

Bank On Accounts: You Can Bank On It

Financial security begins with access to safe, affordable, and convenient checking and savings accounts. The good news is that banks and credit unions across Oregon now offer Bank On certified checking accounts designed to keep fees low and help you succeed.

Benefits of a Bank On checking account

- **Make banking easy** – Bank On accounts offer helpful tools to manage money and track spending, including a debit card, ATM access, direct deposit, mobile banking, and low-balance alerts.
- **Keep your money safe** – Deposits in Bank On accounts are insured up to \$250,000. They also give you the ability to lock a stolen or lost debit card, protect against fraud, and keep your personal information safe.
- **Achieve your financial goals** – Bank On accounts can help you make progress toward financial goals, including building savings or an emergency fund. A relationship with a financial institution can also help you build your credit and may provide you with access to free financial coaching.
- **No hidden fees** – Bank On accounts have no penalty fees for things such as overdrafts or low balances and have a flat fee of \$5 or less per month.
- **Save money** – With a Bank On checking account, you can avoid paying for check-cashing services and money orders.
- **Made for everyone** – Bank On accounts are designed to make banking accessible for all and are a great option for those who are new to banking or who have had past banking issues, such as an account closure due to unpaid overdraft fees.

Bank On account highlights

All Bank On certified accounts meet a set of national standards that include:

- No overdraft fees
- Minimum opening deposit of \$25 or less
- No minimum monthly balance requirement
- Free debit card
- Low cost – a monthly service charge of \$5 or less
- Free online bill pay and mobile banking, if offered
- Free in-network ATM access

How to open an account:

1. Go to bankonoregon.org for a list of available Bank On certified accounts.
2. Compare available accounts to find one that meets your needs and priorities.
3. Contact the financial institution to learn what is required to open an account.
4. Open your account and begin to access and manage your money.



Bank On Certified Accounts

Financial institution	Name of account	Website	Phone number
1st Security Bank	1st Step Checking	fsbwa.com	800-683-0973
Alliant Credit Union	High-Rate Checking	alliantcreditunion.org	800-328-1935
Ally Bank	Spending Account	ally.com	877-247-2559
Bank of America	SafeBalance Banking	bankofamerica.com	800-432-1000
Banner Bank	Banner's Digital Account	bannerbank.com	800-272-9933
BMO	Smart Money Checking	bmo.com	800-546-6101
Capital One	360 Checking Account	capitalone.com	877-383-4802
Chase	Secure Banking Account	chase.com	800-935-9935
Columbia Bank	Foundation Checking	columbiabank.com	866-486-7782
Discover Bank	Cashback Debit Checking	discover.com	800-347-7000
First Interstate Bank	Simple Banking	firstinterstatebank.com	855-342-3400
HomeStreet Bank	Bank On Checking	homestreet.com	800-719-8080
KeyBank	Hassle-Free Account	key.com	800-539-2968
LendingClub	Rewards Checking	lendingclub.com	800-242-0272
nbkc bank	Everything Account	nbkc.com	866-931-0850
OnPoint Community Credit Union	Access Checking	onpointcu.com	800-527-3932
Point West Credit Union	Viva Checking	pointwestcu.com	503-546-5000
Quorum Federal Credit Union	QFlex Checking	quorumfcu.org	800-874-5544
Rivermark Community Credit Union	Access Checking	rivermarkcu.org	800-452-8502
Unitus Community Credit Union	Tru Checking	unitusccu.com	800-452-0900
U.S. Bank	Safe Debit Account	usbank.com	800-822-6572
WaFd Bank	Fresh Start	wafdbank.com	800-324-9375
Wells Fargo	Clear Access Banking	wellsfargo.com	800-869-3357

How to compare accounts:

<https://www.fdic.gov/getbanked/pdf/how-to-pick-bank-account-checklist.pdf>

440-6028 (12/25/COM)



bankonoregon.org