



Public Advocate for the City of New York

Get More for Your Money:

**Public Advocate Betsy Gotbaum
and the Community Service Society's**

**Guide to Banking in
New York City**

Appendix

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Office of the New York City Public Advocate

Betsy Gotbaum
Public Advocate for the City of New York

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Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Amalgamated Bank	Standard Personal Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.75	
Apple Bank For Savings	ExtraValue Checking	\$1,500.00 (daily)	N	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.75	
Apple Bank For Savings	Classic Personal Checking	\$500.00	N	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.75	
Astoria Federal Savings And Loan Association	Easy Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Astoria Federal Savings And Loan Association	Express Checking	\$1,000.00	N	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Banco Popular North America	Totally Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Bank Of America	MyAccess Checking	\$0.00	N	\$5.95	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	If you don't want to pay a fee every month, you have to make one direct deposit into your account each month. If you open this account online and sign up for their Keep the Change! program, you do not have to pay the monthly fee.
Bank Of America	Regular Checking	\$750.00 (daily)	Y	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	If you use direct deposit, the fee is \$10.00 instead of \$12.00.
Berkshire Bank, The	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Bethex	Share Draft	\$100.00	N	\$0.00	\$5.00	\$0.00	\$0.00	\$0.00	\$1.25	You have to open a savings account to have a checking account. There may be fees for opening a savings account (see savings account appendix).

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Brooklyn Cooperative FCU	Checking	\$0.00	N	\$0.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00	You have to open a savings account to have a checking account. There may be fees for opening a savings account (see savings account appendix).
Capital One Bank	Completely Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.99	If you use an ATM that doesn't belong to the bank, you will be charged up to \$4.99 depending on the non-bank ATM location.
Capital One Bank	Rewards Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.99	If you use an ATM that doesn't belong to Capital One, you will be charged up to \$4.99, depending on the location of the non-bank ATM.
Carver Federal Savings Bank	Regular Checking	\$750.00	N	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Carver Federal Savings Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.75	
Cathay Bank	Personal Checking	\$1,000	N	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	
Cathay Bank	Simple Checking	\$0.00	N	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	
Chinatrust Bank U.S.A.	Personal Checking	\$500.00	N	\$10.00	\$0.00	\$0.25	\$500.00	\$0.00	\$1.00	
Citibank	EZ Checking	\$1,500.00	Y	\$7.50	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	If you can't keep \$1,500.00 in your account each month but you use direct deposit or pay 2 bills a month by phone or online, you don't have to pay the \$7.50 fee.
Citibank	Citibank Access Account	\$0.00	N	\$0.00	\$3.00	\$0.00	\$0.00	\$0.00	\$1.50	You don't have to pay the monthly fee, but you must make one direct deposit into your account each month.
Citibank	The Citibank Account	\$6,000.00	Y	\$9.50	\$0.00	\$0.50	\$6,000.00	\$0.00	\$1.50	You can earn interest with this account. See interest checking appendix.
Cross County Federal Savings Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Dime Svgs. Bank Of Williamsburgh, The	Perfectly Free	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Emigrant Savings Bank	Regular Checking	\$2,500.00	Y	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
First American International Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	
First Central Savings Bank	Personal Checking	\$500.00	N	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	If you check your account at an ATM the bank charges you \$0.25. If you take out money with your ATM card they charge you \$1.00.
Flushing Savings Bank, FSB	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.75	
HSBC Bank USA	Basic Checking	\$0.00	N	\$0.00	\$3.00	\$0.00	\$0.00	\$0.00	\$1.50	
Hudson Valley Bank	Personal Checking	\$2,500.00	N	\$12.00	\$0.00	\$0.35	\$2,500.00	\$0.00	\$1.50	
JPMorgan Chase Bank	Free Checking/ Free Checking with Direct Deposit	\$0.00	N	\$0.00	\$6.00	\$0.00	\$0.00	\$0.00	\$1.50	If you don't want to pay a fee every month, you have to make one direct deposit into your account every month or use your debit card to buy something 5 or more times every month.
Lower East Side Peoples FCU	Share Draft	\$75.00	Y	\$3.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	You have to open a savings account to have a checking account. There may be fees for opening a savings account (see savings account appendix).
Manufacturers And Traders Trust Company	Totally Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	
Manufacturers And Traders Trust Company	Direct Checking	\$1,500.00	Y	\$5.95	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	If you use direct deposit you don't have to pay the \$5.95 fee.
Manufacturers And Traders Trust Company	Select Checking	\$5,000.00	N	\$14.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	You can earn interest with this account. See interest checking appendix.
Marathon National Bank Of New York	Regular Checking	\$500.00	N	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Marathon National Bank Of New York	Personal Best Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	
Maspeth Federal Savings And Loan Association	Personal Demand Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Melrose Credit Union	EZ Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	You have to open a savings account to have a checking account. There may be fees for opening a savings account (see savings account appendix).
Metropolitan National Bank	Free Personal Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Montauk CU	Draft Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	You have to open a savings account to have a checking account. There may be fees for opening a savings account (see savings account appendix).
Nara Bank	Regular Personal Checking	\$1,000.00	N	\$7.00	\$0.00	\$0.50	\$1,000.00	\$0.00	\$2.00	
Neighborhood Trust	Draft Checking	\$1,500.00	Y	\$5.00	\$0.00	\$0.00	\$0.00	\$1.00	\$0.00	You can use your ATM card for free 4 times a month, after that there is a \$1.00 fee. You have to open a savings account to have a checking account. There may be fees for opening a savings account (see savings account appendix).
New York Commercial Bank	Regular Checking	\$1,000.00	Y	\$10.00	\$0.00	\$0.50	\$1,000.00	\$1.50	\$1.50	You will be charged \$1.50 for using your ATM card as a debit card (when you enter a pin number to buy something). If you use it like a credit card then you don't have to pay. This bank is a part of New York Community Bancorp, Inc.

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
New York Community Bank	Absolutely Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	\$1.50	You will be charged \$1.50 for using your ATM card as a debit card (when you enter a pin number to buy something). If you use it like a credit card then you don't have to pay. This bank is a part of New York Community Bancorp, Inc.
Northeast Community Bank	Back to Basics Checking	\$0.00	N	\$0.00	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	
Northfield Bank	Really Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Note: The bank or credit union may ask you to give them a certain amount of money to open the account, check with them before signing up.										
NYNB Bank	Regular Checking	\$1,000.00	N	\$5.00	\$0.00	\$0.35	\$1,000	\$0.00	\$1.00	The monthly fee changes depending on how much money you keep in your account. For example, the bank charges \$5.00 if you keep \$750.00-\$999.00 in your account; \$10.00 if you keep \$200.00 to \$749.00 in your account; and \$12.00 if you keep less than \$200.00 in your account.
Ponce De Leon Federal Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Ridgewood Savings Bank	Free Checking	\$2,500.00	Y	\$3.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	You will be charged a \$0.25 per check fee if you write more than 8 checks. If you have direct deposit, you will not be charged this fee, no matter what your balance is.

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Signature Bank	Signature Personal Checking	\$4,000.00	N	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Signature Bank	Monogram Personal Checking	\$5,000.00	N	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Sovereign Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	Sovereign bank is now owned by Santander bank. The two banks will remain separate until 2009.
Sterling National Bank	Basic Personal Checking	\$0.00	N	\$0.00	\$3.00	\$0.50	\$0.00	\$0.00	\$0.00	You will be charged a \$0.50 per check fee if you write more than 8 checks.
TD Bank	FREE Checking	\$100.00	N	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	The bank gives you one year to save \$100.00 dollars before they charge you a fee. TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.
TD Bank	Consumer Checking	\$0.00	N	\$0.00	\$3.00	\$0.50	8 checks	\$0.00	\$0.00	TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
TD Banknorth	SimplyFree Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	This bank will pay you back if you are charged a fee for using another bank's ATM. TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.
United Commercial Bank	Signature Checking	\$1,500.00	N	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Valley National Bank	Perfect Checking	\$99.00	N	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	The bank gives you one year to save \$99.00 dollars before they charge you a fee. This account does not come with an ATM card.
Victory State Bank	Personal Checking	\$500.00	N	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Amalgamated Bank	NOW Personal Checking	\$500.00	N	\$2.00	\$0.00	\$0.00	\$0.00	0.60%	\$0.00	The monthly fee changes depending on how much money you keep in your account. For example, the bank charges \$2.00 if you keep \$500.00-\$300.00 in your account; \$4.00 if you keep \$300.00-\$200.00 in your account; and \$5.00 if you keep less than \$200 in your account.
Apple Bank For Savings	GoldValue NOW Checking	\$2,500.00 (daily)	N	\$10.00	\$10.00	\$0.00	\$0.00	0.50%	\$2,500.00	
Astoria Federal Savings And Loan Association	Ultra Checking	\$2,500.00 (daily)	N	\$10.00	\$0.00	\$0.00	\$0.00	0.10%	\$2,500.00	
Banco Popular North America	E-Z Free Interest Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	0.50%	\$0.00	
Berkshire Bank, The	NOW Checking	\$750.00	N	\$7.00	\$0.00	\$0.00	\$0.00	0.10%	\$10.00	
Capital One Bank	Checking with Interest	\$5,000.00	N	\$15.00	\$0.00	\$0.00	\$0.00	0.20%	\$5,000.00	
Cathay Bank	Cathay ValuePlus	\$2,000.00	N	\$15.00	\$0.00	\$0.00	\$0.00	0.15%	\$2,000.00	
Chinatrust Bank U.S.A.	Plus Checking	\$1,000.00	N	\$13.00	\$0.00	\$0.25	\$1,000.00	0.10%	\$1,000.00	
Chinatrust Bank U.S.A.	SuperPlus Checking	\$1,500.00	N	\$13.00	\$0.00	\$0.25	\$1,500.00	0.05% (\$1,499.99 or less) 0.10% (\$1,500+)	\$0.00	
Chinatrust Bank U.S.A.	ePlus Checking	\$2,000.00	N	\$13.00	\$0.00	\$0.25	\$2,000.00	0.05% (up to \$1,999.99 or less) 0.10% (\$2,000+)	\$0.00	
Citibank	The Citibank Account	\$6,000.00	Y	\$12.00	\$0.00	\$0.50	\$6,000.00	0.25%	\$0.00	
Cross County Federal Savings Bank	Interest Checking	\$0.00	N	\$0.00	\$1.50	\$0.00	\$0.00	0.10%	\$0.00	
Dime Svgs. Bank Of Williamsburgh, The	Prime Dime	\$5,000.00	N	\$15.00	\$0.00	\$0.00	\$0.00	.50% (\$4,999.99 or less) 2.00% (\$5,000+)	\$0.00	
Dime Svgs. Bank Of Williamsburgh, The	Interest Checking	\$5,000.00	Y	\$12.00	\$0.00	\$0.00	\$0.00	1.01%	\$0.00	
Emigrant Savings Bank	NOW Checking	\$2,500.00	N	\$9.00	\$0.00	\$0.00	\$0.00	\$0.20% (2,499.99 or less) 0.30% (\$2,500+)	\$5.00	
First Central Savings Bank	NOW Checking	\$500.00	N	\$5.00	\$0.00	\$0.00	\$0.00	0.50%	\$500.00	
Flushing Savings Bank, FSB	BestRate Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	2.75%	\$5,000.00	
Hudson Valley Bank	Personal Checking with Interest	\$5,000.00	N	\$15.00	\$0.00	\$0.00	\$0.00	0.10%	\$5,000.00	

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Manufacturers And Traders Trust Company	M&T Select Checking	\$5,000.00	N	\$14.00	\$0.00	\$0.00	\$0.00	0.05%	\$1.00	
Marathon National Bank Of New York	Interest Checking	\$1,000.00	N	\$10.00	\$0.00	\$0.00	\$0.00	0.25% (\$2,499.99 or less) 0.50% (\$2,500+)	\$0.00	
Maspeth Federal Savings And Loan Association	NOW Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	1.00%	\$1.00	
Melrose Credit Union	EZ Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	0.25%	\$500.00	
Metropolitan National Bank	Personal NOW Checking	\$1,000.00	N	\$10.00	\$0.00	\$0.00	\$0.00	0.25% (\$0-\$999) 0.50% (\$1,000+)	\$0.01	
Nara Bank	Nanuri NOW Checking	\$2,500.00	N	\$9.50	\$0.00	\$0.00	\$0.00	1.00% (\$500 or less) 2.02% (\$500-\$10,000) 3.56% (\$10,000+)	\$500.00	
New York Commercial Bank	Interest Checking	\$2,500.00	Y	\$10.00	\$0.00	\$0.50	\$2,500.00	0.25%	\$1.00	This bank is a part of New York Community Bancorp, Inc.
New York Community Bank	Supreme Checking NOW	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	.50% (\$1,000-\$2,499.99) .83% (\$2,500-\$4,999.99) 1.24% (\$5,000-\$9,999.99) 1.65% (\$10,000-\$24,999.99) 1.94% (\$25,000-\$49,999.99) 2.03% (\$50,000-\$99,999.99) 2.19%(\$100,000+)	\$1,000.00	This bank is a part of New York Community Bancorp, Inc.
New York Community Bank	Unlimited Checking with	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	0.20%	\$1.00	This bank is a part of New York Community Bancorp, Inc.
Northeast Community Bank	Checking with Interest	\$500.00	N	\$15.00	\$0.00	\$0.00	\$0.00	0.25%	\$500.00	If you use direct deposit, you don't have to keep \$500.00 in your account each month.
Northfield Bank	Interest Account	\$1,000.00	N	\$10.00	\$0.00	\$0.00	\$0.00	0.40%	\$1,000.00	
Note: The bank or credit union may ask you to give them a certain amount of money to open the account, check with them before signing up.										
NYNB Bank	NOW Account	\$2,000.00	N	\$10.00	\$0.00	\$0.35	\$2,000	0.20%	\$2,000.00	
Ponce De Leon Federal Bank	NOW Account	\$1,000.00	N	\$10.00	\$0.00	\$0.50	\$1,000	0.75%	\$1,000.00	

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Ridgewood Savings Bank	Better Checking with Interest	\$5,000.00	Y	\$5.00	\$0.00	\$0.00	\$0.00	0.75% (\$0.01 to \$2,499.99) 1.02% (\$2,500+)	\$5,000.00	If you use direct deposit you don't have to pay the \$5.00 fee.
Signature Bank	Monogram Insured Money Market Account	\$5,000.00	Y	\$5.00	\$0.00	\$0.00	\$0.00	0.5% (\$1.00-\$50,000) 1.0% (\$50,000-\$75,000) 1.26% (\$75,000-\$125,000) 2.02% (125,000+)	\$1.00	
Sovereign Bank	Interest Checking	\$0.00	N	\$0.00	\$5.00	\$0.00	\$0.00	0.10%	\$0.00	If you use direct deposit you don't have to pay the \$5.00 fee. Sovereign bank is now owned by Santander bank. The two banks will be remain separate until 2009.
Sterling National Bank	NOW Account	\$3,500.00	N	\$12.00	\$0.00	\$0.50	\$0.00	0.18%	\$2,500.00	
TD Bank	Interest Checking	\$1,000.00	N	\$12.00	\$0.00	\$0.00	\$0.00	0.25%	\$1,000.00	TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.
TD Banknorth	Interest Checking	\$1,250.00	N	\$12.00	\$0.00	\$0.00	\$0.00	0.05%	\$0.01	TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.
United Commercial Bank	Premium Checking	\$1,000.00	N	\$12.00	\$0.00	\$0.00	\$0.00	0.23%	\$1,000.00	
Valley National Bank	NOW Checking	\$1,000.00	Y	\$9	\$0.00	\$0.00	\$0.00	0.10%	\$1,000.00	

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
Amalgamated Bank*	Standard Personal Checking	\$0.01	\$0.00	Unlimited	\$0.00	\$0.00	
Apple Bank For Savings	Personal Checking	\$10.00	\$3.00	8	\$1.00	\$0.00	
Banco Popular North America*	Totally Free Checking	\$50.00	\$0.00	Unlimited	\$0.00	\$0.00	
Berkshire Bank, The*	Free Checking	\$10.00	\$0.00	Unlimited	\$0.00	\$0.00	
Carver Federal Savings Bank	Basic Checking	\$10.00	\$3.00	10	\$0.50	\$0.00	
Citibank	Basic Checking	\$0.00	\$3.00	8	\$0.50	\$0.00	Each month if you take out money more than 8 times, you are charged \$9.50. If you use an ATM that doesn't belong to Citibank you will be charged \$1.50.
Cross County Federal Savings Bank	Free Checking	\$0.00	\$0.00	Unlimited	\$0.00	\$0.00	
Dime Svgs. Bank Of Williamsburgh, The	Basic Checking	\$0.01	\$3.00	8	\$1.00	\$0.00	
Emigrant Savings Bank	Basic Checking	\$25.00	\$3.00	12	\$6.00	\$0.00	
First American International Bank*	Free Checking	\$20.00	\$0.00	Unlimited	\$0.00	\$0.00	
First Central Savings Bank	Basic Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	
Flushing Savings Bank, FSB	Best Rate Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	
HSBC Bank USA	Basic Checking	\$0.00	\$3.00	8	\$0.35	\$0.00	
Hudson Valley Bank	Basic Banking	\$0.00	\$3.00	8	\$0.35	\$0.00	
JPMorgan Chase Bank	Free Checking	\$25.00	\$6.00	Unlimited	\$0.00	\$0.00	If you use direct deposit or use your ATM card like a debit card to buy something 5 or more times each month, you don't have to pay a monthly fee.

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
Manufacturers And Traders Trust Company*	Totally Free Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	If you don't use your account every 90 days, the bank will freeze your account.
Maspeth Federal Savings And Loan Association	Personal Demand	\$1.00	\$0.00	Unlimited	\$0.00	\$0.00	
Melrose Credit Union*	EZ Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	
Montauk CU*	Draft Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	
Nara Bank	Basic NY Checking	\$25.00	\$3.00	12	\$0.50	\$0.00	
New York Community Bank	Absolutely Free	\$1.00	\$0.00	Unlimited	\$0.00	\$0.00	This bank is a part of New York Community Bancorp, Inc.
Northfield Bank	Really Free Checking	\$0.00	\$0.00	Unlimited	\$0.00	\$0.00	
NYNB Bank	Basic Checking	\$0.00	\$3.00	8	\$0.35	\$0.00	
Ponce De Leon Federal Bank	Free Checking	\$0.00	\$0.00	Unlimited	\$0.00	\$0.00	
Ridgewood Savings Bank	Basic Checking	\$25.00	\$3.00	8	\$0.25	\$0.00	
Signature Bank*	Basic Checking	\$0.00	\$3.00	8	\$1.50	\$0.00	
Sovereign Bank	Free Checking	\$10.00	\$0.00	Unlimited	\$0.00	\$0.00	Sovereign bank is now owned by Santander bank. The two banks will be remain separate until 2009.
Sterling National Bank	Basic Banking	\$25.00	\$3.00	8	\$0.50	\$0.00	
TD Banknorth	SimplyFree Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
United Commercial Bank	SmartOne Free Checking	\$25.00	\$0.00	Unlimited	\$0.00	\$0.00	
Valley National Bank	Basic Consumer Checking	\$25.00	\$3.00	8	\$0.50	\$0.01	
Victory State Bank*	Basic Banking	\$0.00	\$3.00	12	\$1.00	\$0.00	

*These banks and credit unions are supervised by the New York State Banking Department and have to offer a basic banking account.

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Amalgamated Bank	Statement Savings	\$0.00	\$0.00	\$0.00	\$5.00	0.50%	\$0.00	N	
Apple Bank For Savings	Savings	\$500.00	\$3.00	\$0.00	\$100	0.25%	\$250.00	N	
Apple Bank For Savings	Gold Savings	\$2,500.00	\$8.00	\$0.00	\$1,000	0.75% - 1.49%	\$2,500	N	
Astoria Federal Savings And Loan Association	Statement Savings	\$500.00 (quarterly)	\$5.00	\$0.00	\$500	0.40%	\$500.00	N	
Astoria Federal Savings And Loan Association	Passbook Savings	\$500.00 (quarterly)	\$10.00	\$0.00	\$500	0.40%	\$500.00	N	
Banco Popular North America	Relationship Savings	\$250.00	\$4.00	\$0.00	\$50.00	0.50%	\$250.00	N	If you use direct deposit regularly you don't have to maintain a minimum balance.
Bank Of America	Regular Savings	\$300.00 (daily)	\$3.00	\$0.00	\$25.00	0.20%	\$0.00	N	
Berkshire Bank, The	Statement Savings	\$0.00	\$0.00	\$0.00	\$10.00	0.45%	\$10.00	N	
Berkshire Bank, The	Passbook Savings	\$0.00	\$0.00	\$0.00	\$10.00	0.40%	\$10.00	N	
Bethex	Savings Accounts	\$0.00	\$0.00	\$0.00	\$25.00	1.00%	\$10.00	N	The amount you need to open your account for the first time includes a one-time membership fee of \$15.00.
Brooklyn Cooperative FCU	Savings Account	\$0.00	\$0.00	\$0.00	\$15.00	0.25%	\$0.00	N	The amount you need to open your account for the first time includes a \$10.00 application fee.
Capital One Bank	Regular Savings	\$100.00	\$3.00	\$0.00	\$50.00	0.25%	\$100.00	N	
Carver Federal Savings Bank	Statement Savings	\$500.00 (daily)	\$4.00	\$0.00	\$50.00	0.50%	\$300.00	N	
Cathay Bank	Statement/Passbook	\$500.00 (daily)	\$3.00	\$0.00	\$100.00	0.15%	\$0.00	N	

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Chinatrust Bank U.S.A.	Statement & Passbook Sav	\$500.00	\$9.00 per quarter	\$0.00	\$500.00	0.30%	\$0.01	N	If the balance in your account falls below the \$500.00 minimum three times over a three month period (per quarter) you will be charged a monthly fee of \$10.00.
Citibank	Day-to-Day Savings	\$500.00	\$7.50	\$0.00	\$100.00	0.40%	\$500.00	N	If you link your savings account to a checking account and use direct deposit each month, there are no monthly fees.
Cross County Federal Savings Bank	Statement/Passbook	\$100.00	\$3.00	\$0.00	\$0.00	1.00%	\$100.00	N	
Dime Svgs. Bank Of Williamsburgh, The	Savings	\$500.00	\$4.00	\$0.00	\$1.00	0.40%	\$250.00	N	
Emigrant Savings Bank	Regular Savings	\$500.00	\$2.00	\$0.00	\$5.00	1.00%	\$0.00	N	
First American International Bank	Statement Savings	\$200.00	\$3.00	\$0.00	\$200.00	0.25%	\$200.00	N	
First Central Savings Bank	Day of Deposit/Day of Withdrawal Savings	\$250.00	\$3.00	\$0.00	\$250.00	0.50%	\$250.00	N	
Flushing Savings Bank, FSB	Regular Savings	\$300.00	\$3.00	\$0.00	\$300.00	0.50%	\$100.00	N	
HSBC Bank USA	Regular Savings	\$500.00	\$5.00	\$0.00	\$1.00	0.10%	\$100.00	N	
Hudson Valley Bank	Statement or Passbook	\$500.00	\$4.00	\$0.00	\$0.00	0.15%	\$500.00	N	
JPMorgan Chase Bank	Savings	\$300.00	\$4.00	\$0.00	\$25.00	0.10%	\$0.00	N	
Lower East Side Peoples FCU	Share Savings Accounts	\$75.00	\$3.00	\$0.00	\$30.00	0.0%	\$0.00	N	The amount you need to open your account for the first time includes a new account fee of \$5.00.

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Manufacturers And Traders Trust Company	Regular Savings	\$250.00	\$5.00	\$0.00	\$25.00	1.00%	\$1.00	N	You do not have to pay a monthly fee, if you open a checking account.
Marathon National Bank Of New York	Passbook Savings	\$500.00 (quarterly)	\$6.00	\$0.00	\$100.00	0.50% (\$0.00-\$4,999) 1.00% (\$5,000+)	\$0	N	
Marathon National Bank Of New York	Statement Savings	\$500.00	\$2.00	\$0.00	\$100.00	0.50% (\$0.00-\$4,999) 1.00% (\$5,000+)	\$0.00	N	
Maspeth Federal Savings And Loan Association	Statement Savings	\$0.00	\$0.00	\$0.00	\$250.00	1.40%	\$0.00	N	
Melrose Credit Union	Share Savings Account	\$0.00	\$0.00	\$0.00	\$26.00	2.78%	\$25.00	N	You have to keep \$25 in your account or the bank will close it. The amount you need to open your account for the first time includes a one time membership fee of \$1.00.
Metropolitan National Bank	Personal Savings	\$300.00	\$3.00	\$0.00	\$2,500.00	1.00%	\$1,000.00	N	
Montauk CU	Share Savings Accounts	\$0.00	\$0.00	\$0.00	\$25.00	0.50%	\$25.00	N	You have to keep \$25 in your account or the bank will close it.
Nara Bank	Regular Savings	\$500.00	\$5.00	\$0.00	\$100.00	0.50%	\$1.00	N	
Neighborhood Trust	Savings/Share Accounts	\$50.00 (daily)	\$3.00	\$0.00	\$15.00	0.35%	\$0.00	N	The amount you need to open your account for the first time includes a one time new member fee of \$10.00.

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
New York Commercial Bank	Regular Savings	\$500.00	\$4.00	\$0.00	\$1.00	0.25%	\$1.00	N	This bank is a part of New York Community Bancorp, Inc.
New York Community Bank	Passbook/Statement Savin	\$500.00	\$3.00	\$0.00	\$50.00	0.40%	\$200.00	N	This bank is a part of New York Community Bancorp, Inc.
Northeast Community Bank	Passbook Savings	\$500.00	\$7.50	\$0.00	\$500.00	0.25%	\$500.00	N	
Northfield Bank	Passbook Savings	\$300.00	\$3.00	\$0.00	\$300.00	0.60%	\$300.00	N	
Northfield Bank	Statement Savings	\$300.00	\$3.00	\$0.00	\$300.00	0.60%	\$300.00	N	You can link your checking account to this savings account.
NYNB Bank	Passbook and Statement Savings	\$300.00	\$2.00	\$0.00	\$25.00	0.75%	\$25.00	N	
Ponce De Leon Federal Bank	Day of Deposit/ Day of Withdrawal Accounts	\$500.00	\$3.00	\$0.00	\$100.00	0.75%	\$500.00	N	
Ridgewood Savings Bank	Passbook or Statement Savings Accounts	\$100.00	\$3.00	\$0.00	\$100.00	1.25%	\$0.00	N	
Sovereign Bank	Passbook Savings	\$1,500.00	\$5.00	\$0.00	\$10.00	0.20%	\$0.00	N	Sovereign bank is now owned by Santander bank. The two banks will be remain separate until 2009.
Sovereign Bank	Statement Savings	\$100.00	\$5.00	\$0.00	\$10.00	0.20%	\$0.00	N	Sovereign bank is now owned by Santander bank. The two banks will be remain separate until 2009.
Sterling National Bank	Passbook and Statement	\$500.00	\$4.00	\$0.00	\$100.00	0.25%	\$2,500.00	N	

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
TD Bank	Statement / Passbook	\$100.00	\$4.00	\$0.00	\$100.00	0.25%	\$1.00	N	TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.
TD Banknorth	Regular Savings	\$250.00	\$4.00	\$0.00	\$25.00	0.10%	\$0.01	N	TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
TD Banknorth	SimplySavings	\$0.00	\$0.00	\$0.00	\$25.00	0.20%	\$0.01	N	To keep this account, you must use direct deposit or set up an automatic transfer from another account. If you don't, the bank will change your account to a Regular Savings account. TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.
United Commercial Bank	Regular Savings	\$500.00	\$10.00 per quarter	\$0.00	\$100.00	0.31%	\$0.00	N	

Savings Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
University Settlement FCU	Share Account	\$0.00	\$0.00	2.00 per quarter	\$15.00	2.0%	\$25.00	N	This bank doesn't offer checking accounts, only savings accounts and loans. If you don't use your account for one year, the bank charges you a \$5.00 fee. The amount you need to open your account for the first time includes a one time membership fee of \$3.00.
Valley National Bank	Regular Passbook and Regular Statement	\$100.00	\$6.00 per quarter	\$0.00	\$100.00	0.15%	\$100.00	N	
Victory State Bank	Regular Savings	\$500.00	\$3.00	\$0.00	\$0.00	0.60%	\$0.00	N	

Note: If you don't keep some money in your account, the bank may close it (check with the bank before signing up).

Overdraft and Bounced Checks

Banks and Credit Unions	Overdraft Fee
Amalgamated Bank	\$25.00
Apple Bank For Savings	\$35.00
Astoria Federal Savings And Loan Association*	\$25.00
Banco Popular North America	\$30.00
Bank Of America*	\$25.00
Berkshire Bank, The	\$28.00
Bethex	\$20.00
Brooklyn Cooperative FCU	\$20.00
Capital One Bank	\$35.00
Carver Federal Savings Bank	\$35.00
Cathay Bank	\$20.00
Chinatrust Bank U.S.A.*	\$15.00
Citibank	\$34.00
Cross County Federal Savings Bank	\$25.00
Dime Svgs. Bank Of Williamsburgh, The	\$30.00
Emigrant Savings Bank	\$25.00
First American International Bank	\$20.00
First Central Savings Bank	\$25.00
Flushing Savings Bank, FSB	\$30.00
HSBC Bank USA	\$35.00
Hudson Valley Bank	\$37.50
JPMorgan Chase Bank	\$25.00
Lower East Side Peoples FCU	\$29.00
Manufacturers And Traders Trust Company	\$18.00
Marathon National Bank Of New York	\$25.00
Maspeth Federal Savings And Loan Association	\$5.00
Melrose Credit Union	\$5.00
Metropolitan National Bank	\$30.00

Banks and Credit Unions	Bounced Check Fee
Amalgamated Bank	\$25.00
Apple Bank For Savings	\$35.00
Astoria Federal Savings And Loan Association*	\$25.00
Banco Popular North America	\$30.00
Bank Of America*	\$25.00
Berkshire Bank, The	\$28.00
Bethex	\$20.00
Brooklyn Cooperative FCU	\$20.00
Capital One Bank	\$35.00
Carver Federal Savings Bank	\$35.00
Cathay Bank	\$20.00
Chinatrust Bank U.S.A.*	\$15.00
Citibank	\$34.00
Cross County Federal Savings Bank	\$25.00
Dime Svgs. Bank Of Williamsburgh, The	\$30.00
Emigrant Savings Bank	\$25.00
First American International Bank	\$20.00
First Central Savings Bank	\$10.00
Flushing Savings Bank, FSB	\$30.00
HSBC Bank USA	\$35.00
Hudson Valley Bank	\$37.50
JPMorgan Chase Bank	\$25.00
Lower East Side Peoples FCU	\$29.00
Manufacturers And Traders Trust Company	\$18.00
Marathon National Bank Of New York	\$25.00
Maspeth Federal Savings And Loan Association	\$5.00
Melrose Credit Union	\$10.00
Metropolitan National Bank	\$30.00

Overdraft and Bounced Checks

Banks and Credit Unions	Overdraft Fee
Montauk CU	\$20.00
Nara Bank**	\$25.00-\$30.00
Neighborhood Trust	\$20.00
New York Commercial Bank	\$30.00
New York Community Bank	\$30.00
Northeast Community Bank	\$20.00
Northfield Bank	\$30.00
NYNB Bank	\$30.00
Ponce De Leon Federal Bank	\$30.00
Ridgewood Savings Bank	\$30.00
Signature Bank	\$20.00
Sovereign Bank	\$33.00
Sterling National Bank	\$35.00
TD Bank***	\$35.00
TD Banknorth****	\$25.00
United Commercial Bank	\$22.00
University Settlement FCU	N/A
Valley National Bank	\$34.00
Victory State Bank	\$25.00

Banks and Credit Unions	Bounced Check Fee
Montauk CU	\$20.00
Nara Bank**	\$25.00-\$30.00
Neighborhood Trust	\$20.00
New York Commercial Bank	\$30.00
New York Community Bank	\$30.00
Northeast Community Bank	\$15.00
Northfield Bank	\$30.00
NYNB Bank	\$30.00
Ponce De Leon Federal Bank	\$15.00
Ridgewood Savings Bank	\$30.00
Signature Bank	\$20.00
Sovereign Bank	\$33.00
Sterling National Bank	\$35.00
TD Bank***	\$35.00
TD Banknorth****	\$25.00
United Commercial Bank	\$22.00
University Settlement FCU	N/A
Valley National Bank	\$15.00
Victory State Bank	\$30.00

*The overdraft and bounced check fee listed here is charged the first time you take out more money than you have in your account. If you do it more than once the fee will get higher.

**The overdraft and bounced check fees you are charged by the bank depends on the type of account you open with them. The fees listed here are for their NOW checking account.

***TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

****TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

Sovereign bank is now owned by Santander bank. The two banks will be remain separate until 2009.

N/A = Not Applicable.

Money Orders and International Wire Transfers

Banks and Credit Unions	Money Orders Fee
Amalgamated Bank	\$5.00
Apple Bank For Savings	\$5.00
Astoria Federal Savings And Loan Association	\$5.00
Banco Popular North America	\$0.00
Bank Of America	\$4.50
Berkshire Bank, The	\$0.00
Bethex *	\$1.00-\$2.00
Brooklyn Cooperative FCU	\$1.00
Capital One Bank	N/A
Carver Federal Savings Bank	\$3.00
Cathay Bank	N/A
Chinatrust Bank U.S.A.	N/A
Citibank	\$5.00
Cross County Federal Savings Bank	\$3.00
Dime Svgs. Bank Of Williamsburgh, The	\$4.00
Emigrant Savings Bank	\$3.00
First American International Bank	\$5.00
First Central Savings Bank	\$5.00
Flushing Savings Bank, FSB	\$5.00
HSBC Bank USA	\$5.00
Hudson Valley Bank	\$5.00
JPMorgan Chase Bank	\$5.00
Lower East Side Peoples FCU	\$1.50

Banks and Credit Unions	International Wire Transfers (outgoing) Fees
Amalgamated Bank	\$25.00
Apple Bank For Savings	\$40.00
Astoria Federal Savings And Loan Association	\$35.00
Banco Popular North America	\$25.00
Bank Of America	\$45.00
Berkshire Bank, The	\$40.00
Bethex	\$35.00
Brooklyn Cooperative FCU	\$40.00
Capital One Bank	\$15.00
Carver Federal Savings Bank	\$40.00
Cathay Bank	\$30.00
Chinatrust Bank U.S.A.	\$30.00
Citibank	\$40.00
Cross County Federal Savings Bank	\$45.00
Dime Svgs. Bank Of Williamsburgh, The	N/A
Emigrant Savings Bank	\$30.00
First American International Bank*****	\$30.00
First Central Savings Bank	\$50.00
Flushing Savings Bank, FSB	\$50.00
HSBC Bank USA	\$30.00
Hudson Valley Bank	\$40.00
JPMorgan Chase Bank	\$40.00
Lower East Side Peoples FCU	\$35.00

Money Orders and International Wire Transfers

Banks and Credit Unions	Money Orders Fee
Manufacturers And Traders Trust Company	\$3.00
Marathon National Bank Of New York	\$5.00
Maspeth Federal Savings And Loan Association	\$0.00
Melrose Credit Union	N/A
Metropolitan National Bank	\$4.00
Montauk CU	\$2.25
Nara Bank	\$2.00
Neighborhood Trust	\$1.00
New York Commercial Bank	\$5.00
New York Community Bank	\$5.00
Northeast Community Bank	\$3.00
Northfield Bank	\$2.00
NYNB Bank	\$2.50
Ponce De Leon Federal Bank	\$3.00
Ridgewood Savings Bank	\$2.50
Signature Bank	\$5.00
Sovereign Bank**	\$5.00
Sterling National Bank	\$10.00
TD Bank***	\$4.00
TD Banknorth****	\$6.00
United Commercial Bank	N/A
University Settlement FCU	N/A

Banks and Credit Unions	International Wire Transfers (outgoing) Fees
Manufacturers And Traders Trust Company	\$30.00
Marathon National Bank Of New York	\$30.00
Maspeth Federal Savings And Loan Association	\$25.00
Melrose Credit Union	\$25.00
Metropolitan National Bank	\$30.00
Montauk CU	\$40.00
Nara Bank	\$18.00
Neighborhood Trust	\$35.00
New York Commercial Bank	\$35.00
New York Community Bank	\$35.00
Northeast Community Bank	\$30.00
Northfield Bank	\$30.00
NYNB Bank	\$30.00
Ponce De Leon Federal Bank	\$50.00
Ridgewood Savings Bank	\$25.00
Signature Bank	\$15.00
Sovereign Bank	\$40.00
Sterling National Bank	N/A
TD Bank***	\$35.00
TD Banknorth****	\$35.00
United Commercial Bank	\$30.00
University Settlement FCU	N/A

Money Orders and International Wire Transfers

Banks and Credit Unions	Money Orders Fee
Valley National Bank	\$7.00
Victory State Bank	\$3.00

Banks and Credit Unions	International Wire Transfers (outgoing) Fees
Valley National Bank	\$35.00
Victory State Bank	N/A

*Money orders up to \$500 are \$1 each. From \$501 to \$1,000 they are \$2.

**Sovereign bank is now owned by Santander bank. The two banks will remain separate until 2009.

***TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank.

Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

****TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

*****If you are sending money to China the international wire transfer fee is \$12.00 and \$18.00 for Malaysia.

Note: Some banks charge a different fee if you send money in foreign currency (not in US dollars). Check with the bank before signing up.

N/A = Not Applicable.

Overdraft Protection

Banks and Credit Unions	Transfer Fee between Linked Accounts to Avoid Overdraft Fee
Amalgamated Bank	N
Apple Bank For Savings	N
Astoria Federal Savings And Loan Association	\$25.00
Banco Popular North America	\$5.00
Bank Of America	\$10.00
Berkshire Bank, The	\$5.00
Bethex	N
Brooklyn Cooperative FCU	\$3.00
Capital One Bank	N
Carver Federal Savings Bank	N
Cathay Bank*	\$0.00
Chinatrust Bank U.S.A.**	\$0.00
Citibank	\$10.00
Cross County Federal Savings Bank	N
Dime Svgs. Bank Of Williamsburgh, The	N
Emigrant Savings Bank	N
First American International Bank	N
First Central Savings Bank	\$25.00
Flushing Savings Bank, FSB	N
HSBC Bank USA	N
Hudson Valley Bank	N
JPMorgan Chase Bank	\$10.00
Lower East Side Peoples FCU	\$10.00
Manufacturers And Traders Trust Company	\$5.00
Marathon National Bank Of New York	N
Maspeth Federal Savings And Loan Association	N

Banks and Credit Unions	Overdraft Protection Offered?
Amalgamated Bank	Y
Apple Bank For Savings	Y
Astoria Federal Savings And Loan Association	Y
Banco Popular North America	Y
Bank Of America	Y
Berkshire Bank, The	Y
Bethex	N
Brooklyn Cooperative FCU	Y
Capital One Bank	Y
Carver Federal Savings Bank	N
Cathay Bank	Y
Chinatrust Bank U.S.A.	Y
Citibank	Y
Cross County Federal Savings Bank	Y
Dime Svgs. Bank Of Williamsburgh, The	Y
Emigrant Savings Bank	Y
First American International Bank	Y
First Central Savings Bank	Y
Flushing Savings Bank, FSB	Y
HSBC Bank USA	Y
Hudson Valley Bank	Y
JPMorgan Chase Bank	Y
Lower East Side Peoples FCU	Y
Manufacturers And Traders Trust Company	Y
Marathon National Bank Of New York	Y
Maspeth Federal Savings And Loan Association	Y

Overdraft Protection

Banks and Credit Unions	Transfer Fee between Linked Accounts to Avoid Overdraft Fee
Melrose Credit Union	\$5.00
Metropolitan National Bank	\$30.00
Montauk CU	\$5.00
Nara Bank	N
Neighborhood Trust	\$5.00
New York Commercial Bank	N
New York Community Bank	\$20.00
Northeast Community Bank	N
Northfield Bank	\$3.00
NYNB Bank	N
Ponce De Leon Federal Bank	N
Ridgewood Savings Bank	N
Signature Bank	N
Sovereign Bank***	\$10.00
Sterling National Bank	\$20.00
TD Bank****	N
TD Banknorth*****	\$5.00
United Commercial Bank	\$5.00
University Settlement FCU	N
Valley National Bank	N
Victory State Bank	N

Banks and Credit Unions	Overdraft Protection Offered?
Melrose Credit Union	Y
Metropolitan National Bank	Y
Montauk CU	Y
Nara Bank	Y
Neighborhood Trust	N
New York Commercial Bank	Y
New York Community Bank	Y
Northeast Community Bank	N
Northfield Bank	Y
NYNB Bank	Y
Ponce De Leon Federal Bank	Y
Ridgewood Savings Bank	Y
Signature Bank	Y
Sovereign Bank	Y
Sterling National Bank	Y
TD Bank****	Y
TD Banknorth*****	Y
United Commercial Bank	Y
University Settlement FCU	N
Valley National Bank	Y
Victory State Bank	Y

*To use this service you must give the bank permission to transfer your money between accounts. You can transfer between accounts 6 times each month.

**To use this service, you must keep \$500 in your account and you must give the bank permission to transfer between accounts.

***Sovereign bank is now owned by Santander bank. The two banks will remain separate until 2009.

****TD Banknorth bought Commerce Bank. As a result, Commerce Bank has changed its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

*****TD Banknorth will change its name to TD Bank, America's Most Convenient Bank. Please check with the bank to see if the fees it charges or the accounts it offers have changed or will change.

Contact Information

Credit Unions	Phone Number	Website	Geographic Area Served
Bethex	1-718-299-9100	http://www.bethexfcu.org/	Bronx
Brooklyn Cooperative FCU	1-718-418-8232	WWW.BROOKLYN.COOP	Brooklyn
Lower East Side Peoples FCU	1-212-529-8197	https://lespeoples.org/	Lower East Side, Central Harlem
Melrose Credit Union	1-718-658-9800	http://www.melrosecu.org/index.asp	Open NYS Charter
Montauk CU	1-212-989-5200	http://www.montauk-cu.com/	Open NYS Charter
Neighborhood Trust	1-212-740-0900	http://www.cwcid.org/NTFCU.htm	West Harlem, Washington Heights
University Settlement FCU	1-212-453-4552	WWW.UNIVERSITYSETTLEMENT.ORG	Lower East Side

Banks	Phone Number	Website
Amalgamated Bank	1-212-823-8708	www.amalgamatedbank.com/
Apple Bank For Savings	1-914-902-2775	http://www.theapplebank.com/
Astoria Federal Savings And Loan Association	1-800-ASTORIA (278-6742)	www.astoriafederal.com
Banco Popular North America	1-800-377-0800	http://www.bancopopular.com
Bank Of America	1-800-432-1000	https://www.bankofamerica.com/index.jsp
Berkshire Bank, The	1-800-773-5601	https://www.berkshirebank.com/home.asp
Capital One Bank	1-877-694-9111	www.capitalonebank.com
Carver Federal Savings Bank	1-718-230-2900	http://www.carverbank.com/prod_and_ser/checking_personal.asp
Cathay Bank	1-800-922-8429	http://www.cathaybank.com/
Chinatrust Bank U.S.A.	1-212-385-9898 (Chinatown Branch)	http://www.chinatrustusa.com/
Citibank	1-800-627-3999	http://www.citigroup.com/citigroup/
Cross County Federal Savings Bank	1-718-326-6300	http://www.crosscounty.com
Dime Svgs. Bank Of Williamsburgh, The	1-800-321-3463	http://www.dimewill.com/
Emigrant Savings Bank	1-888-364-4726	www.emigrant.com
First American International Bank	1-212-385-2626	N/A
First Central Savings Bank	1-866-400-FCSB (3272)	www.firstcentralsavings.com
Flushing Savings Bank, FSB	1-877-226-5873	www.flushingsavings.com
HSBC Bank USA	1.800.975.HSBC (4722)	http://www.hsbcusa.com
Hudson Valley Bank	1-212-571-9520	http://www.hudsonvalleybank.com/
JPMorgan Chase Bank	1-877-682-4273	www.chase.com
Manufacturers And Traders Trust Company	1-800-724-2440	www.mandtbank.com/
Marathon National Bank Of New York	1-800-721-9516	www.mnbny.com
Maspeth Federal Savings And Loan Association	1-718- 335-1300	www.maspethfederal.com
Metropolitan National Bank of New York	1-212-365-6700	www.metropolitanbankny.com/

Contact Information

Banks	Phone Number	Website
Nara Bank	1-888-811-NARA (6272)	www.narabank.com
New York Commercial Bank	1-800-535-2269	www.licb.com
New York Community Bank	1-800-394-2010	www.licb.com
Northeast Community Bank	1-212-366-1100 (Chelsea Branch)	http://www.necommunitybank.com/
Northfield Bank	1-718-448-1000 or 1-732-499-7200	http://www.enorthfield.com/
NYNB Bank	1-718-401-6100	http://www.nynb.com/
Ponce De Leon Federal Bank	1-718-931-9000	www.poncedeleonbank.com
Ridgewood Savings Bank	1-212-327-0800 (Manhattan Branch)	www.ridgewoodbank.com
Signature Bank	1-866-sigline (744-5463)	www.signatureny.com
Sovereign Bank*	1-877-SOV-Bank (768-2265)	www.sovereignbank.com
Sterling National Bank	1-212-757-3300	www.sterlingbancorp.com
TD Bank**	1-888-751-9000	http://www.tdbank.com/
TD Banknorth***	1-800-836-0853	http://www.tdbanknorth.com/
United Commercial Bank	1-800-821-3899	www.ibankunited.com
Valley National Bank	1-800-522-4100	http://www.valleynationalbank.com/
Victory State Bank	1-718-815-1100	www.victorystatebank.com

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