



UNHP BANKING TOOL

Affordable banking products in the NW Bronx

Financial Landscape of institutions in the Bronx:

- The borough with the fewest bank branches in NYC
 - 24 banks and 137 branches.
 - Even before the pandemic, the Bronx had the fewest bank branches and the most check cashers and pawnshops per household in the state, and possibly the country.
- In many neighborhoods bank closures have led to many changes on our last [Banking Guide in 2018](#)
 - To read the full guide, please visit the [UNHP website](#)
 - Despite the pandemic and high level of unemployment, many banks continue to charge overdraft fees. Please review your accounts and meticulously calculate cost, to see how if fees can be reduced or avoided.
 - For free help reducing banking fees, comparing accounts, creating an emergency fund, resolving issues with Chex Systems, improving your credit score and/or enrolling in financial coaching & workshop contact UNHP at 718-933-2539 or visit www.unhp.org

Highlighted in this handout:

- Institutions serving the Northwest Bronx.
- Low cost banking products at 5 local banks and federal credit unions (FCU). For simple comparison we've added Chase, the largest commercial bank in the borough. Included you will find the products and direct contact for:
 - Apple Savings Bank
 - Lower East Side People's FCU
 - Neighborhood Trust FCU
 - Ridgewood Savings Bank
 - Spring Bank

More Resources, interactive maps and links are listed at the end and in the UNHP website.

Products and accounts highlighted here:

- Checking
- Savings
- Secured loans and Credit Card
- Specialty accounts: Youth and Business Checking, Mortgage, IRA and auto loans





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Checking/Share Draft Account

- An account at a bank (referred as draft account at a credit union) that allows you to make deposits, pay bills, and make withdrawals.
- You can spend money from this kind of account by swiping your debit card, making an online or mobile bill payment, writing a check, or withdrawing cash.
- People generally use checking accounts as a secure product to keep your money in the short term until they need it for bills or day-to-day expenses like gas or groceries.

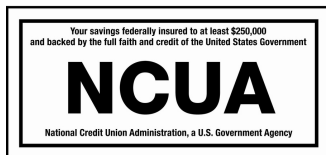


You are not required to have a social security number to open a checking or savings account. An ID number can be a social security number or an Individual Taxpayer Identification Number (ITIN).

Savings/Share Account

- An account at a bank (referred as a share savings account at a credit union) used to set aside money and that pays you interest.
- A savings account may have limits on monthly withdrawals, to ensure funds grow.
- Putting money into your savings account, even if it's a small amount, can help you manage unexpected expenses and reach your financial goals.

THE MONEY YOU PUT IN A CHECKING AND/OR SAVINGS ACCOUNT IS PROTECTED (UP TO \$250,000) THROUGH THE FEDERAL DEPOSIT INSURANCE CORPORATION OR NATIONAL CREDIT UNION ADMINISTRATION IN THE EVENT THE BANK OR CREDIT UNION FAILS OR GOES OUT OF BUSINESS. YOU CAN CONFIRM IF YOUR INSTITUTION IS INSURED THROUGH THESE LINKS: WWW.FDIC.GOV OR WWW.NCUA.GOV





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How to move your money to a new checking account

- Open the new account.
- List all the automatic deposits and withdrawals (such as utility or credit card bills) scheduled to go in and out of your old account each month.
- If you have direct deposit, fill out the form directing your employer to reroute your paychecks or social security payments to your new account (routing numbers listed on page 4).
- Find out the date your direct deposits will transfer. Once you know the date of the first direct deposit, arrange for your automatic debits and withdrawals to be made from your new account.
- Leave enough money in your old checking account to cover any checks that haven't cleared or automatic payments that haven't been made. A cushion of \$25 or the required minimum,
- Once you're certain all direct deposits and automatic payments are coming in to and going out of your new account, transfer the remaining funds from your old checking account into your new account. You can do this fastest electronically or by using a cashier's check (fastest) or a personal check (cheapest).
- Once the transfer clears the new account, close the old one. Get written confirmation the account has been closed.

Banks and credit unions offer you the ability to link a savings account to your checking account. Explore this to save money.

- Find out if a fee is charged after certain transfers are made, this may be 8 transactions.
- In addition, interest is charged on any amount that is placed on your credit line or credit card.
- Usually, the costs of paying overdrafts from a linked savings account or line of credit are considerably less than overdraft fees.
- Some banks or credit unions have a minimum transfer amount (for example, \$100) each time the bank transfers money from a savings account, or places a charge on a line of credit or credit card, to cover an overdraft.








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Network Participating locations: Allpoint Target, Costco Wholesale, Walgreens and CVS Pharmacy, Coop Rite-aid and Dunkin Donuts, Moneypass Seven Eleven, BP Gas Stations.

	# of Branches in the Bronx	Name of ATM Network	Routing Number
	9	Allpoint	226070584
	Coming Soon	Coop	226082598
	0	Coop	026083713
	7	Allpoint & MoneyPass	226071033
	1	MoneyPass	026014135
	46	Allpoint	021000021



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Apple Savings Bank

- Founded in 1863
- Headquarter: Manhasset, NY
- Type of financial Institution: Savings Bank
- Deposits in the Bronx: \$1.25+ Billion
- Website: www.applebank.com

- # Branches in NYC: 53 (and a total of 9 in the Bronx)
- # of branches in the Northwest Bronx: 1
- Branch Manager at Fordham Rd: Diahna Rivera (718) 365-1167
- # of ATMs and Surcharge free network: Allpoint
- Partnerships and perks: branch open till 6pm on Fridays, Credit Builder products.
- Products listed below: Basic value checking, Extra Value Checking and Simple Savings

Bank where you live,
and get more for
your money.



Tired of paying a monthly maintenance fee?
Talk to us about our **free checking account.**

Keep more of your money with ExtraValue Checking:

NO monthly
maintenance
fee

NO
minimum
balance

Easy mobile transfers,
deposits and online
bill payments

Just
\$100
to open

Speak to an Apple Banker to open an account today.

Apple Bank 

Established 1863 • Member FDIC

applebank.com

Kids grow fast.
Their savings should, too.

Youth Savings

3.00%

APY*

On balances from \$5 - \$10,000

\$5 to open and
earn interest

No monthly
maintenance fee

Set up recurring
transfers

Ask an Apple banker for details.

Apple Bank 

Established 1863 • Member FDIC

The Youth Savings account is available to children and teenagers ages 6 through 17. Account holders must be able to write their name and provide one form of identification, such as a birth certificate or school photo ID. There is a \$5.00 minimum deposit to open this account. *Rates and Annual Percentage Yields (APYs) are effective as of June 21, 2022 and may be changed by the Bank at any time, including after account opening. Rates and APYs are effective at the following tiers: \$5.00-\$10,000: 2.96% interest rate and 3.00% APY; \$10,001-\$20,000: 0.75% interest rate and 3.00% - 1.87% APY (There is no limit on account balance; the \$20,000 balance is used for annual percentage yield computation purposes only.) You must maintain a minimum daily balance of \$5.00 in the Youth Savings account to earn interest. Fees may reduce earnings. There is no interest paid on balances under \$5.00. A limit of one Youth Savings account applies per child. Offer may be withdrawn at any time without prior notice. Account holders ages 14 - 16 years of age are eligible to request an Apple Bank Visa® debit card for this account if the account is joint with a parent or guardian. Seventeen-year-old account holders may request a debit card without a parent or guardian custodian.



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Lower East Side People's FCU

- Founded in 1986
- Headquarter: Lower East Side, NY
- Type of financial Institution: Credit Union
- Deposits in the Bronx: N/A
- Website: www.lespeoples.org
- # Branches in NYC: 3 + 1 Mobile Branch
- # of branches in the Northwest Bronx: 0
(one brick-and-mortar branch is scheduled to open in 2023)
- Branch Manager at East Harlem: Shelly Jones (212) 529-8197
- ATM network: Co-op
- Partnerships: Withdrawal at Citibank branches and Check Cashing
- Products listed below: Credit building loans, new members can enroll at the mobile branch or with SPG orgs, HDFC lending, Citibike program and ITIN application.
- Fee schedule: <https://www.lespeoples.org/rates-fees/#loan>

Bank/ Account	Initial Deposit	Fees	Non- sufficient funds fee	Minimum Balance	Charges	Nearest Physical Location	Online Banking	Available to ITIN Holders
	Lower East					East		
Side People's Credit Union: Share Account		\$25	\$5/year	\$25	\$3/month if balance less than \$75	Harlem: 2285 2nd Ave, NY Phone: 212-828- 6061	YES	YES



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Neighborhood Trust FCU

- Founded in 1994
- Headquarter: Washington Heights, NY
- Type of financial Institution: community development credit union (CDCU)
- Deposits in the Bronx: N/A due to field of membership
- Website: www.neighborhoodtrustfcu.org
- # Branches in NYC: 1
- # of branches in the northwest Bronx: 0
- Branch Manager in Washington Heights:
- # of ATMs and Surcharge Free network: Coop
- Partnerships and perks: Financial Counseling on site, members vote on general decisions
- Products listed below: NTFCU Share Account, Draft account, Holiday Club, Credit builder

Bank/ Account	Initial Deposit	Fees	Non- sufficient funds fee	Minimum Balance	Charges	Nearest Physical Location	Online Banking	Available to ITIN Holders
Neighborhood Trust Federal Credit Union: Share Account	\$5	\$4.50/mont h if below minimum	\$30	\$50	\$15/ quarter if no activity for 1 year	Washington Heights: 166th St	YES	YES

SAVINGS (SHARE) ACCOUNT		CHECKING (DRAFT) ACCOUNT	
<ul style="list-style-type: none"> \$5 minimum initial deposit. \$50 minimum balance \$4.50 / month charge if you go below \$50 minimum balance. \$15 quarterly fee if there is no activity on your account for one year. ◆ \$25 minimum balance by current months' end on SafeStart accounts (from FEC). \$30 Non-Sufficient funds fee *All minimum balances must be in the account at all times 		<ul style="list-style-type: none"> \$25 minimum to open checking account. \$500 minimum balance by current month's end * Cost of checks varies by style. Unlimited check processing. *\$6.50 / monthly fee if balance in checking account falls below \$500. \$10 fee for Overdraft Protection from Savings (Share) Account per transaction. *Minimum balances must be in the account at all times 	
BILL PAYMENT & A2A, P2P ONLINE TRANSFERS		BUSINESS ACCOUNTS	
<ul style="list-style-type: none"> No monthly fee, no fee per bill or transfer Bill Pay maximum payment limit \$15,000 per payment A2A maximum Credit/Debit daily limits \$10,000 P2P maximum payment limit \$2,500 per payment Bill Pay Postal Returns \$10/item Expedited Bill Pay - Next day check delivery \$25/item 		<ul style="list-style-type: none"> \$50 minimum initial deposit in the Savings (Share) Account. \$100 deposit for minimum first deposit in the Checking (Draft) Account. \$1,000 minimum balance by current month's end* *\$10 monthly Maintenance fee (checking account only). 	
HOLIDAY CLUB ACCOUNT	CHILDREN'S SAVINGS (SHARE) ACCOUNT	WIRE TRANSFERS	
<ul style="list-style-type: none"> \$10 minimum initial deposit \$5 early withdrawal fee Matures: October 31st every year Automatic or manual deposits Interest 0.10% 	<ul style="list-style-type: none"> \$5 minimum first deposit \$35 minimum balance by current months' end <p>All other regular savings account requirements apply.</p>	<p>Outgoing: \$25 Domestic / \$35 International Incoming: \$10 Domestic / \$25 International</p>	
DIRECT DEPOSIT		MONEY ORDERS	
<ul style="list-style-type: none"> FREE to have your paycheck deposited directly into your account. 		<ul style="list-style-type: none"> \$1.45 / money order <p>Maximum of \$1,000 per money order</p>	
SHARE CERTIFICATES			
<ul style="list-style-type: none"> High Yield CDs Maturities, in months: 6, 12, 18, 24, 36 			
OTHER SERVICES		VISA DEBIT CARD	
<ul style="list-style-type: none"> Account Verification to third party\$5.00/verification Early membership closure\$5.00/membership Mailed Statements\$1.30/statement Returned Mail.....\$3.00/mail Balance letter\$10/letter Certified Checks\$10/check Research\$10/hour (minimum 3 hours) Legal Paper\$35 fee (Served on your account) Returned Deposits\$25/check Non-sufficient electronic withdrawals / checks.....\$30/withdrawal Stop Payment\$20/item 		<ul style="list-style-type: none"> FREE for New Members. FREE ATM withdrawals up to 4 times a month. After the 4th transaction there will be a \$1.50 charge per transaction. 3rd party fees may apply for ATMs out of network. \$5.00 replacement card fee Fully insured up to \$1,000 per 24 hours. Higher limits by request. ◆ CU24 Network - Find an ATM near you! ◆ Citi Network - Find an ATM near you! 	

MORE INFORMATION ON ACCOUNTS AND LOANS ON BACK

<p>LOANS – GENERAL CONDITIONS</p>	<p>COOP CASH LOANS</p>
<ul style="list-style-type: none"> • \$20 loan application fee (per member); \$20 loan application fee (cosigner). See Credit Establishment for loan application fee • \$20 late fee (If payment is made 10 days after date due) • A discount of 0.50% on interest rates if member has direct deposit and payment. Higher discount for COOP Cash Loans 	<ul style="list-style-type: none"> • Loan amount: \$500 1st loan, \$1,000 from 2nd loan on • Loan term: 6 months 1st loan, 11 months 2nd loan • Interest rate: 28.00% / 25% with direct deposit 1st loan, 2nd loan 18% • No Credit Analysis
<p>REAL ESTATE LOANS</p>	<p>PERSONAL LOANS</p>
<ul style="list-style-type: none"> • Mortgage Loans • Home Equity Loans • Home Equity Line of Credit 	<ul style="list-style-type: none"> • Loan amount: \$500 to \$10,000 • Loan term: 6 months to 60 months • Interest rate: 8.00% to 18.00% • Origination Fee: 1% • Application fee \$20
<p>BUSINESS LOANS / LINES OF CREDIT</p>	<p>CREDIT ESTABLISHMENT (SECURED)</p>
<ul style="list-style-type: none"> • Loan amount: \$500 to \$200,000 • Business Lines of Credit • Origination fee: 1% • Loan guarantees by the SBA or the NYSESD Cap Access program • Free microenterprise technical assistance.  	<ul style="list-style-type: none"> • Loan amount: \$550 to \$2,000 • Loan term: 6 months – 24 months • Interest rate: 8% • Application fee: \$10.00 • Recommended for those who need to establish credit.
<p>DEBT CONSOLIDATION LOANS</p>	<p>AUTO LOANS</p>
<ul style="list-style-type: none"> • Loan amount: \$500 to \$10,000 • Loan term: 6 months – 60 months • Interest rate starting: 5% • Origination fee: 1% 	<ul style="list-style-type: none"> • Loan amount: Up to \$30,000 • New and used cars. • Interest rate: 4.68% - 10.84% • Loan Term: 24 months – 60 months
<p>CREDIT CARDS</p>	<p>PERSONAL LINE OF CREDIT- CREDIT CARD DEBT CONSOLIDATION</p>
<ul style="list-style-type: none"> • Community (Secured Cards) up to \$2,000 9.5% • Traditional Cards up to \$ 4,000 @ Prime rate + 10.74% – 13.25% Based on creditworthiness • Gold Cards up to \$7,000 @ Prime rate + 6.25% 	<ul style="list-style-type: none"> • Loan amount: \$500 to \$10,00 • Loan term: 6 months to 60 months • Interest rate: 4.99% to 15.99% • Origination fee: 1%
<p>FREE MICROENTERPRISE TECHNICAL ASSISTANCE</p>	
<ul style="list-style-type: none"> • Loan Packaging & Financial Projections • Bookkeeping / Cash Flow Assistance 	<ul style="list-style-type: none"> • Referrals to specialized Legal Assistance; Business Plan Development; Permit and License Applications; and more!

Signature _____

Member Name:

Account#:



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Ridgewood Savings Bank

- Founded in 1921
- Headquarter: New York, NY
- Type of financial Institution: Mutual Savings Bank
- Deposits in the Bronx: \$0.35 Billion
- Website: www.ridgewoodbank.com
- # Branches in NYC: 25 (and a total of 7 in the Bronx)
- # of branches in the Northwest Bronx: 2
- Branch Manager in Norwood: Mercedes Castro (718) 822-6752
- # of ATMs and Free Network: 36 ATMs and Allpoint surcharge free network
- Partnerships and perks: Host VITA filing dates, debit card rewards, branch open till 7pm on Thursdays
- Products listed below: Free Green Checking (\$0 Monthly services fee), Ridgewood Good Checking (\$3 Monthly services fee), Statement Savings (Minimum to open: \$1), Student Advantage (your child has access to free checks and 8 ATM fees are waived per month, grants for 1st time buyer.

Bank/ Account	Initial Deposit	Fees	Non- sufficient funds fee	Minimum Balance	Charges	Nearest Physical Location	Online Banking	Available to ITIN Holders
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Choose the Account That's Right for You.

Free Green Checking – A digital first, eco-conscious payment account that is completely paperless and gives you total control with zero monthly fees.

Ridgewood Good Checking – An affordable everyday account offering 24/7 online access and debit card rewards.

Premier Checking – Offers highly competitive tiered rates plus lots of special perks.

Student Advantage Checking – This free account gives you or your child easy ways to manage money while in school, along with special features just for students.

All Our Checking Accounts Feature:

- ✓ 90,000+ surcharge-free ATMs
- ✓ 24/7 digital banking
- ✓ Instant-issue debit card
- ✓ Debit card rewards
- ✓ 24/7 ID Theft Resolution Services

SEE HOW IT COMPARES

	Free Green Checking	Ridgewood Good	Premier Checking	Student Advantage
Free Debit Card & 90,000 Free ATMs	✓	✓	✓	✓
Free Online & Mobile Banking	✓	✓	✓	✓
ID Theft On-Call Resolution	✓	✓	✓	✓
Pays Interest	—	—	✓	—
Ridgewood Fee Waived for Out-of-Network ATMs	—	—	2x per month	8x per month
Provider Fee Waived for Out-of-Network ATMs	—	—	2x per month†	—
ID Protection Plus	\$4.99 per month	\$4.99 per month	FREE	\$4.99 per month
Free Checks	Paperless account	First order (40)	One order per year (40)	First order (40)
Dedicated Financial Consultant Through Ridgewood Financial Services (RFS)	—	—	✓	—
Minimum Opening Deposit	\$25	\$25	\$250	\$25
Monthly Service Fee**	\$0	\$3***	\$15†	\$0

* Up to \$10. | ** See our Disclosure of Service Charges for all account and transaction fees. | *** We'll waive the \$3 monthly fee when you have at least \$300 in monthly direct deposit transactions, OR you enroll in and maintain eStatements, OR your combined Ridgewood deposits total at least \$2,500 at the end of your statement cycle, OR you are 65 or over. | † We'll waive the \$15 monthly fee when you have an average daily balance of at least \$5,000, OR your combined Ridgewood deposits total at least \$25,000 at the end of your statement cycle. | Products, services, terms and conditions subject to change.



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Spring Bank

- Founded in: 2007
- Headquarter: Bronx, NY
- Type of financial Institution: Community bank
- Deposits in the Bronx : \$17+ Million
- Website: www.spring.bank
- # Branches in NYC: 2 (and 1 in the Bronx)
- # of branches in the Northwest Bronx: 0
- Branch Manager in the South Bronx: Josefa Ruiz, 718.879.5000
- # of ATMs and Surcharge Free network: MoneyPass
- Partnerships and perks: Host VITA site and financial coaching, B Corp bank
- fees structure
- Products listed below: Credit Builder, IDNYC accepted as primary identification

Bank/ Account	Initial Deposit	Fees	Non- sufficient funds fee	Minimum Balance	Charges	Nearest Physical Location	Online Banking	Available to ITIN Holders
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**It's Simple
Build Credit
Build Savings
The Credit Builder Loan
at www.spring.bank**



Whether you're starting out or starting over, our Credit Builder Loan is a great way to grow with Spring Bank.

Here's how it works:



- We lend you up to \$1500 which remains in a savings account here at Spring Bank.
- Each month your payments are reported to the credit bureaus.
- By the end of the loan period your savings and your credit score can head upward.

Impact Of A Spring Bank Credit Builder Loan*

<p>Sample Score At Start</p> <p>None</p>	<p>Sample Score At Start</p> <p>Below 600</p>
<p>Sample Score With On-Time Payments</p> <p>650**</p>	<p>After 12 Months On-Time Payments</p> <p>Average increase 40 points**</p>

Spring Bank - Start With Us

* A fixed rate loan of \$500.00 payable in 6 monthly payments of \$85.29 each with a total finance charge of \$11.73. What you should know: Amount of loan: \$500.00 to \$1,500.00 * 8.00% APR * 6-12 months * \$20.00 application fee. All loan applications must meet all underwriting requirement

www.spring.bank



69 East 167th Street
corner of Gerard Avenue
Bronx, NY 10452
+1-718-879-5000

Spring Bank Green Checking and Basic Savings

What you Will Get-What you Won't Get

- ***You will** get transparent accounts with low fees, low minimum balance requirements and all the mobile banking features you need: access your accounts, pay bills, make deposits on your phone or computer.
- ***You won't** get overdraft fees because we know that overdraft fees are a very expensive option that can deplete your hard-earned funds.
- ***You will** get access to free ATMs that include our branches, Citibank branch ATMs and the Money Pass Network.
- ***You will** get a bank that invests locally, in neighborhoods throughout New York City.
- ***You won't** have to worry about where your dollars are going.

Spring Bank Green Checking Account

Checking Account Features	Green Checking
Minimum Balance to Open	\$25.00
Maintenance Fee *	\$0-\$3.50
Checks	Checkless
Overdraft Fees	None
Debit Card	Yes

*\$ 0.00 with Direct Deposit
 \$ 1.00 with e-statements

Spring Bank Basic Savings

Savings Account Features	Basic Savings
Minimum Balance to Open	\$ 25.00
Minimum Balance to Earn Interest	\$100.00
Minimum Average Balance with No Fee	\$100.00
Maintenance Fee w/o Balance	\$ 5.00
ATM Card	Yes



Spring Bank is a certified B Corp. So you know that we measure and report our impact on our community, our customers, our employees and our planet.

Bronx Headquarters

69 East 167th Street
 (corner of Gerard Avenue)
 Bronx, NY 10452
 718.879.5000

Harlem Branch

2049 Eighth Avenue
 (at 111th Street)
 New York, NY 10026
 718.879.5110





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JP Morgan Chase

- Established in: 1799
- Headquarter: New York, NY
- Type of financial Institution: Commercial Bank
- Deposit: \$5+ Billion
- Website: www.chase.com
- Bronx locations in the NWBx: 15
- # Branches in NYC: 339
- Branch Manager at Fordham Luis Hernandez
- Office # 718-295-2314
- ATM network: Allpoint
- fees structure
- Products listed below: Zelle, comprehensive online banking and app

Bank/ Account	Initial Deposit	Fees	Non- sufficient funds fee	Minimum Balance	Charges	Nearest Physical Location	Online Banking	Available to ITIN Holders
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For help reducing banking fees, comparing accounts, improving your credit score, enrolling in our free financial programs, or help with opening a new checking or savings account after being denied due to being in ChexSystems, please contact UNHP at 718-933-2539 or our website. The UNHP Northwest Bronx Resource Center offers free 1:1 financial coaching and group financial education workshops. The real question about free and low cost account is – is it free for you? Some free accounts require direct deposit or other conditions. This link to the NYC Comptroller’s report Take It to The Bank is also helpful to compare accounts. For a complete map of bank branches in the Bronx, visit our interactive bank branch map.

We also encourage you to navigate this interactive [map of branches and network ATMs](https://tabsoft.co/3ug5efX):
<https://tabsoft.co/3ug5efX>

Checking Account Comparison Worksheet

Use this template as a guide to choosing the best banking option for you. You can compare the convenience and cost of banks in the worksheet below. Be sure to check if the bank has limits on the number of transactions you can use each month with your ATM card or check writing.



Solutions SM



Bank Name				
Convenience	Branch Location nearby?			
	Hours of operation			
	Free ATM nearby?			
	Can communicate with bank staff in preferred language?			
Cost	Monthly Service Fee			
	Outside ATM fees (by bank and ATM owner)			
	Overdraft/Check bouncing fees			
	Total monthly cost			

Network Participating locations:

- **Allpoint:** Usually located at Target, Costco Wholesale, Walgreens and CVS Pharmacy (55,000 Surcharge-Free ATMs. Worldwide.)
- **Co-op:** Usually located at McDonald's, Rite-aid and Dunkin Donuts (30,000 Surcharge-Free ATMs. Nationally.)
- **MoneyPass:** Usually located at 7-Eleven, Gas Stations

List of every Bank in the Bronx

Use this to easily find the profile of each bank and best compare the banking option for you. You can compare the convenience and cost of banks in the worksheet below. Be sure to check if the bank has limits on the number of transactions you can use each month with your ATM card or check writing.

Bank Name	Phone Number	# of Bronx Branches	#Surcharge Free Bronx ATM's locations*	Routing Number
Alma Bank	718-267-ALMA (2562)	1	100	026014384
Amalgamated Bank	718-841-2665	3	100	026003379
Apple Bank	914-902-2775	9	0	226070584
Bank of America	800-432-1000	12	100	021000322
Capital One Bank	800-655-Bank (2265)	13	100	031176110
Chase Bank	800-935-9935	46	5	021000021
Citibank	800-374-9700	14	149	021000089
Country Bank	800-322-8233	2	100	021911369
Cross County Federal Savings Bank	718-828-5600	1	0	226072472
Dime	800-321-DIME (3463)	1	0	226070306
HSBC	800-975-4722	8	0	021001088
M&T	718-764-8906	1	20	022000046
New York Community Bank	1 (877) 786-6560	2	0	226071004
Northeast Community Bank	1-877-GO-4-NECB (6322)	1	100	226072511
Ponce de Leon	(718) 892-9770	4	0	226070131
Popular Community	1-800-377-0800	5	100	21272626
Ridgewood Savings Bank	(718) 240-4800	7	100	226071033
Santander	877.768.2265	2	11	011075150
Signature Bank	866-744-5463	1	Fee refund	26013576
Spring Bank	718.879.5000	1	34	026014135
Sterling National Bank	855-274-2801	2	0	021213397
TD Bank	888-751-9000	9	19	026013673
US Alliance Financial	1914-921-0500	1	43	221981063
Wells Fargo	1-800-869-3557	1	0	026012881

By clicking the bank name above, you'll be directed to the appropriate bank and account.*The count of surcharge Free ATM locations does not include the Free ATM's inside the branch.