

Bank On Certified Accounts

What is Bank On?

A national initiative that supports local coalition and financial institution efforts to connect consumers to safe, affordable bank accounts.

Why is a Bank On certified account right for you?

Your money is secure. Bank and credit unions take your personal security seriously with cutting-edge software and tools to help you protect your personal financial data and keep your money safe.

No surprise fees. These Bank On certified accounts don't allow overdraft or insufficient fees, and almost all of them cost only \$5 or less per month.

Convenient tools. These account have online tools to help you control your money, deposit your paycheck and pay your bills – all free of charge.

US Bank	KeyBank	Chase	Dollar Bank	Bank of America	PNC	Fifth Third Bank
Safe Debit Account	Hassle Free Account	Secure Banking Account	No Overdraft Checking Account	Advantage SafeBalance Banking Account	Smart Access Account	Express Banking Account
Terms, Fees and Account Features						
Check-less Checking Account	Check-less Checking Account	Check-less Checking Account	Check-less Checking Account	Check-less Checking Account	Check-less Checking Account	Check-less Checking Account
\$4.95 monthly fee	\$0 monthly fee	\$4.95 monthly fee	\$5 monthly fee*	\$4.95 monthly fee**	\$5 monthly fee	\$0 monthly fee
\$25 minimum opening deposit	\$10 minimum opening deposit	\$0 minimum opening deposit	\$25 minimum opening deposit	\$25 minimum opening deposit	\$25 minimum opening deposit	\$0 minimum opening deposit
No overdraft fees	No overdraft fees	No overdraft fees	No overdraft fees	No overdraft fees	No overdraft fees	No overdraft fees
\$0 statement fees	\$0 statement fees		\$0 statement fees	\$0 electronic statements/ \$5 paper	\$0 electronic statements/ \$5 paper	
\$1.65 / money order	No option for money order	\$0/ money order & cashier's check	\$5/ money order & cashier's check	\$15/ cashier's check	No option for money order	\$0/money order
\$0 fees at US Bank ATMs	\$0 fees at KeyBank ATMs	\$0 fees at Chase ATMs	\$0 fees at Dollar Bank ATMs	\$0 fees at Bank of America ATMs	\$0 fees at PNC ATMs	\$0 fees at Fifth Third ATMs
Online & Mobile Banking	Online & Mobile Banking	Online & Mobile Banking	Online & Mobile Banking	Online & Mobile Banking	Online & Mobile Banking	Online & Mobile Banking
Zero Liability Fraud Protection		Zero Liability Fraud Protection		Zero Liability Fraud Protection	Zero Liability Fraud Protection	Fraud Protection Options
Set up Account Alerts	Set up Account Alerts	Set up Account Alerts	Set up Account Alerts	Set up Account Alerts	Set up Account Alerts	Set up Account Alerts
Free Credit Score Access		Free Credit Score Access				
Not eligible for recurring payments; Can only pay billers listed in system who accept electronic payment	Recurring payments through Bill Pay	Recurring payments through Bill Pay	Recurring payments through Bill Pay	Pay bills with card number w/ biller directly	Pay bills with card number w/ biller directly	

*can be reduced to \$2 with qualifying checking-relationship ** can be waived with enrollment in Preferred Rewards or a student under 24

THANK YOU TO OUR PARTNERS



Bank On Account Opening

Open a Bank Account

Direct deposit is a safer and faster way to receive your tax refund. Make sure you have your bank account number and routing number available before visiting our VITA sites. A safe and affordable checking account helps you receive and manage your tax refund. If you do not have a checking account, we recommend using the insured, no overdraft, and low fee checking accounts through Bank On Cleveland. [CLICK HERE](#) for more info or visit RefundOhio.org

US Bank	KeyBank	Chase	Dollar Bank	Bank of America	PNC	Fifth Third Bank
Safe Debit Account	Hassle Free Account	Secure Banking Account	No Overdraft Checking Account	Advantage SafeBalance Banking Account	Smart Access Account	Express Banking Account
Information Needed to Open Account						
Name	Email	Name	Are all applicants U.S. Citizens and at least 18 years old? - yes/no	Name	Are you at least 18 or older? - yes/no	Email
Phone	Phone	Are you a U.S. Citizen? - yes/no	Zip Code	Address	What is your primary state of residence? - drop down menu	Zip Code
Email	Are you a US Citizen? - yes/no	Date of Birth	Would you like to receive electronic or paper statements? - choose	Phone Number	What is your relationship with PNC? - choose between 3 options	Mobile Phone Number, Reenter Mobile Phone Number
Date of Birth	Verify Identity - U.S. Driver's License, Passport, State ID Card, Military ID Card, Government ID, Tribal ID	Social Security Number	Email Address	Email Address / re-enter Email Address	Name	Sent a text to mobile phone to complete information
Social Security Number	If Pick Driver's License: State, ID Number, Expiration Date	ID Number & Issuing State	Phone Number	Are you a U.S. Citizen? - yes/no	Social Security Number	ID Authentication – scan barcode on ID using phone
Address (Not a PO Box)	Name	Address	Sent a text to mobile phone for verification code	Do you have dual citizenship? - yes/no	Date of Birth	Back on Computer: Personal Information prepopulated from ID
Country of Citizenship	Birthdate	Email Address	Name	Country of Residence - select	Email Address / re-enter Email Address	Name, Address, Date of Birth
Country of Permanent Residence	Social Security Number	Phone Number	Address	Date of Birth	Citizenship - U.S. Citizen, Resident Alien, Non-Resident Alien	Type of ID, Expiration Date, ID #, Issued State
Employment Status	Address		Social Security Number	Source of Income - drop down menu	Address	Are you a citizen or permanent resident of the US?
Select an Occupation	Ask if this is where they should send mail - yes/no		Date of Birth	Run a credit report or pull credit information to verify information	Phone Number	Social Security Number
Total Annual Income	Asked 4 questions to verify identity		Mother's Maiden Name	Finish rest of application	Have you lived at this address for more than 1 year? - yes/no	Are you or a family member considering a foreign political official?
Sources of Income - select up to 5	What is your country of citizenship? - choose from drop down		ID Type		Do you have a valid U.S. driver's license? - yes/no	Mother's Maiden Name or KeyWord
How will you use this account? - select up to 5	Is U.S. your country of permanent residence? - yes/no		State		Employer	Add Money to Account Now or Later (within 45 days)
Monthly Cash Activity - choose from drop down menu	Do you have temporary residence or own real property in a country other than the U.S.? - yes/no		Issued Date		Occupation - choose from drop down	Add Fifth Third Momentum Savings?
How much money	Are you an employee of KeyCorp, KeyBank, or any of its affiliates? - yes/no		Expiration Date		Daytime/Work Number	Accept you reviewed documents and agree to information contained
	Which option best describes your occupation - drop down menu		ID Number		Employment Start Date	Taxpayer Certification check box
	What is your employer's name?		Employment Status			
	Which option best describes your income?		Employer's Name			
	Which option best describes the industry of your employer?		Occupation			
	Which option best describes the specific industry of your employer?		Revocable Proxy - yes/no			
	Which option best describes the industry of your employer?					
	Do you plan on conducting international transactions with this account?					
	Which of the following services are you likely to use for domestic transactions?					
	Do any of the following apply to you? (Foreign gov't questions)					
	Accept Disclosures					