches



Product Name: Free Checking

Account Features:

- Opening Deposit Requirements: \$50
- Minimum Balance: \$0
- Checks
- Debit Card
- Bill Pay

Fees:

- Monthly Fee: \$0; no monthly fee
- Overdraft/Insufficient Funds: \$35
- Bounced Check: \$35 per item
- Out of Network ATM: \$0; can receive refund of out-of-network ATM charges by providing copy of ATM receipts

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa, any of these items can be used as secondary ID

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

- Over 1 year old
- Less than 1 year old **NO**

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other

Participating Branches: All Branches - 4 Locations



Product Name: Chase Total Checking

Account Features:

Opening Deposit Requirements: \$25
Minimum Balance: \$1,500
 Checks
 Debit Card
 Bill Pay

Fees:

Monthly Fee: Can be waived (\$0) monthly when you have any ONE of the following (during each monthly statement period): Direct Deposits totaling \$500 or more made to this account, **OR**, a \$1,500 minimum daily balance in this account, **OR** an average daily balance of \$5,000 or more in any combination of qualifying deposit account or investment account linked deposits, **OR** pay \$25 or more in qualifying checking-related services or fees; otherwise, the fee will be \$12 monthly

Overdraft/Insufficient Funds: \$34; charge will not apply if item is \$5 or less or if account balance is overdrawn by \$5 or less; \$10 fee per day for any days funds are transferred from another Chase account to cover the overdraft; \$15 fee if account remains overdrawn for more than 5 consecutive business days.

Bounced Check: \$34

Out of Network ATM: \$2 inside the USA; \$5 outside the USA

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Over 1 year old
Less than 1 year old

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other

Participating Branches: All Chase Branches



Product Name: Liquid Account (prepaid card account)

Account Features:

Opening Deposit Requirements: \$25
Minimum Balance: None
Checks
 Debit Card
Bill Pay

Fees:

Monthly Fee: \$4.95; no transaction fees

Overdraft/Insufficient Funds: N/A
Bounced Check: N/A
Out of Network ATM \$2 (inside or outside the USA)

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old - if NSF balance is owed to Chase, balance must be paid before opening account
- Less than 1 year old - if NSF balance is owed to Chase, balance must be paid before opening account

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other
 - On a "second chance" customer, performance on account will be evaluated after 12 months; if performance is satisfactory or above, may be invited to migrate to Chase Total Checking
 - Can pay bills using your 16-digit card number on merchant sites that accept Visa debit cards; \$0 fee by Chase; merchant's service charge may apply

Participating Branches: All Chase Branches



Product Name: Basic Banking Package

Account Features:

Opening Deposit Requirements: \$0
Minimum Balance: \$0
 Checks
 Debit Card
 Bill Pay

Fees:

Monthly Fee: waived (\$0) if ONE of the following are met: 1 Direct Deposit and 1 Bill Pay per cycle, OR \$1,500 in combined average balances in checking or with linked savings products, OR first-listed owner on the account is age 62 or older, otherwise, \$10
Overdraft/Insufficient Funds: \$34
Bounced Check: \$12
Out of Network ATM \$2.50

Alternative Id's Accepted:

Mexican Matricula Consular ID
 Guatemalan Consular ID
 Other: Alien Registration Card
 Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Over 1 year old
 Less than 1 year old

Special Features:

Remittance Product
 Wire Transfer
 Money Orders
Financial Education Training
 Other

Participating Branches: All 11 Greater Houston area branches of Citibank



Product Name: Star Checking

Energy Capital Credit Union offers a checking account with no monthly service charge and no minimum balance requirements. Our checking accounts also include added features like a free Visa check card, overdraft protection and free bill pay.

Account Features:

Opening Deposit Requirements:	\$100
Minimum Balance:	\$0
<input checked="" type="checkbox"/> Checks	
<input checked="" type="checkbox"/> Debit Card	
<input checked="" type="checkbox"/> Bill Pay	

Fees:

Monthly Fee:	\$0
Overdraft/Insufficient Funds:	\$35
Bounced Check:	\$35
Out of Network ATM	\$0

Alternative Id's Accepted:

Mexican Matricula Consular ID
Guatemalan Consular ID
Other: Alien Registration Card

Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Over 1 year old
Less than 1 year old

Special Features:

Remittance Product
 Wire Transfer
 Money Orders
 Financial Education Training
Other

Participating Branches: All Energy Capital Credit Union Branches



Product Name: Power Account through First Convenience Bank

Account Features:

Opening Deposit Requirements: \$1
Minimum Balance: \$100
 Checks
 Debit Card
 Bill Pay

Fees:

Monthly Fee: \$12; a monthly maintenance fee of \$12 will be assessed unless one of the following qualifiers is met each statement cycle:

Maintain a balance of \$100 or more a day each statement cycle, **or**

Have at least eight Debit Card purchases post on the monthly statement (ATM transactions do not count towards the eight debit card purchases.), **or**

Have a monthly recurring Direct Deposit transaction of \$100 or more post on the monthly statement (internal transfers from other First National Bank Texas/First Convenience Bank accounts and Internet banking transfers do not qualify as direct deposits for waiving the monthly maintenance fee), **or**

Have at least one account holder age 55 or older.

Overdraft/Insufficient Funds: \$35
Bounced Check: \$35 per item; additional merchant fees may apply
Out of Network ATM \$2

Alternative Id's Accepted:

Mexican Matricula Consular ID
 Guatemalan Consular ID
 Other: Alien Registration Card
 Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Over 1 year old
 Less than 1 year old



Product Name: Fresh Start Checking

Account Features:

Opening Deposit Requirements: \$1
Minimum Balance: No Minimum Balance
 Checks
 Debit Card
 Bill Pay

Fees:

Monthly Fee: \$9
Overdraft/Insufficient Funds: \$30
Bounced Check: \$30
Out of Network ATM: \$1

Alternative Id's Accepted:

Mexican Matricula Consular ID
Guatemalan Consular ID Other:
Alien Registration Card
Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Over 1 year old
 Less than 1 year old

Special Features:

Remittance Product
 Wire Transfer (Online) - \$15 Domestic; \$40 Foreign
 Money Orders
Financial Education Training
 Other

- Fresh Start checking account members with no overdrafts and a continuous direct deposit for 6 consecutive months are automatically converted to a Choice Rewards or Right Rewards Checking Account.

Participating Branches: All First Service Credit Union Branches



Product Name: Advantage Savings
(need to indicate you are a Bank on Houston referral)

Account Features:

Opening Deposit Requirements: \$2 complimentary opening deposit and a gift
Minimum Balance: \$25 to earn monthly dividend
Checks
 Debit Card
Bill Pay

Fees:

Monthly Fee: \$0; no monthly fee
Overdraft/Insufficient Funds: N/A
Bounced Check: N/A
Out of Network ATM \$1

Alternative Id's Accepted:

- Mexican Matricula Consular ID
Guatemalan Consular ID Other:
Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa, any of these items can be used as secondary ID

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

- Over 1 year old
- Less than 1 year old

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other – **Available for ages 16+ without a parent/guardian present**

Participating Branches:

608 E Tidwell Rd, Houston, TX 77022
611 Walker St, 1st Floor, Houston, TX 77002



Product Name: Free Checking
Account Features:

Opening Deposit Requirements: \$25
Minimum Balance: None
 Checks
 Debit Card
 Bill Pay

Fees:

Monthly Fee: None
Overdraft/Insufficient Funds: \$35
Bounced Check: \$35
Out of Network ATM \$2

Alternative Id's Accepted:

- Mexican Matricula Consular ID Secondary -accepted with Visa Laser or Passport
Guatemalan Consular ID
Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old
- Less than 1 year old

Special Features:

- Remittance Product
- Wire Transfer (Online) - \$15 Domestic; \$40 Foreign
- Money Orders
- Financial Education Training
- Other
 - 1st order of 50 checks free
 - Free IBC Bank Online
 - Free IBC Bank Online Bill Pay
 - Many branches open 7 days a week with extended evening hours

Participating Branches: 19 participating Houston area locations;
Branches also throughout South Texas and Oklahoma



Product Name: Simple Checking

Account Features:

Opening Deposit Requirements: \$50
Minimum Balance: \$.01 (accounts close with zero balance)

- Checks
- Debit Card
- Bill Pay
- Account Protection
- Online Banking
- Mobile Banking
- goDeposit Mobile
- e-Statements
- Touch Tone Banking

Fees:

Monthly Fee: \$0, if e-statements and debit card activated; otherwise \$5.
Overdraft/Insufficient Funds: \$29 per item; no fee if enrolled/linked to another MidSouth account, transfers in increments of \$100 - \$5 fee per transfer
Bounced Check: \$29 per item; no fee if enrolled/linked to another MidSouth account, transfers in increments of \$100 - \$5 fee per transfer
Out of Network ATM \$2

Alternative Id's Accepted:

- Mexican Matricula Consular ID – **With Photo**
Guatemalan Consular ID
- Other: Foreign Passport – **With Photo**
Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Over 1 year old
Less than 1 year old

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other

Participating Branches:

Dairy Ashford – 1035 Dairy Ashford St., Houston, TX 77079
Veterans Memorial – 11417 Veterans Memorial Dr. Houston, TX 77067



Checking Accounts

- **Classic Checking:**
 - \$20 opening minimum
 - No minimum balance required
 - No monthly service charge
 - Unlimited check writing
- **Premier checking**
 - Interest bearing
- **Opportunity Checking**
 - Second chance account
 - \$10 monthly service charge
 - After 12 months of good history, you're eligible for a Classic Checking account
- **Checking benefits** (all of the below are included on all checking accounts except those marked with an asterisks, which are not available for Opportunity Checking)
 - Free online Banking through HomeBranch
 - Free Bill Pay Service
 - Free online financial education tool (Debt in Focus)
 - Free Visa debit card*
 - E-Statements and e-Notices
 - Mobile banking
 - Finance Works
 - Overdraft protection*

Savings Accounts

- **Super Savings**
 - Pays a dividend rate and is designed for members who do not access their funds on a regular basis. With Super Savings, you can make up to six (6) preauthorized, automatic or telephone transfers per month (not more than three (3) of these may be made by check, draft or debit card).
- **Money Market Accounts**
 - Money Market Accounts are more flexible than a traditional Certificate, allowing access to the funds while offering a competitive Annual Percentage Yield. However, members are able to make up to six (6) pre-authorized, automatic or telephone transfers from their money market account. Only three (3) of these transactions may be made by check, draft, or debit. Our Money Market points reward account holders for taking advantage of additional People's Trust products and services.
- **Certificates**
 - Certificates are available in terms from 3 months to 60 months. A minimum of \$1,000 is required to open a certificate and \$1,000 is required to earn the opening APY.*
- **IRAs**



Product Name: Preferred Interest Checking

Account Features:

- Opening Deposit Requirements: \$100
- Minimum Balance: \$1,500
- Checks
- Debit Card - Free
- Bill Pay – Free online banking and bill pay

Fees:

- Monthly Fee: \$10; if average daily balance falls below \$1,500
- Overdraft/Insufficient Funds: \$32
- Bounced Check: \$32
- Out of Network ATM: \$0 if an out of network ATM that is part of the Allpoint surcharge free ATM network; otherwise, \$2

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old – only if debt is paid off
- Less than 1 year old – only if debt is paid off

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders - \$3 Financial Education Training
- Other –
 - Cashier's Checks - \$5
 - Preferred is a member of the Allpoint surcharge free network which includes over 50,000 ATMs nationwide and in Mexico and Canada that are completely surcharge free

Participating Branches: All Preferred Bank Branches

Promise Credit Union

A Community Development Credit Union

Product Name: Savings and Checking Account

Account Features:

Opening Deposit Requirements: \$10 in primary savings account; any government or state issued ID must be valid and current

Minimum Balance: \$10 (no minimum requirement in checking account)

- Checks
- Debit Card
- Bill Pay

Fees:

Monthly Fee: \$0, no monthly fee (43 per month if client request paper statement)

Overdraft/Insufficient Funds: \$25

Bounced Check: \$25

Out of Network ATM \$3 (Promise Credit Union is a part of the Allpoint ATM Network and has over 500 ATMs throughout Houston free of charge)

Alternative Id's Accepted:

- Mexican Matricula Consular ID
- Guatemalan Consular ID
- Other: Alien Registration Card
- Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

- Over 1 year old
- Less than 1 year old

Based on individual's history with Check Systems opening of checking account depends on recent Check Systems activity and the balances on the history.

Special Features:

- Remittance Product
- Wire Transfer
- Money Orders
- Financial Education Training
- Other
 - Certificates of Deposit
 - Online Banking
 - Individual Development Accounts (IDAs)
 - Credit Development Loans
 - Citizenship Loans
 - New and Used auto Loans
 - Equipment Loans

Participating Branches: 6500 Rookin St, Suite 109-C, Houston, TX 77074, (832) 239-8599 _
www.promisesu.org



Product Name: LifeGreen Checking

Account Features:

Opening Deposit Requirements: \$50
Minimum Balance: No Minimum Required

- X Checks
- X Debit Card
- X Bill Pay

Fees:

Monthly Fee: \$8 with online statement or \$10 with paper statement; monthly fee can be waived if one of the following qualifiers is met each statement cycle:

Direct Deposit of at least one (1) payroll or government direct deposit per statement cycle of at least \$500 or a combined amount of \$1,000;
or

\$1,500 average monthly statement balance in your LifeGreen Checking account

Overdraft/Insufficient Funds: \$36; first occurrence waived upon customer request

Bounced Check: \$36
Out of Network ATM \$2.50

Alternative Id's Accepted:

Our identification policy offers many alternatives

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

We do not use ChexSystems, we use an in-house process

Special Features:

- Remittance Product
- X Wire Transfer
- Money Orders



Product Name: Unity Advantage

Account Features:

Opening Deposit Requirements: \$100
Minimum Balance: \$0
 Checks
 Debit Card – Free Visa/Check Card/ATM
 Bill Pay – Free Online Banking/Bill Pay

Fees:

Monthly Fee: \$7.50; a monthly activity service charge of \$7.50 will be assessed unless one of the following qualifiers is met each statement cycle:

Have at least one Direct Deposit of at least \$500 (several direct deposits that total \$500 does not qualify), **or**

Maintain a minimum daily balance of \$1,500 or more in the checking account, **or**

Keep an average balance of \$2,500 or more in a combination of deposit accounts at Unity Bank (deposit accounts are checking, personal savings, or money market accounts)

Overdraft/Insufficient Funds: \$34
Bounced Check: \$34
Out of Network ATM \$2.50

Alternative Id's Accepted:

Mexican Matricula Consular ID – As Secondary
Guatemalan Consular ID
Other: Alien Registration Card

Secondary: certificate of naturalization, recent utility bill, residential lease or rental agreement, student agreement, student ID card, union or trade membership card, employee badge, travel visa

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

Case-by-case Basis

