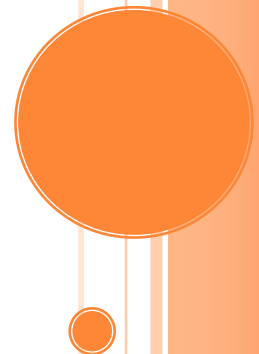




PARTICIPATING FINANCIAL INSTITUTIONS DIRECTORY

Economic Development Division
City of Lauderhill
5581 West Oakland Park Blvd
Lauderhill, FL 33313
(954) 730-3041



BANK ON LAUDERHILL

Welcome to Bank On Lauderhill

In 2009, it was estimated that in excess of 30% of Lauderhill's population (total population of 68,000, the 34th largest city in Florida of over 500) is either unbanked or under banked. Today it is closer to 50%, and this is just Lauderhill. This means that these residents the majority of the time either do business in cash or use check cashing stores, pay day stores and/or pawn shops to do their business, The costs of them using this type of business is very expensive.

Bank On Lauderhill has worked closely with the Bank On Florida program and has received input and commitment from members of the Banking and Non-Profit Community in Broward County. Through our combined efforts, the goal of Bank On Lauderhill to reduce the number of unbanked and under banked residents of Lauderhill can be achieved.

We know that we cannot connect with our target communities without the help of trusted messengers who can explain the benefits of banking and encourage unbanked clients or employees to open a suitable account with a partner bank or credit union. You are encouraged to use this directory as a reference to help your clients find the banking relationship that best meets their needs. We also hope that you will work closely with the partner institutions to deliver additional value added benefits to your clients such as financial education training, free tax preparation, and other asset building opportunities.

If you have any questions or suggestions, please visit our website www.BankonLauderhill.net or email us at jsaunders@laudershill-fl.gov.



Mayor Richard Kaplan

What are your banking needs?

Browse the account features, services and fees from participating institutions.

	Florida Community Bank	Citibank	Wells Fargo Bank
Minimum opening deposit	\$25 or more	\$0	\$50
Minimum balance	\$0	\$0	\$1,500
Monthly fee	\$4	\$10	\$10
Checks included	Yes/No cost	N/A (not a checking account)	Yes/ \$18.00 Basic
Check/Debit card included	Visa Debit/No cost	Yes/No cost	No charge for debit card or replacement
Online Banking	Yes/No cost	Yes	Yes/No cost
Alternative IDs accepted as primary identification	Foreign ID/DL or Foreign passport	Some forms of alternate ID are accepted	Foreign ID/DL or Foreign passport
Second chance program	Not offered	Not offered	Yes
Cost of Incoming/Outgoing Domestic/Foreign Wire transfers	\$10/\$20/\$50	\$15 for incoming domestic and international wire transfers; \$35/\$45 for outgoing domestic and international	Incoming Domestic \$15.00 Incoming International \$16.00 Outgoing Domestic \$30.00 Outgoing International \$45.00
Cost of Cashier's checks	\$5	\$10	\$10
Cost of Money orders	Not offered	\$5	\$5
Direct Deposit	Same day	Yes	Yes
NSF Overdraft fees Waiver policy	\$31.00/ 1 per year or managers discretion	\$0. Bank will decline transaction if there are NSF	Bank error / per bank discretionary
ATM Fee In Bank	None	None	None
ATM Fee Out Bank	Yes	\$2.50	\$2.50

	We Florida Financial	Bank of America	PNC Bank
Minimum opening deposit	\$0, A savings account is required	\$25	\$25
Minimum balance	\$0	N/A	N/A
Monthly fee	\$5 if less than \$200 combined balance checking/savings	\$4.95	\$7
Checks included	Yes/First box free	N/A	N/A
Check/Debit card included	Free Visa Debit	Free Debit card	Free Debit card
Online Banking	Free with bill payment	Yes	Free with bill payment
Alternative IDs accepted as primary identification	No	Foreign ID/DL or Foreign passport	Foreign ID/DL or Foreign passport
Second chance program	Yes (Encore Program) (\$5 monthly fee apply)	Yes, depending on ChexSystem report	Depends on ChexSystem Report, requires proprietary financial aid class
Cost of Incoming/Outgoing Domestic/Foreign Wire transfers	Outgoing Domestic : \$24.00 / Outgoing international \$49.00 / Incoming \$5	Fee varies	Incoming: \$15, Outgoing: \$30 domestic/\$45 International (\$100 USD minimum)
Cashier's checks	\$3	\$10	\$10
Cost of Money orders	\$1	\$5	\$0.49
Direct Deposit	Same day	Yes	Yes
NSF Overdraft fees	\$35	N/A	\$36
Waiver policy			
ATM Fee In Bank	None	None	None
ATM Fee Out Bank	\$2	\$2.50	\$2.50



Product Name: Budget Checking

Account Features:

- Opening Deposit Requirement: \$25 or more
- Minimum Balance: None
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$4
- **Overdraft Fee:** \$31 per occurrence. One NSF fee waiver per year or Manager's discretion.
- **Out of Network ATM:** Your account will be charged a fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

Florida Community Bank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Budget Checking account.



Product Name: ECO Checking

Account Features:

- Opening Deposit Requirement: \$100 or more
- Minimum Balance: None
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$10
- **Overdraft Fee:** \$31 per occurrence. One NSF fee waiver per year or Manager's discretion.
- **Out of Network ATM:** Your account will be charged a fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

Florida Community Bank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the ECO Checking account.



Product Name: Essential Checking

Account Features:

- Opening Deposit Requirement: \$100 or more
- Minimum Balance: \$1,000
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$15
- **Overdraft Fee:** \$31 per occurrence. One NSF fee waiver per year or Manager's discretion.
- **Out of Network ATM:** Your account will be charged a fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

Florida Community Bank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Essential Checking account.



Product Name: Access Account

Account Features:

- Opening Deposit Requirement: None
- Minimum Balance: None
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$10
- **Overdraft Fee:** None, the bank will decline transaction if account balance is insufficient.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Some forms of alternate identification are accepted.

Citibank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Access Account.



Product Name: Everyday Checking

Account Features:

- Opening Deposit Requirement: \$50 or more
- Minimum Balance: \$1,500
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$10
- **Overdraft Fee:** \$35 per occurrence. NSF fee waiver if caused by bank error at the Manager's discretion.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

Wells Fargo Bank does offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Everyday Checking account.



Product Name: Opportunity Checking

Account Features:

- Opening Deposit Requirement: \$50 or more
- Minimum Balance: \$2,000
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$10
- **Overdraft Fee:** \$35 per occurrence.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

Wells Fargo Bank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Budget Checking account.



Product Name: Checking

Account Features:

- Opening Deposit Requirement: None, a savings account with a minimum deposit of \$5 is required to become a member of the Credit Union.
- Minimum Balance: None
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$5 if combined checking/saving balance less than \$200, or if the checking account is not active.
- **Overdraft Fee:** \$35 per occurrence.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider.

Alternate IDs are not accepted as primary identification

We Florida Financial does offer a second chance program for this type of bank account. A \$5 monthly would apply. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Budget Checking account.



Product Name: SafeBalance Banking Account

Account Features:

- Opening Deposit Requirement: \$25 or more
- Minimum Balance: N/A
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$4.95
- **Overdraft Fee:** N/A
- **Bank of America ATM:** No Fee
- **Non-Bank of America ATM (in the USA):** \$2.50 plus the fee from the other ATM operator.
- **Non-Bank of America ATM (outside the USA):** \$5.00 plus the fee from the other ATM operator.

Alternate IDs Accepted as Primary Identification

- Permanent Resident Card
- U.S. Nonimmigrant Visa and Boarder Crossing Card
- Foreign Passport
- INS Employment Authorization Card
- Consular ID (Mexico, Dominican Republic, Columbia, Guatemala)
- Canadian Citizen Certificate Card (with photo)
- Plus others

Depending on the ChexSystem report, Bank of America offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems, the outstanding balance must be paid prior to opening the account.



Product Name: Foundations Checking

Account Features:

- Opening Deposit Requirement: \$25 or more
- Minimum Balance: None
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$7
- **Overdraft Fee:** \$36 per occurrence.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider. International ATM transactions your account will be charged \$5 plus the fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

Depending on the ChexSystems Report, PNC Bank does offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Foundations Checking account.



Product Name: Virtual Wallet

Account Features:

- Opening Deposit Requirement: \$25 or more
- Minimum Balance: \$500
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$7
- **Overdraft Fee:** \$36 per occurrence.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider. International ATM transactions your account will be charged \$5 plus the fee from the other ATM provider.

Alternate IDs Accepted as Primary Identification

- Foreign Identification
- Foreign Driver's License
- Foreign Passport

PNC Bank does not offer a second chance program for this type of bank account. Customers can graduate from Foundations Checking to a Virtual Wallet account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Virtual Wallet account.



Product Name: Everyday Checking

Account Features:

- Opening Deposit Requirement: \$100 or more
- Minimum Balance: \$500
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$7
- **Overdraft Fee:** \$36 per occurrence.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider.

Alternate IDs are Not Accepted as Primary Identification

SunTrust Bank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the Everyday Checking account.



Product Name: EZ Checking

Account Features:

- Opening Deposit Requirement: \$100 or more
- Minimum Balance: None
 - ✓ Checks
 - ✓ Debit Card
 - ✓ Online Banking

Fees:

- **Monthly Fee:** \$7
- **Overdraft Fee:** \$36 per occurrence.
- **Out of Network ATM:** Your account will be charged \$2.50 plus the fee from the other ATM provider.

Alternate IDs are Not Accepted as Primary Identification

SunTrust Bank does not offer a second chance program for this type of bank account. If you have a NSF/OD history with ChexSystems the outstanding balance must be paid prior to opening the EZ Checking account.