



# Accounts you can bank on.

[bankonoregon.org](https://bankonoregon.org)

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](https://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.



[bankonoregon.org](https://bankonoregon.org)

## Bank On Certified Accounts

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

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