

Bank On Worcester County Product

Mandatory Features	Point of Sale (POS) Capability	Debit card and/or prepaid card
	Minimum Opening Deposit	\$25 or less
	Monthly Maintenance Fee	If not waivable: \$5 or less, if waivable: \$10 or less; offer at least two options to waive fee with a single transaction (e.g. direct deposit with no minimum deposit, online bill pay or debit card purchase)
	Non-Sufficient Funds (NSF) Fees	\$5 per item up to 5 times a day
	Dormancy or Inactivity Fees	None
	Branch Access	Free and Unrestricted
	Telephone Banking	Free and Unrestricted
	Use of In-Network ATM	Free and Unrestricted
	Use of Out-of-Network ATM	\$2.50 or less (exclusive of third party ATM fees)
	Deposit Capability	Free in branch, at ATM, and direct deposit
	Bill Pay by Customer	Free
	Bill Pay by Financial institution	Free if available, otherwise at least four free money orders and/or cashier checks per month
	Check Cashing for Checks Issued by that Bank	Free
	Online and Mobile Banking	Free
	Banking Alerts	Free
	Monthly Statements	Free electronic statements; paper available for an additional fee
	Insured Deposits	Insured by FDIC or NCUSIF
	Mobile Deposits	Available, free
Alternative IDs (Municipal, Consular, etc)	Accept alternative IDs	
Strongly Recommended features	New Account Screening: Only deny new customers for past incidences of actual fraud	Waive Chex Systems balances under \$250
	Transation Account at Banking Institution	Checking account (including checkless checking); bank-or-credit union-offered pre-paid
	Remote Account Opening	Accounts can be opened remotely
	Linked Savings Accounts	Free savings account and account transfers
Recommended Features	Funds Availability	Immediate availability for known customers cashing government, payroll or same bank checks
	Money Orders	\$1.60 or less (based on U.S. Postal Service rate)
	Remittances (International Wire)	Competitively priced (\$5.00-\$20.00, depending on country)
	Credit-Building Product Offerings	Secured credit card or secured personal loan