

Personal Checking

Other Helpful Checking Products

Bank of Alameda offers many free additional checking products to give you an easy, convenient and beneficial banking experience.

Free Online Banking

With Bank of Alameda's Online Banking Access you can view your up-to-the-minute balances, cleared checks, current and past statements, and move money instantly between accounts.

Free Bill Pay

With Bank of Alameda Bill Pay, paying bills is as easy as telling us who to pay and when. You can schedule one-time or reoccurring payments, send yourself reminders, even send gift checks. Best part? No more checks, envelopes, or postage.

Visa® Bonus Check Card

With our convenient debit card, you earn bonus points every time you make a signature based transaction. Watch your points grow and then redeem them for prizes!

e-Statements

It's easy being green! Enroll in e-Statements and be done with paper statements. It's more secure for you, and better for the trees.

www.BankofAlameda.com

Personal Checking Accounts

Schedule of Fees & Charges

Cashier's Check	\$ 7.00
Check Cashing (non-customer)	\$ 5.00
Close Account Prior to 3 Months	\$ 15.00
Copy of Check Image	\$ 0.25
Counter Check (each)	\$ 1.00
Deposit Correction	\$ 2.00
Domestic Wire	\$ 30.00
Dormant Account Escheatment	\$ 25.00
Funds Transfer Advice (per transfer)	\$ 2.00
Incoming Wire	\$ 10.00
Interim / Special Statement	\$ 5.00
International Wire - Foreign Funds	\$ 15.00
International Wire - US Dollars	\$ 45.00
NSF Paid Item Fee* **	\$23.00-\$30.00
NSF Returned Item Fee* **	\$20.00-\$25.00
Research (per hour)	\$ 35.00
Resubmitted Deposit Item Fee	\$ 2.00
Returned Deposit Item Fee	\$ 5.50
Stop Payment Fee	\$ 15.00
Telephone Transfer	\$ 2.50

Other charges may apply depending on the services you use. Fees and related charges are subject to change at any time. For information about fees and charges for other services, please call us at (510) 748.8000.

**Higher fee if YTD NSF item activity exceeds 10 items.*

***\$150 per day maximum.*



Contact Us...

By Telephone

(510) 748.8000
Monday-Friday
9:00 a.m. - 5:00 p.m.

By U.S. Mail

P.O. Box Drawer F
Alameda, CA 94501

By Email*

info@bankofalameda.com

**Please do not include non-public information such as your account and social security number when corresponding by email, as email is not secure.*

www.BankofAlameda.com

24-hr banking
(866) 725.4330



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MEMBER FDIC

Personal Checking Accounts

Bank of Alameda

	Online Checking	Economy Checking	Personal Checking	Interest Checking	50+ Gold Checking	Bonus Checking
	<i>The account of the future... and it's available today!</i>	<i>Flat fee, no balance requirement</i>	<i>The everyday account that's easy to use</i>	<i>Earn interest by maintaining a higher balance</i>	<i>Account for customers 50 years (of age) or more</i>	<i>ATM surcharge rebates, free checks, discounts and more</i>
Monthly Service Charge	\$5 or (waived with Direct Deposit), or an average daily ledger balance of \$500	\$7.50 regardless of account balance	\$10 or waived with an average daily ledger balance of \$500 or combined average daily ledger balance in a checking and savings account of \$1,000	\$15 or waived with an average daily ledger balance of \$2,500 or combined average daily ledger balance in a checking and savings account of \$3,000	\$5 or waived with a minimum daily ledger balance of \$100	\$25 or waived with an average daily ledger balance of \$5,000 or combined average daily ledger balance in a checking or savings or certificate of deposit account of \$25,000
Interest*	Non-Interest Checking Account	Non-Interest Checking Account	Non-Interest Checking Account	Two Tiers: \$0–\$24,999.99 \$25,000.00 and above	Two Tiers: \$0–\$24,999.99 \$25,000.00 and above	Two Tiers: \$0–\$24,999.99 \$25,000.00 and above
Check Writing	Allows 2 checks paid per monthly cycle, \$1 per check in excess of 2	Allows 10 checks per monthly cycle, 50¢ per check in excess of 10	Unlimited check writing	Unlimited check writing	Unlimited check writing	Unlimited check writing
Overdraft Protection	Available with Cash Reserve Line of Credit or eligible savings account	Available with Cash Reserve Line of Credit or eligible savings account	Available with Cash Reserve Line of Credit or eligible savings account	Available with Cash Reserve Line of Credit or eligible savings account	Available with Cash Reserve Line of Credit or eligible savings account	Available with Cash Reserve Line of Credit or eligible savings account
Other Benefits	<ul style="list-style-type: none"> • Free Online Banking and Telephone Banking access • Free Bill Pay • Visa® Bonus Check Card or Photo Visa® Bonus Check Card with rewards • First order of checks free 	<ul style="list-style-type: none"> • Free Online Banking and Telephone Banking access • Free Bill Pay • Visa® Bonus Check Card or Photo Visa® Bonus Check Card with rewards 	<ul style="list-style-type: none"> • Free Online Banking and Telephone Banking access • Free Bill Pay • Visa® Bonus Check Card or Photo Visa® Bonus Check Card with rewards 	<ul style="list-style-type: none"> • Free Online Banking and Telephone Banking access • Free Bill Pay • Visa® Bonus Check Card or Photo Visa® Bonus Check Card with rewards 	<ul style="list-style-type: none"> • Free Online Banking and Telephone Banking access • Free Bill Pay • Visa® Bonus Check Card or Photo Visa® Bonus Check Card with rewards • Two free boxes of Bank of Alameda checks per year • Discounts on Cashier's Checks and Visa® Gift Cards • Discounts on small Safe Deposit Boxes • Direct Deposit of Social Security & Payroll checks • Fax & Photocopy Services 	<ul style="list-style-type: none"> • Free Online Banking and Telephone Banking access • Free Bill Pay • Visa® Bonus Check Card or Photo Visa® Bonus Check Card with rewards • Two free boxes of Bank of Alameda checks per year • Discounts on Cashier's Checks and Visa® Gift Cards • Discounts on small Safe Deposit Boxes • ATM Surcharge Rebates reimburse up to five ATM withdrawal fees per month

Note: Minimum opening balance for all accounts \$100. *Variable rate may change weekly and interest is compounded daily. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

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