

The Bronx Banking Guide

2018 Edition

University Neighborhood Housing Program

**For help with banking products or comparing accounts, make an appointment with our Financial Coach.
The UNHP Northwest Bronx Resource Center offers all services for free 718-933-2539**



Introduction to the Bronx Banking Guide

Background

The Bronx has both the lowest proportion of households with a bank account of any borough in New York City at 21.8%, and the lowest concentration of bank branches per person of any county in New York State. Those without bank accounts, and even some with them, often utilize fringe financial services such as check cashers and pawn shops that may be more convenient but are also high cost.

With this *Guide to Banking in the Bronx*, we hope to inform you about affordable, convenient and responsible banking options in the borough, helping you make the best possible personal financial decision.

Why open a bank account

Bank accounts offer financial security in four primary ways:

1. Deposits made to banks and credit unions are insured by the federal government up to \$250,000 (FDIC/NCUA), meaning that your money will always be protected and accessible.
2. Bank accounts encourage saving and help your money grow, with an account that pays you interest, your savings can help in emergencies and planning for the future.
3. You can build a relationship with a banking institution, maintain personal financial records, conduct basic transactions and develop a credit history.
4. Affordable checking accounts allow customers to use a bank with little

or no fees, saving money compared to check cashing services.

What to consider when opening an account at a bank or Credit Union

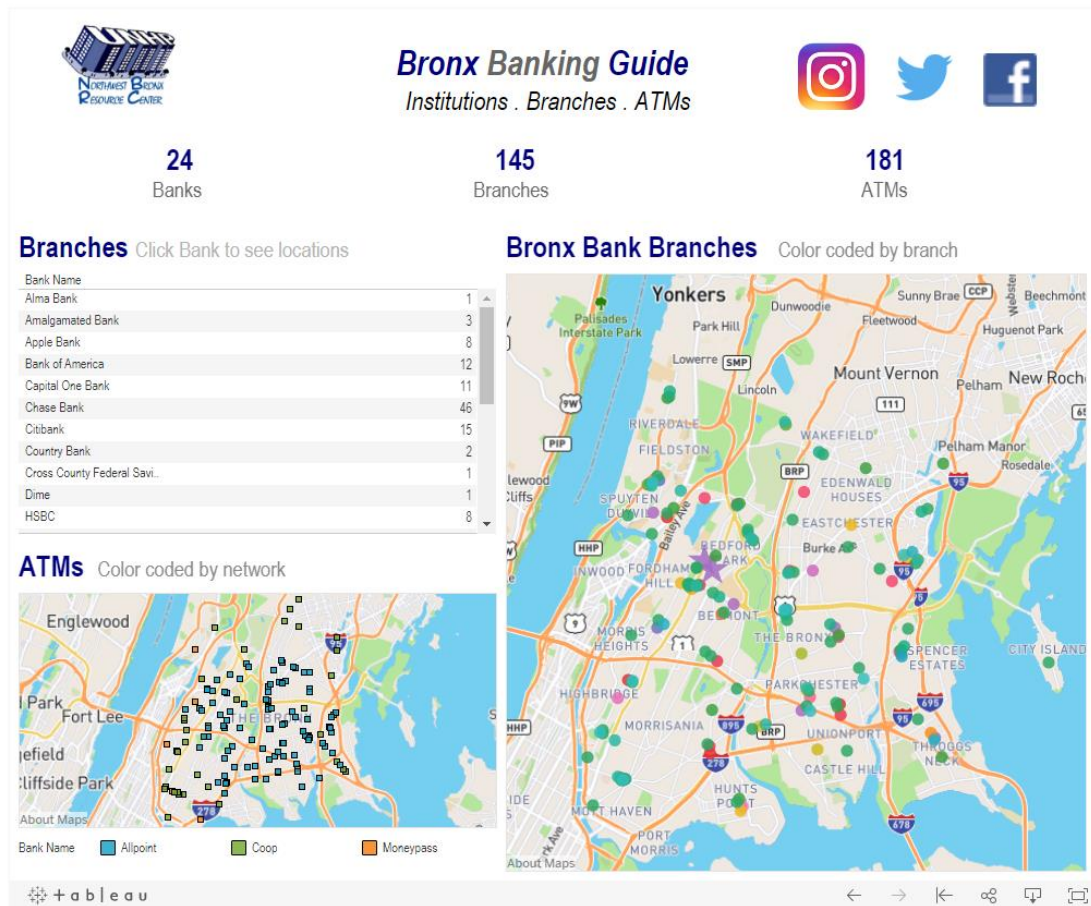
When choosing a banking institution, it is important to consider cost and convenience. This Banking Guide includes information on the most affordable checking account options and branch locations for all banks with branches in the Bronx, most of which offer free or low-cost banking options.

Additionally, you may want to consider the responsibility of the institution's banking practices. Our 2012 report, [*Banking in the Bronx: Assessing Options in a Historically Redlined and Underbanked Borough*](#) or a recent UNHP blog post, [*More Alternatives to Alternative Financial Services Needed in the Bronx*](#) provide information on the lending practices and community investment activities of banks in the Bronx.

How to open a bank account

Bank accounts can be opened by visiting a branch location, and many banks now offer the option of applying for an account online. The bank will need to confirm identity and proof of address, usually photo ID, utility bill or lease and social security card. If you do not have a social security number or state issued ID, you can use an ITIN number and secondary form of identification such as a valid consular ID, passport, national ID card, or foreign driver's license. For more information, please visit the individual bank's website, or call or visit a branch location.

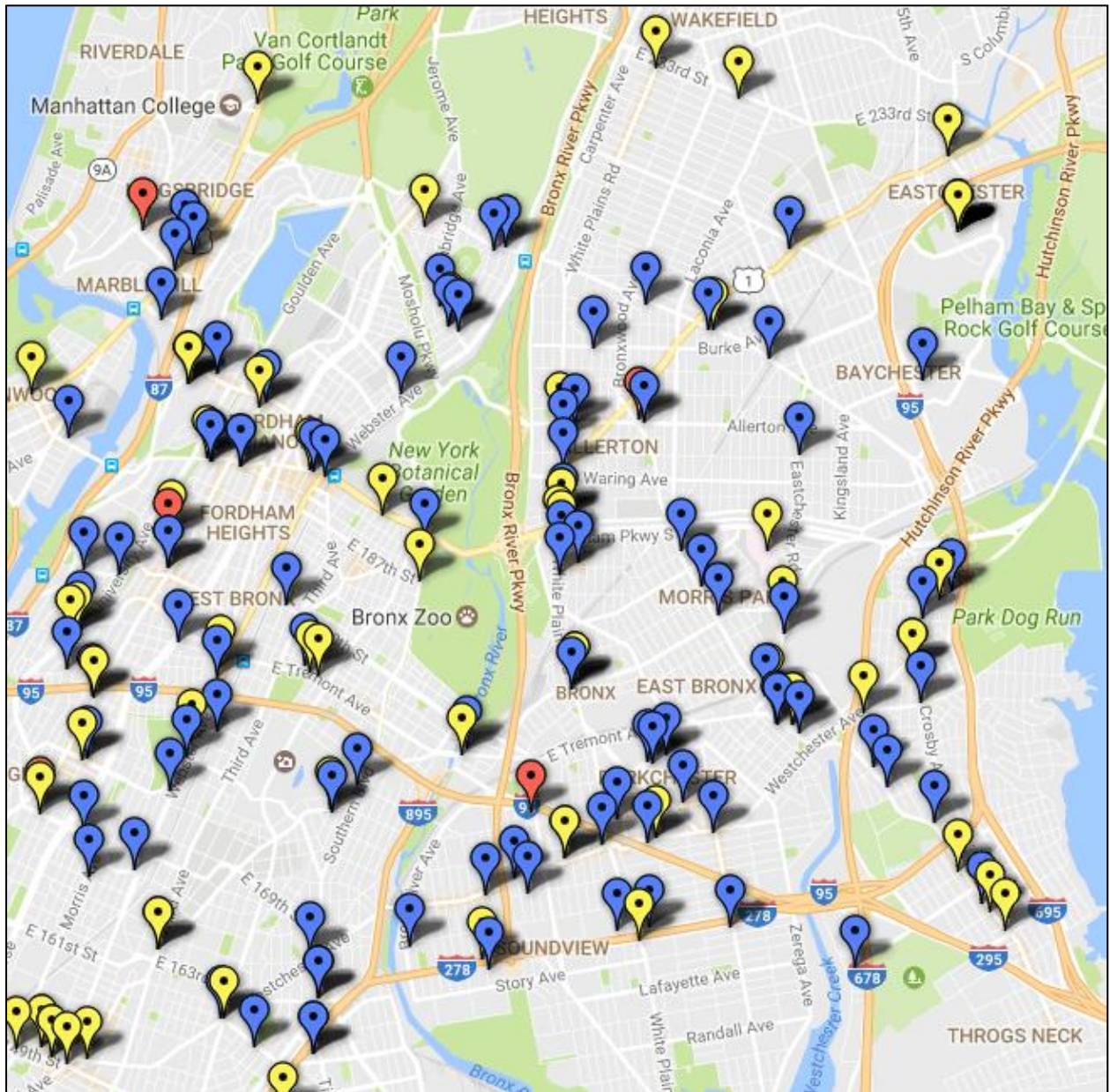
Map of Banks and ATMs in the Bronx



24 different banks and 150 Branches in the Borough




	Alma Bank		Dime		Santander
	Amalgamated Bank		HSBC		Signature Bank
	Apple Bank		M&T		Spring Bank
	Bank of America		NY Community Bank		Sterling National Bank
	Chase Bank		Northeast Community Bank		TD Bank
	Citibank		Ponce de Leon		US Alliance Financial
	Country Bank		Popular Community Bank		Wells Fargo
	Cross County Federal Savings Bank		Ridgewood Savings Bank		

ALLPOINT, COOP, and MONEYPASS ATM Networks



Network

Participating locations:

	<u>Allpoint</u>	Target, Costco Wholesale, Walgreens and CVS Pharmacy (100)
	<u>Coop</u>	Rite-aid and Dunkin Donuts (43)
	<u>Moneypass</u>	Seven Eleven, BP Gas Stations (19)

Comparing Fees: Check Cashers vs. Bank Accounts

Suppose you receive a paycheck of \$600 twice per month and pay 2 bills per month. Below is a sample comparison of the fees you will incur at a check casher, with a low cost bank account, and with a free bank account in one year.

If you use a check casher

Services Used	Fee Amount	Fees in One Month	Fees in One Year
Cashing Checks Fee = 2.03% of check	\$12.18	\$24.36	\$292.32
Money Orders	\$2.00 Per money order	\$4.00	\$48.00
Total Cost in One Year: \$340.32			

If you have a low cost account with a bank or credit union

Services Used	Fee Amount	Fees in One Month	Fees in One Year
Writing Checks	\$25.00 (cost for one book of checks)	N/A	\$25.00
ATM Withdrawal	\$3.50 Per withdrawal at an unaffiliated ATM	\$3.50 One withdrawal a month at an unaffiliated ATM	\$42.00
Monthly Account Fee	\$5.00	\$5.00	\$60.00
Total Cost in One Year: \$127.00			

If you have a free account at a bank or credit union

Services Used	Fee Amount	Fees in One Month	Fees in One Year
Writing Checks (online bill pay could reduce this fee)	\$25.00 (cost for one book of checks)	N/A	\$25.00
ATM Withdrawal	\$3.50 Per withdrawal at an unaffiliated ATM	\$3.50 One withdrawal a month at an unaffiliated ATM	\$42.00
Total Cost in One Year: \$67.00			

The fees above are estimations based on typical costs and vary by institution and account type. According to the above scenarios, in one year you would save \$213.32 at a low cost banking institution compared to a check casher, which is equal to 17.8 % of your monthly income of \$1,200. With a free checking account, you would save \$273.32, or 22.8 % of your monthly income compared to using a check casher. This means in a year you can avoid \$3,279.84 in fees and instead keep them in your pockets.

E-checking accounts: These checking accounts are typically free, however they are for customers who are comfortable only managing their finances online. Benefits vary, but typically include limited ATM fee reimbursements. Please visit the financial institution website for more information and to ensure that the account listed is still up to date.

Ally Bank

<https://www.ally.com>

E-Checking

Minimum to open: \$0

Monthly fees: \$0

Minimum balance: None required

Benefits: Deposit checks using camera, Free Bill Pay

Capital One -360

<https://www.capitalone.com>

E-Checking

Minimum to open: \$0

Monthly fees: \$0

Minimum balance: None required

Benefits: Free Mastercard Debit Card, Earn Interest, Free Person2Person payments and Bill Pay

Charles Schwab

<https://www.schwab.com>

Schwab Bank High Yield Investor Checking Account

Minimum to open: \$0

Monthly fees: \$0

Minimum balance: None required

Benefits: Unlimited ATM fee rebates, Free foreign currency withdrawals

Sterling National Bank

<https://www.snb.com>

E-Checking

Minimum to open: \$0

Monthly fees: \$0

Minimum balance: None required

Benefits: Deposit checks using camera, Free Bill Pay

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.

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			

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 due to a [ChexSystems report](#), 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](#).



ALMA BANK

www.almabank.com

718-267-ALMA (2562)

Routing Number: 026014384

Number of branches in the Bronx: 1

- 1) 1705 Crosby Ave Pelham Branch

Most affordable personal checking account

Basic Checking

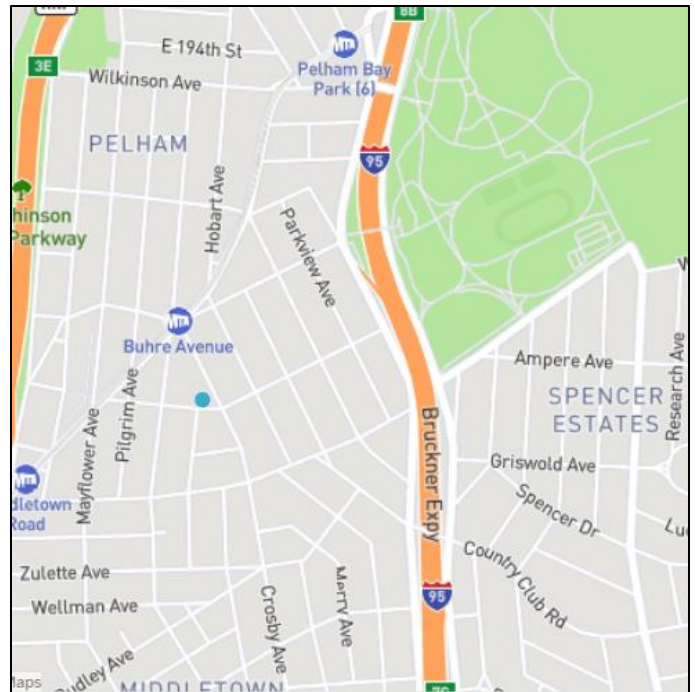
Minimum to open: \$10.00

Monthly fees: None

Minimum balance: None required

Benefits: Debit Mastercard, 10 free checks per month, Deposit Rental Box

Surcharge-Free ATM Network: Allpoint



AMALGAMATED BANK

www.amalgamatedbank.com

718-841-2665

Routing number: 026003379

Number of branches in the Bronx: 3

- 1) 94 E Burnside Ave Burnside Branch
- 2) 3770 E Tremont Ave Tremont Branch
- 3) 2067 Bartow Ave Co-op City Branch

Most affordable personal checking account

Access Banking

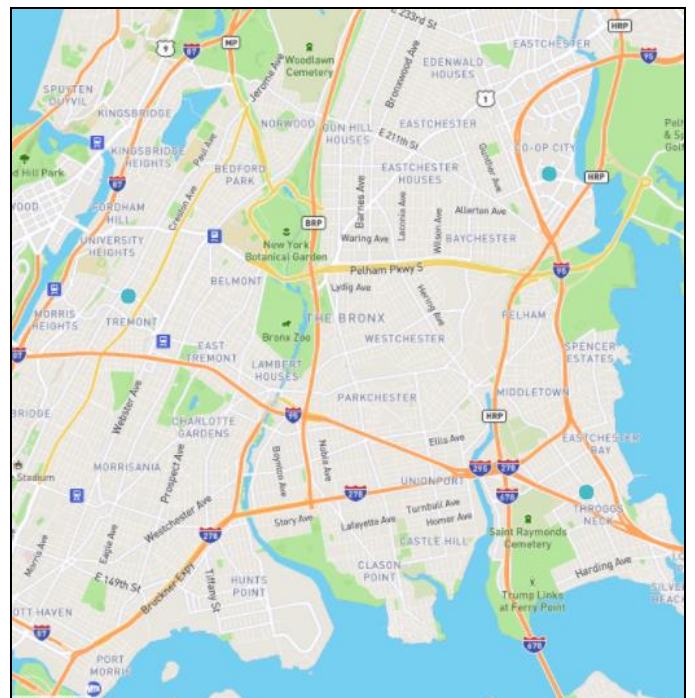
Minimum to open: None

Monthly fees: \$3

Minimum balance: None required

Benefits: No overdraft fee, 10 free checks per month

Surcharge-Free ATM Network: Allpoint





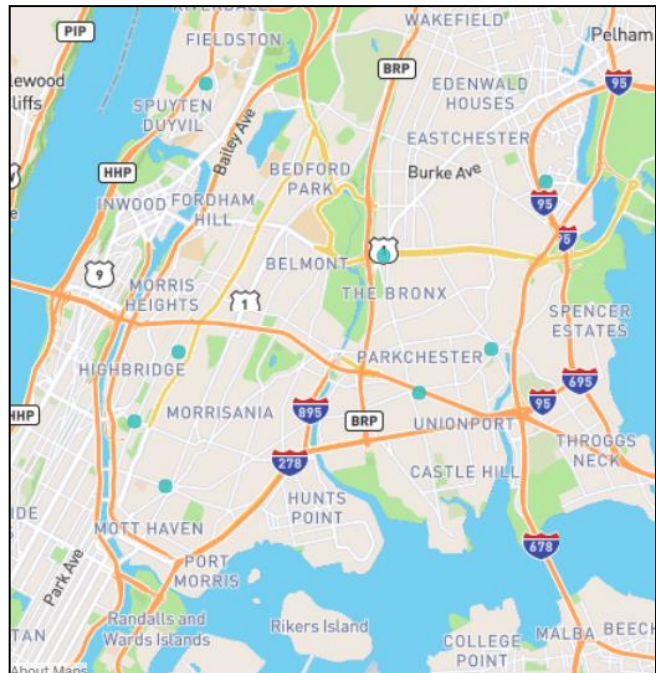
www.applebank.com

914-902-2775

Routing Number: 226070584

Number of branches in the Bronx: 9

- | | | |
|----|----------------------|------------------|
| 1) | 44 E 161st St | Branch |
| 2) | 12 Westchester Sq | Branch |
| 3) | 626 Pelham Pkwy S | Branch |
| 4) | 3552 Johnson Ave | Riverdale Branch |
| 5) | 101 E 170th St | Branch |
| 6) | 370 E 149th St | Branch |
| 7) | 120 East Fordham Rd | Branch |
| 8) | 74 Hugh J. Grant Cir | Branch |
| 9) | 2021 Bartow Ave | Branch |



Most affordable personal checking account

ExtraValue Checking

Minimum to open: \$100

Monthly fees: None

Minimum balance: None required

Benefits: Free first order of personalized checks, \$100 cash bonus with direct deposit

Surcharge-Free ATM Network: None



BANK OF AMERICA

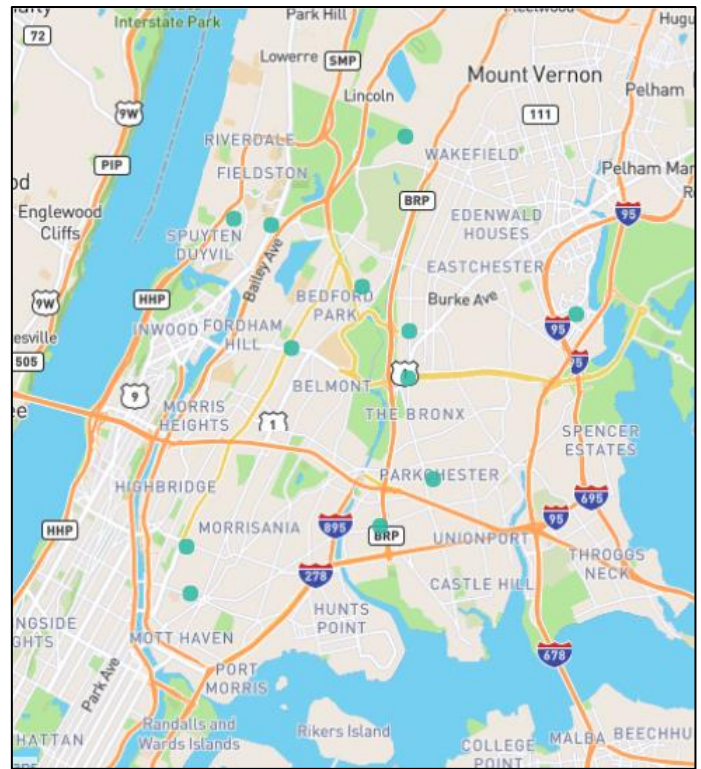
www.bankofamerica.com

800-432-1000

Routing number: 021000322

Number of branches in the Bronx: 12

- | | | |
|-----|----------------------|-------------------------------|
| 1) | 248 E Fordham Rd | E Fordham Branch |
| 2) | 65 Metropolitan Oval | Parkchester Branch |
| 3) | 2198 White Plains Rd | Pelham Parkway Branch |
| 4) | 3508 Johnson Ave | Riverdale Branch |
| 5) | 299 E 204th St | Perry Branch |
| 6) | 700 Allerton Ave | Allerton Branch |
| 7) | 1620 Westchester Ave | Westchester Branch |
| 8) | 2136 Bartow Ave | Co-op Branch |
| 9) | 4361 Katonah Ave | Woodlawn Heights Branch |
| 10) | 329 E 149th St | E 149 th St Branch |
| 11) | 193 W 237th St | Broadway Branch |
| 12) | 200 E 161st St | Concourse Plaza Branch |



Most affordable personal checking account

Core Checking

Minimum to open: \$25

Monthly fees: None with a monthly direct deposit of at least \$250 or a minimum daily balance of \$1,500. Otherwise, the monthly fee is \$12.

Minimum balance: None required

Benefits: Cardless ATM, maintenance fee waived for students under 24

Surcharge-Free ATM Network: Allpoint



CAPITAL ONE BANK

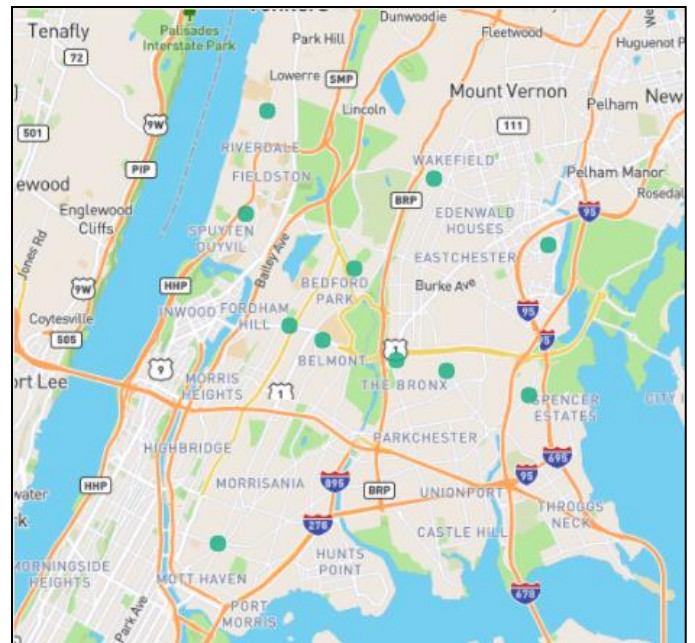
www.capitalone.com

800-655-Bank (2265)

Routing number: 031176110

Number of branches in the Bronx: 13

- | | | |
|-----|------------------------|--------------------------|
| 1) | 3517 Johnson Ave | Riverdale/Johnson Branch |
| 2) | 557 Melrose Ave | The Hub Branch |
| 3) | 4201 White Plains Rd | Wakefield Branch |
| 4) | 3159 Bainbridge Ave | Bainbridge Branch |
| 5) | 5977 Riverdale Ave | Riverdale Branch |
| 6) | 3780 E Tremont Ave | Tremont Ave Branch |
| 7) | 151 E Fordham Rd | Fordham Rd Branch |
| 8) | 725 Co-Op City Blvd | Co-op Branch |
| 9) | 35 Westchester Square | Westchester Branch |
| 10) | 3049 Buhre Ave | Buhre Branch |
| 11) | 1941 Williamsbridge Rd | Williams Bridge Branch |
| 12) | 2159 White Plains Rd | Pelham Parkway Branch |
| 13) | 500 East Fordham Rd | Theodore Roosevelt H.S |



Most affordable personal checking account

Rewards Checking

Minimum to open: \$50

Monthly fees: None with either a daily balance of \$300 or a monthly direct deposit of at least \$250. Otherwise, the monthly fee is \$8.95.

Minimum balance: None required

Benefits: CreditWise, a free tool to monitor credit score, limited service center @ Fordham Leadership Academy, in the Theodore Roosevelt H.S. Money account for teens.

Surcharge-Free ATM Network: Allpoint



CHASE BANK

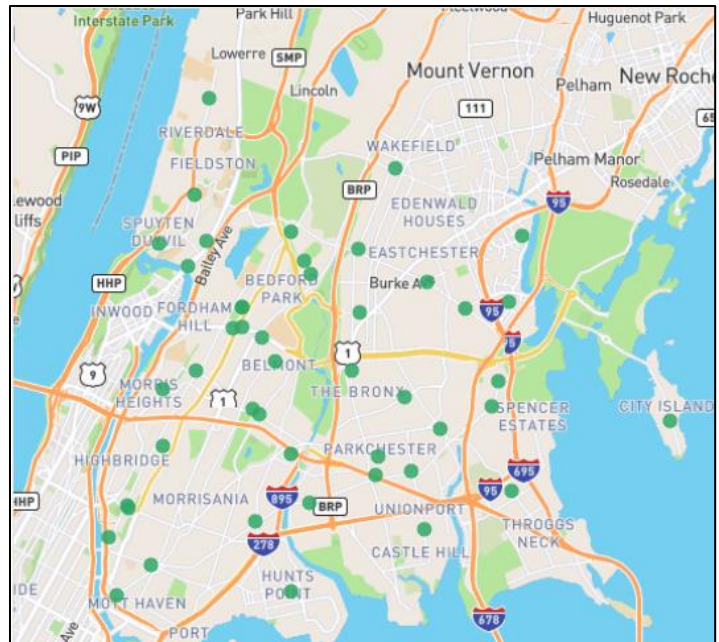
www.chase.com

800-935-9935

Routing number: 021000021

Number of branches in the Bronx: 46

- | | | |
|---------------------------|--------|--|
| 1) 13B Knolls Crescent | Branch | |
| 2) 3775 Riverdale Ave | Branch | |
| 3) 5656 Riverdale Ave | Branch | |
| 4) 207 City Island Ave | Branch | |
| 5) 3528 E Tremont Ave | Branch | |
| 6) 75 E 161st St | Branch | |
| 7) 725 E 233rd St | Branch | |
| 8) 1755 University Ave | Branch | |
| 9) 3408 Jerome Ave | Branch | |
| 10) 5 W Burnside Ave | Branch | |
| 11) 3169 Bainbridge Ave | Branch | |
| 12) 270 E 137th St | Branch | |
| 13) 360 E 149th St | Branch | |
| 14) 601 E Tremont Ave | Branch | |
| 15) 695 E Tremont Ave | Branch | |
| 16) 2402 Arthur Ave | Branch | |
| 17) 257 E Fordham Rd | Branch | |
| 18) 1051 Westchester Ave | Branch | |
| 19) 2 E Kingsbridge Rd | Branch | |
| 20) 748 Allerton Ave | Branch | |
| 21) 3514 White Plains Rd | Branch | |
| 22) 66 E Kingsbridge Rd | Branch | |
| 23) 1308 E Gun Hill Rd | Branch | |
| 24) 1536 Westchester Ave | Branch | |
| 25) 784 Castle Hill Ave | Branch | |
| 26) 1355 Oak Point Ave | Branch | |
| 27) 675 Co-Op City Blvd | Branch | |
| 28) 2130 Bartow Ave | Branch | |
| 29) 311 E 204th St | Branch | |
| 30) 96 E 170th St | Branch | |
| 31) 2725 E Tremont Ave | Branch | |
| 32) 1068 Morris Park Ave | Branch | |
| 33) 3008 Buhre Ave | Branch | |
| 34) 3217 Westchester Ave | Branch | |
| 35) 11 Hugh J. Grant Cir | Branch | |
| 36) 1309 Castle Hill Ave | Branch | |
| 37) 2126 White Plains Rd | Branch | |
| 38) 1489 Metropolitan Ave | Branch | |
| 39) 90 W 225th St | Branch | |
| 40) 76 E 161st St | Branch | |
| 41) 128 E Fordham Rd | Branch | |
| 42) 1650 E Gun Hill Rd | Branch | |
| 43) 5581 Broadway | Branch | |
| 44) 74 Horizon Plaza | Branch | |
| 45) 654 Exterior Street | Branch | |
| 46) 4780 3rd Ave | Branch | |



Most affordable personal checking account

Chase Total Checking

Minimum to open: \$25

Monthly fees: \$12, waived with daily balance of \$1,500 or a monthly direct deposit of \$500.

Minimum balance: None required

Benefits: Robust bill pay, mobile App and online banking, with alerts and automatic features.

Free FICO Score and Chase Quickpay with Zelle. Surcharge-Free ATM Network: None



CITI BANK

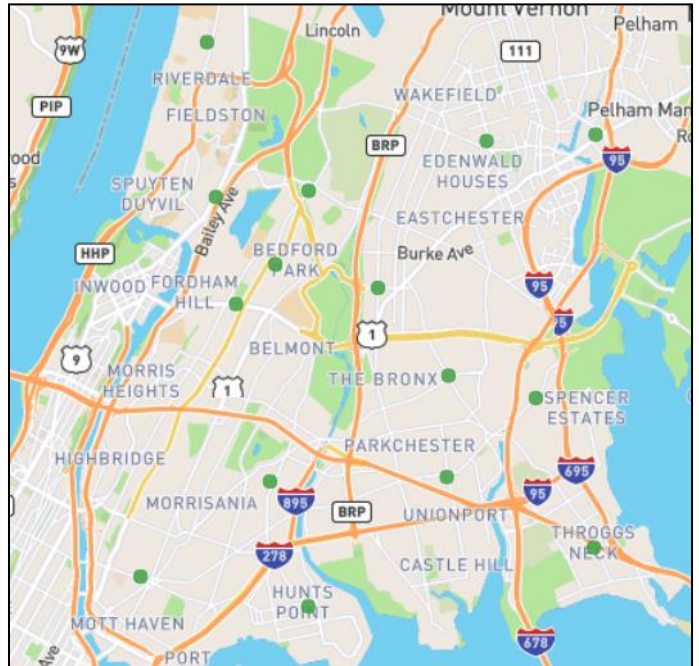
<https://online.citibank.com>

800-374-9700

Routing number: 021000089

Number of branches in the Bronx: 14

- | | | |
|-----|-------------------------------|--------|
| 1) | 1800 Williamsbridge Rd | Branch |
| 2) | 1766 Crosby Ave | Branch |
| 3) | 1265 Castle Hill Ave | Branch |
| 4) | 3955 Baychester Ave | Branch |
| 5) | 3454 Jerome Ave | Branch |
| 6) | 704 Allerton Ave | Branch |
| 7) | 2481 Creston Ave | Branch |
| 8) | 5671 Riverdale Ave | Branch |
| 9) | 349 E 149th St | Branch |
| 10) | 3924 E Tremont Ave | Branch |
| 11) | 5660 Broadway | Branch |
| 12) | 550 Hunts Point Ave | Branch |
| 13) | 1463 Southern Blvd | Branch |
| 14) | 234 East 198 th St | Branch |



Most affordable personal checking account

Simple Checking

Minimum to open: \$0

Monthly fees: \$12, waived with direct deposit and one qualifying bill payment per month.

Minimum balance: None required

Benefits: Free unlimited check writing, free global transfers to select countries, special perks for those 62 and older.

Affordable Access Banking

Minimum to open: \$0

Monthly fees: \$10, waived with 1 qualifying direct deposit during the statement period; or 1 qualifying bill payment during the statement period; or \$1,500 or more in prior calendar month combined average balance in the Access Account Package. This account doesn't come with checks and has no overdraft charges.

Surcharge-Free ATM Network: Allpoint and MoneyPass



COUNTRY BANK

www.countrybnk.com

800-322-8233

Routing number: 021911369

Number of branches in the Bronx: 2

- 1) 4349 Katonah Ave Woodlawn Branch
- 2) 583 W 235th St Riverdale Branch

Most affordable personal checking account

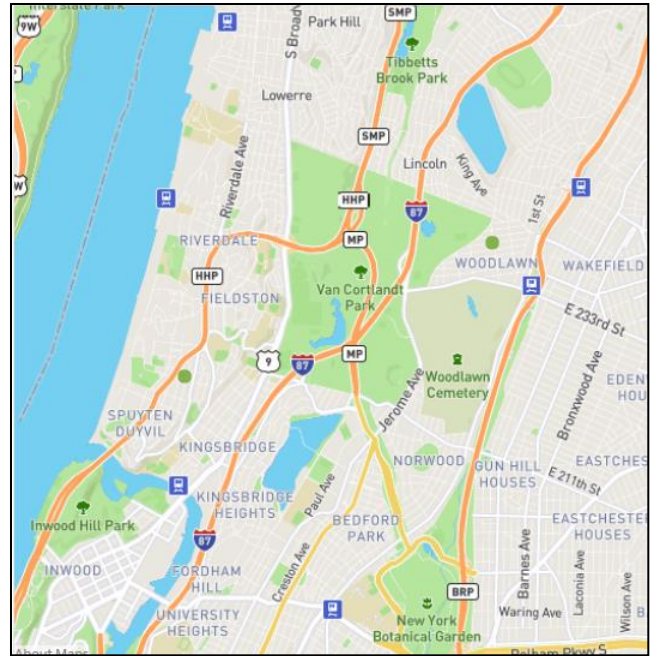
Basic Banking

Minimum to open: \$25

Monthly fees: \$3.00 a month and \$1.00 per debit over ten in any statement cycle.

Benefits: Free first order of checks

Surcharge-Free ATM Network: Allpoint



CROSS COUNTY FEDERAL SAVINGS BANK

www.crosscounty.com

718-828-5600

Routing number: 226072472

Number of branches in the Bronx: 1

- 1) 791 Morris Park Ave Van Nest Branch

Most affordable personal checking account

Free Checking Account

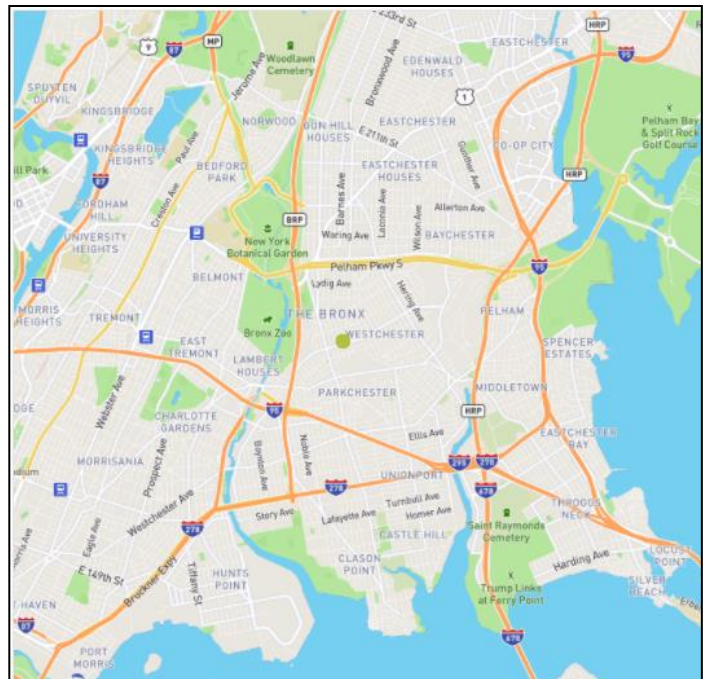
Minimum to open: \$1.00

Monthly fees: \$1.50

Minimum balance: None required

Benefits: First 25 checks free

Surcharge-Free ATM Network: None





DIME SAVINGS BANK OF WILLIAMSBURG

www.dime.com

800-321-DIME (3463)

Routing number: 226070306

Number of locations in the Bronx: 1

- 1) 1931 Turnbull Ave Soundview Branch

Most affordable personal checking account

Perfectly Free Checking

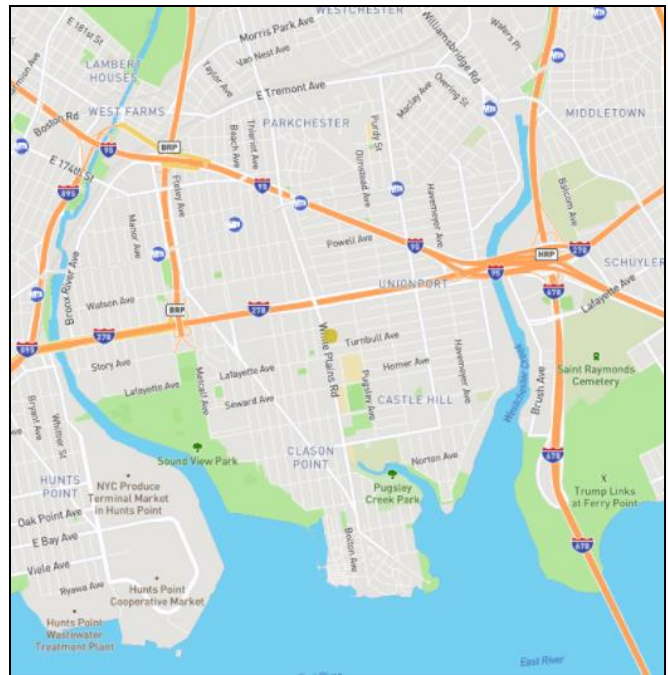
Minimum to open: \$25

Monthly fees: None

Minimum balance: None required

Benefits: First 50 checks are free, no outside ATM charge from DIME for Prime Dime Account

Surcharge-Free ATM Network: None



HSBC

www.us.hsbc.com

800-975-4722

Routing number: 021001088

Number of branches in the Bronx: 8

- 1) 569 W 235th St Riverdale Branch
- 2) 1499 West Ave Parkchester Branch
- 3) 3478 Boston Rd Boston Rd Branch
- 4) 1580 Westchester Ave Soundview Branch
- 5) 2014 Bartow Ave Co-op City Branch
- 6) 1756 Crosby Ave Crosby Branch
- 7) 1360 E Bay Ave Bronx Market Branch
- 8) 1 E Fordham Road Fordham Branch

Most affordable personal checking

Basic Checking

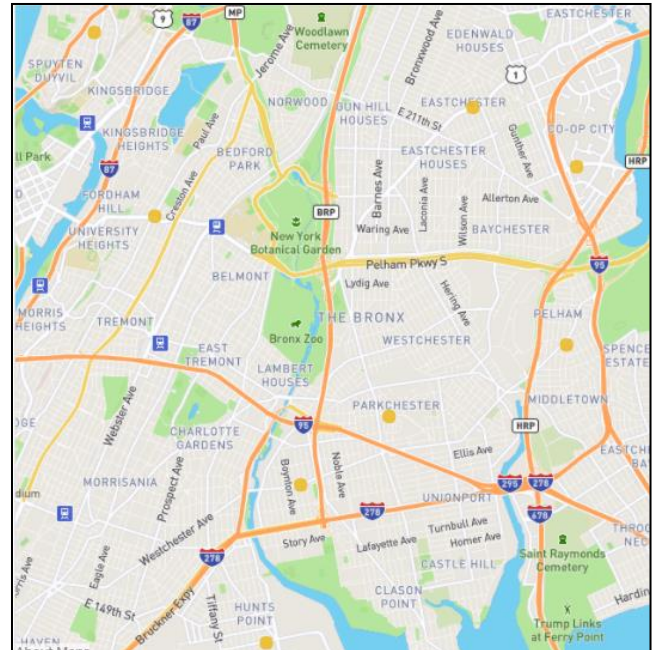
Minimum to open: \$0

Monthly fees: \$3

Minimum balance: None required

Benefits: Up to 8 free checks or withdrawal slips per month, HSBC International Services

Surcharge-Free ATM Network: None





M&T Bank

www.mtb.com

718-764-8906

Routing number: 022000046

Number of branches in the Bronx: 1

- 1) 2460 Grand Concourse Fordham Branch

Most affordable personal checking account

EZChoice Checking

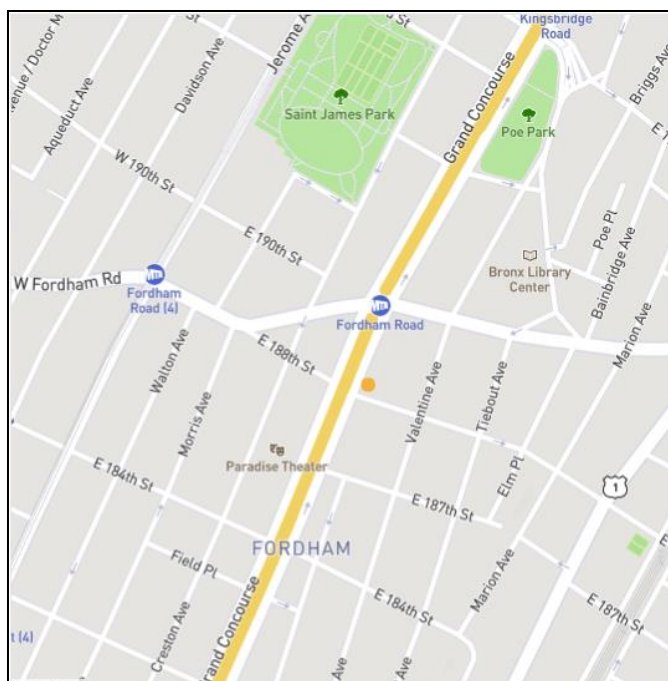
Minimum to open: \$25

Monthly fees: \$6.95, waived if 1 transaction (deposit/withdrawal/debit purchase) is made each month.

Minimum balance: None required

Benefits: Mobile banking, easy to avoid monthly fee, reimbursed up to \$2 for Non M&T ATM

Surcharge-Free ATM Network: Speedway



NEW YORK COMMUNITY BANK

www.mynycb.com

877-786-6560

Routing number: 226071004

Number of branches in the Bronx: 2

- 1) 3681 E Tremont Ave Throggs Neck Branch
- 2) 2136 Bartow Ave Co-op City Branch

Most affordable personal checking account

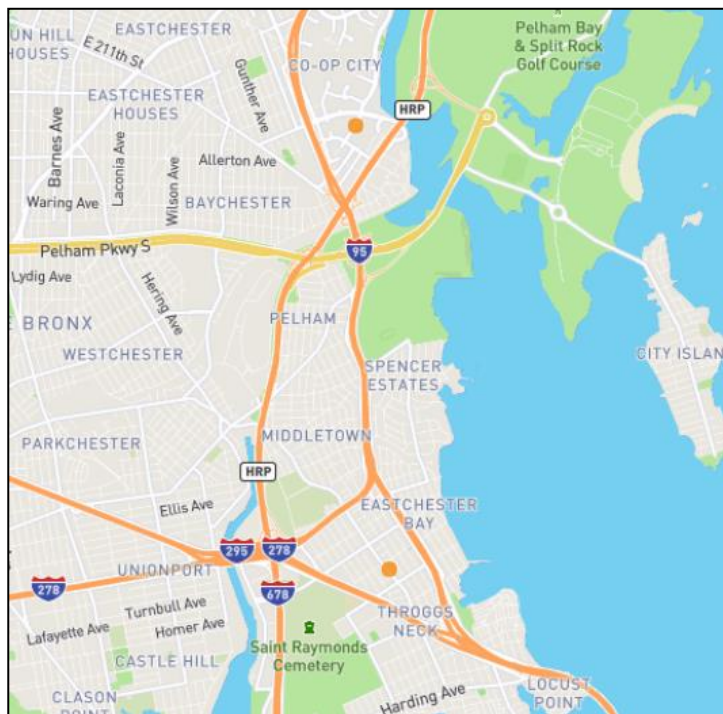
My Community Free Checking

Minimum to open: \$1

Monthly fees: None with E-statement

Minimum balance: None Surcharge-Free ATM Network:None

Benefits: Unlimited check writing, rewards are available and overdraft shield.





NORTHEAST
COMMUNITY BANK

NORTHEAST COMMUNITY BANK

www.necommunitybank.com

877-GO-4-NECB (6322)

Routing number: 226071004

Number of branches in the Bronx: 1

- 1) 590 E 187th St Fordham Branch

Most affordable personal checking account

Back to Basics Checking

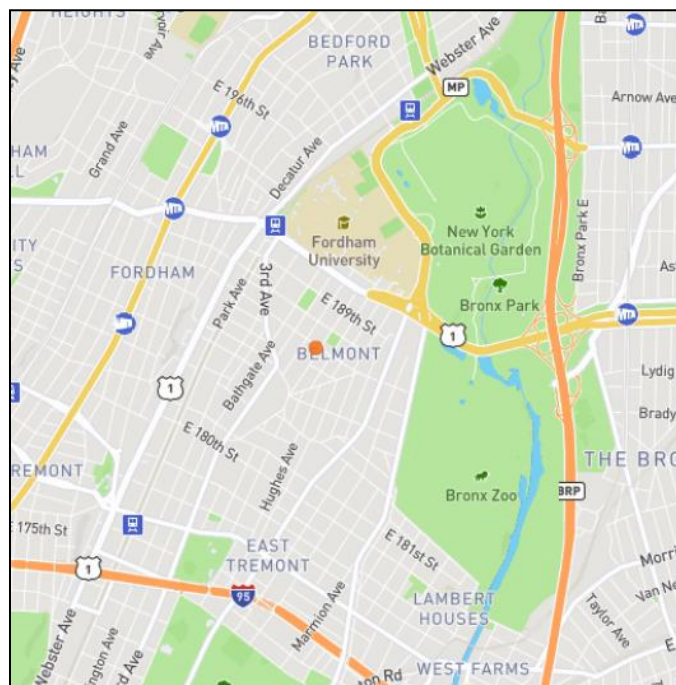
Minimum to open: \$100

Monthly fees: \$5

Minimum balance: None required

Benefits: Unlimited check writing

Surcharge-Free ATM Network: AllPoint



Ponce De Leon
FEDERAL BANK

PONCE DE LEON

www.poncedeleonbank.com

718-892-9770

Routing number: 226070131

Number of branches in the Bronx: 4

- 1) 30 E 170th St Jerome Ave Branch
- 2) 980 Southern Blvd Branch
- 3) 2244 Westchester Ave Branch
- 4) 5560 Broadway Riverdale Branch

Most affordable personal checking account

Free Checking

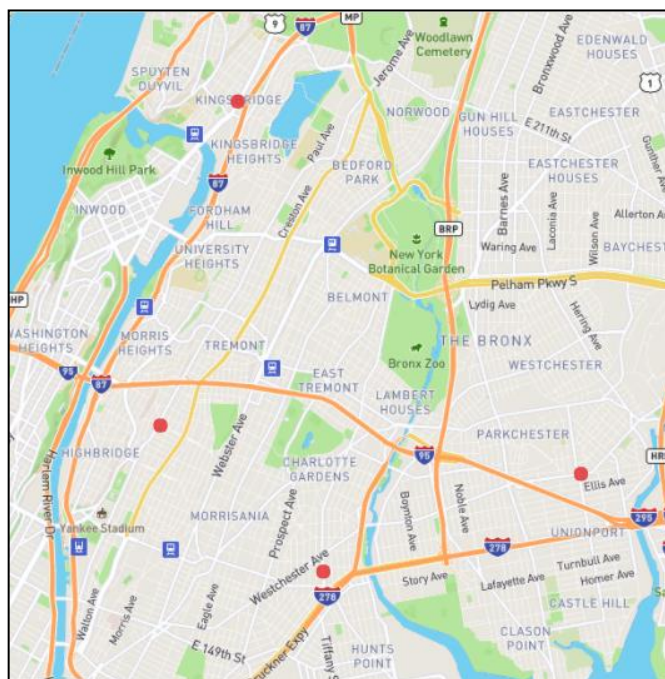
Minimum to open: \$100

Monthly fees: None

Minimum daily balance: None required

Benefits: Unlimited Check writing, overdraft cash reserve available. Surcharge-Free ATM

Network: None





POPULAR COMMUNITY BANK

www.popularcommunitybank.com

800-377-0800

Routing number: 21272626

Number of branches in the Bronx: 5

- 1) 1170 Castle Hill Ave Branch
- 2) 379 East 149th St Branch
- 3) 752 E Tremont Ave Branch
- 4) 301 E Fordham Rd Branch
- 5) 1046 Southern Blvd Branch

Most affordable personal checking account

Totally Free Checking

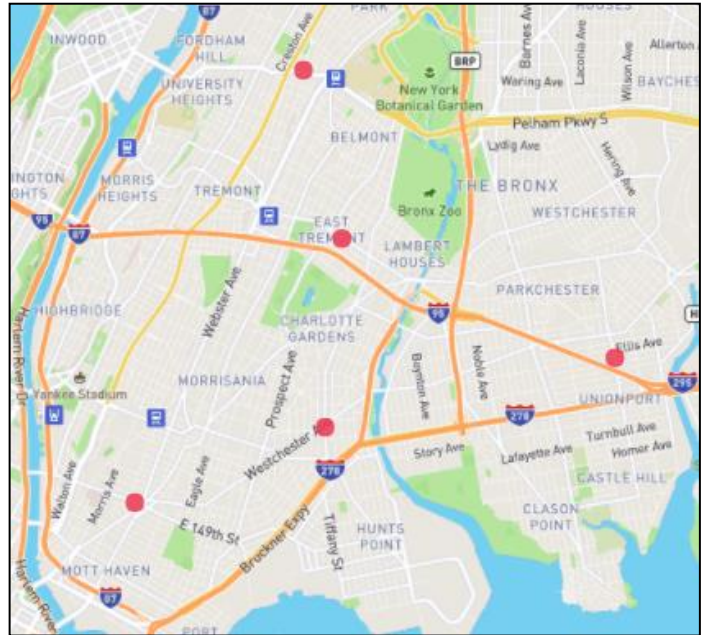
Minimum to open: \$25

Monthly fees: None with 5 transactions per month

Minimum balance: None required

Benefits: Unlimited check writing, automatic funds transfers

Surcharge-Free ATM Network: Allpoint Network





RIDGEWOOD SAVINGS BANK

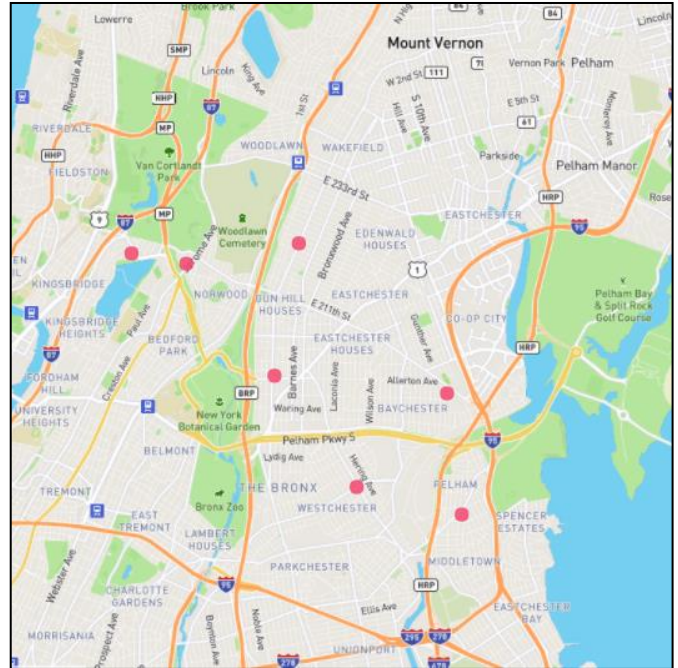
www.ridgewoodbank.com

718-240-4800

Routing number: 226071033

Number of branches in the Bronx: 7

- 1) 1745 Crosby Ave Branch
- 2) 1134 Morris Park Ave Morris Branch
- 3) 3445 Jerome Ave Branch
- 4) 711 Allerton Ave Branch
- 5) 1770 E Gun Hill Rd Branch
- 6) 3899 Sedgwick Ave Branch
- 7) 3824 White Plains Rd Branch



Most affordable personal checking account

[Basic Checking](#)

Minimum to open: \$25

Monthly fees: \$3, waived with \$2,500 daily balance, or monthly direct deposit, or e-statements.

Minimum balance: No requirement

Benefit: rewards and cash back, plus Interest rate discount on Ridgewood mortgage.

Surcharge Free ATM Network: AllPoint



SANTANDER BANK

www.santanderbank.com

877-768-2265

Routing number: 011075150

Number of branches in the Bronx: 3

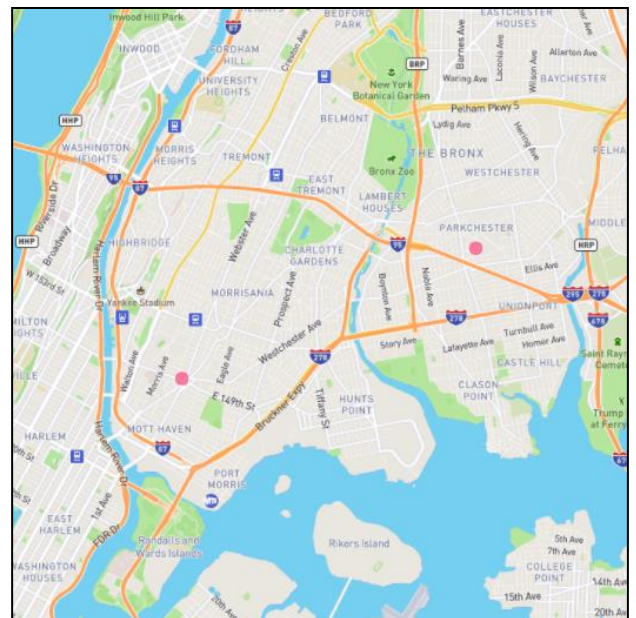
- 1) 389 E 149th St Branch
- 2) 1416 East Ave Branch
- 3) 220 East 161st St Branch

Most affordable personal checking account

[Classic Checking](#)

Minimum to open: \$100

Monthly fees: None with a \$500 average daily balance. Otherwise, fee is \$ 3.



Minimum balance: None required
 Benefits: Unlimited check writing, online bill pay.
 Surcharge Free ATM Network: CVS ATM



SIGNATURE BANK

www.signatureny.com

866-744-5463

Routing number: 26013576

Number of branches in the Bronx: 1

- 1) 421 Hunts Point Ave Drake Park S Branch

Most affordable personal checking account

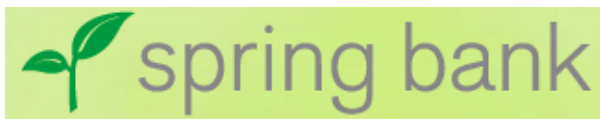
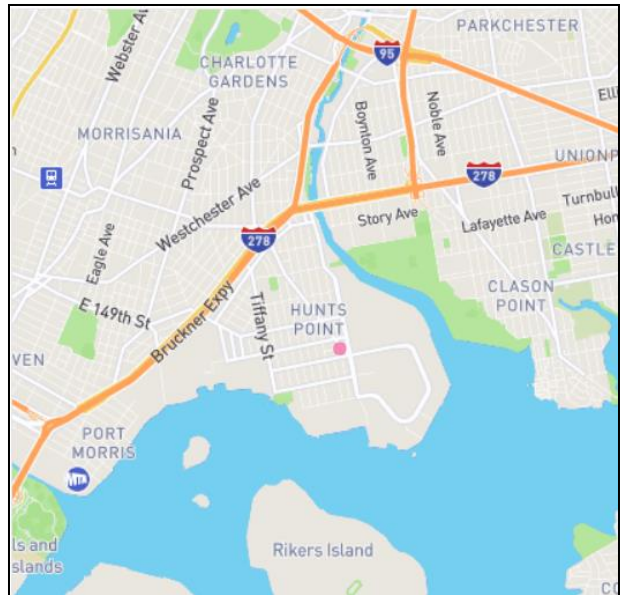
Signature Basic Checking

Minimum to open: \$0

Monthly fees: \$3, 8 free withdrawals and \$1.50 for each additional per month

Minimum balance: None required

Benefit: Signature Bank will reimburse ATM fees charged by another bank when using an ATM located in the U.S.



SPRING BANK

www.springbankny.com

718-879-5000

Routing number: 026014135

Number of branches in the Bronx: 1

- 1) 69 E 167th St Mount Hope Branch

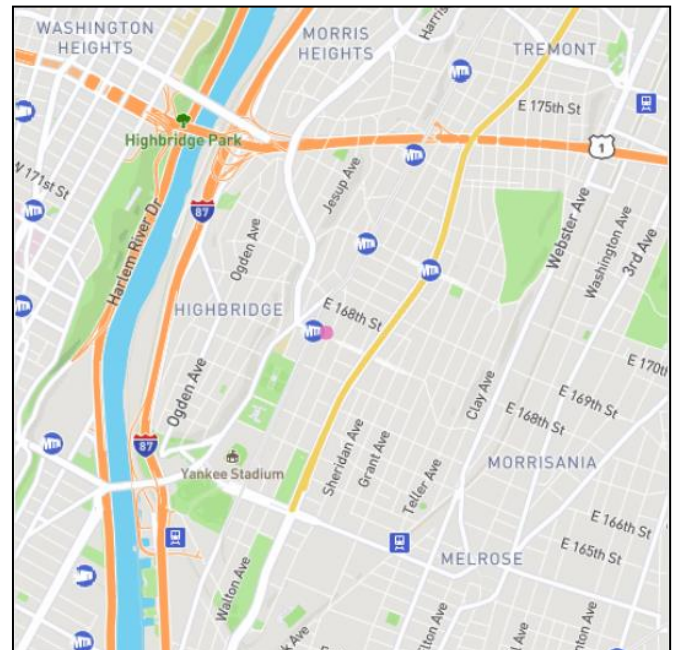
Affordable Checking Account Options:

Access Card

Minimum to open: \$25

Monthly fees: \$1, waived with Direct Deposit, \$2.50 per statement

Minimum balance: None required Benefits: No checks, but free ATM card Surcharge-Free
 ATM Network: Money Pass Network & Citi ATM's





STERLING NATIONAL BANK

www.snb.com

855-274-2801

Routing number: 021213397

Number of branches in the Bronx: 2

- 1) 369 E 149th St Hub Business Branch
- 2) 975 Allerton Ave Allerton Branch

Most affordable personal checking account

E-checking

Minimum to open: \$0

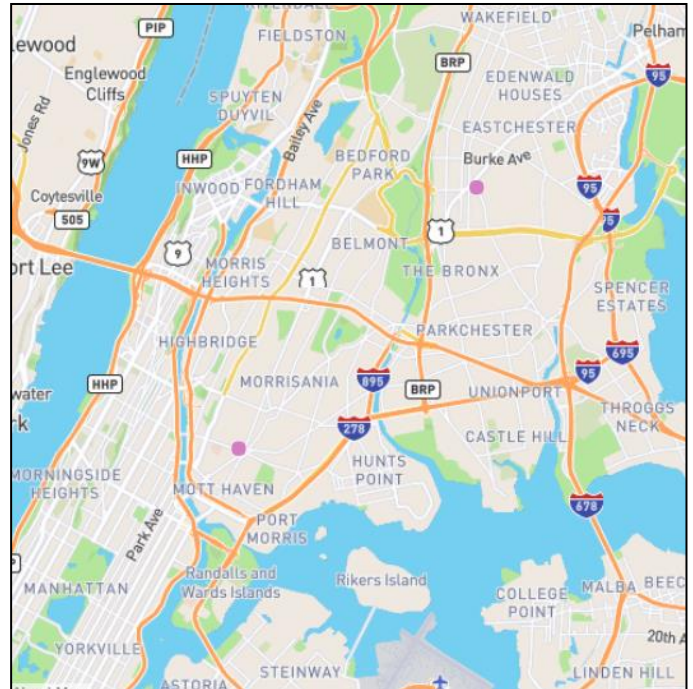
Benefits: Up to 15 free transactions/month

Monthly fees: \$6.95, waived if 1 transaction (deposit/withdrawal/debit purchase) is made each month.

Minimum balance: None required

Benefits: Mobile banking, easy to avoid monthly fee.

Surcharge-Free ATM Network: None





TD BANK

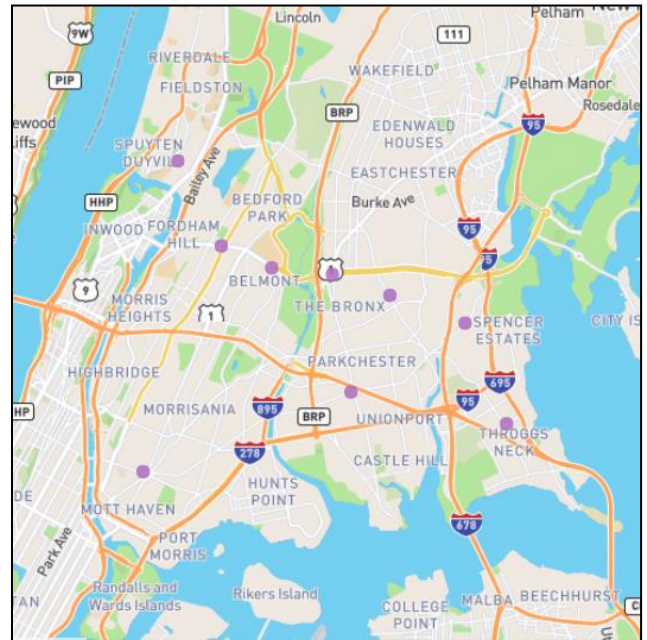
www.tdbank.com

888-751-9000

Routing number: 026013673

Number of branches in the Bronx: 9

- | | |
|----------------------------------|----------------------|
| 1) 1864 Williamsbridge Rd | Morris Park Branch |
| 2) 640 Pelham Pkwy | Pelham Branch |
| 3) 3755 E Tremont Ave | Schuylerville Branch |
| 4) 281 W 230th St | Branch |
| 5) 1866 Westchester Ave | Branch |
| 6) 640 E Fordham Rd | Branch |
| 7) 1765 Crosby Ave | Branch |
| 8) 148 Fordham Road | Branch |
| 9) 371 East 149 th St | Branch |



Most affordable personal checking account

TD Convenience

Minimum to open: \$0

Monthly fees: \$15, waived with \$100 daily minimum balance

Minimum balance: None required

Benefits: Open 7 days a week and late hours, first full order of checks at a discount price.

Surcharge Free ATM network: Boost Mobile and other locations



US ALLIANCE FINANCIAL

www.usalliance.org

914-921-0500

Routing number: 221981063

Number of branches in the Bronx: 1

- | | |
|------------------|-----------------|
| 1) 20 E 179th St | Mt. Hope Branch |
|------------------|-----------------|

Most affordable checking account option:

MyLife Checking

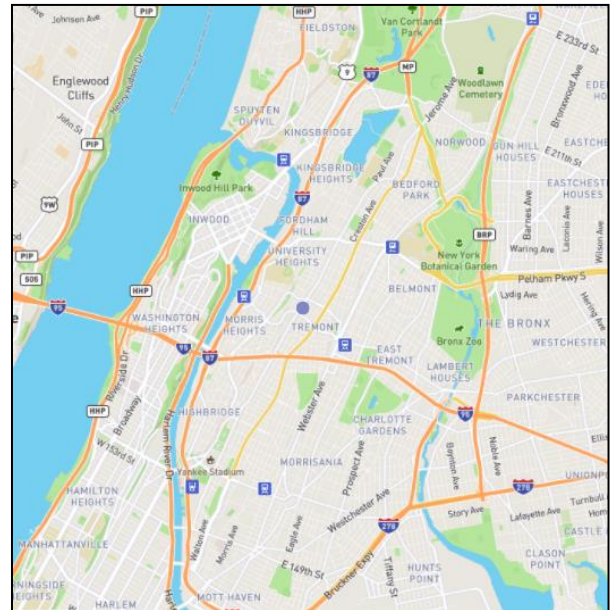
Minimum balance: None

Monthly fee: None

Benefits: Early pay direct deposit (up to 2 days early),

Monthly credit score, rebate on non-US Alliance ATM

fees, checking for teens. Free deposits and withdrawals from Rite Check and PAYNET check cashing locations, free access to Coop network ATMs.



Secured Credit Cards & Loans: A Banking Product and Credit Building Tool

Have you been denied a credit card or loan? Are you looking to establish or improve your credit score?

A secured card can be your first step in gaining control of your credit history. Secured Cards provide individuals with little or no credit history, that have been denied credit [or a traditional unsecured credit card] the opportunity to establish or improve their credit rating. This revolving product with the right spending plan can boost credit score and ultimately provide savings. A secured credit card or loan requires upfront cash deposit. The amount deposited is then secured by the bank as collateral and made available to the customer for purchases and payments. As the credit line on card is used and monthly payments are made, funds are renewed. At the end of the term, the cash deposited is returned with higher chances at being approved for an unsecured card and other forms of credits with fewer fees.

For example:

You obtain a secured card of \$500 and are required to deposit \$500

\$500 is your credit line and available for your use.

Bank will report usage, spending and repayment to credit bureau

If you pay the credit charges on time your credit will improve and you may access more traditional credit

If you do not repay the credit, the bank will keep your deposit and you may be charged additional fees.

As with any product and credit card, it is important to read the fine print and understand the terms: interest rates, fees, APR (Annual Percentage Rate), application fee. Also make sure that the payment history on the account will get reported to the three major credit bureaus (Experian, Equifax and Transunion). To really improve your score, avoid maxing out the card, maintain a low balance (only use 30%-50% of available balance) and always pay on time and if possible the full balance. Improvements to your credit score can be noticed within 6-18 months. Partially secured card are also offered and these provide a higher credit line than initial cash deposit. Certain banks also pay interest on deposit.

Below we've listed several cards and their benefits. Interested consumers can apply at local Branches or get help from a financial coach/advisor. Secured loans are also offered as a credit building product.

AMALGAMATED

Wells Fargo Secured Card

Annual Fee: \$ 25

Credit Line: \$ 300 – 10,000

APR: 19.49%

Late fee charges: up to \$37

Cash Advance Fee: \$10 (min.) or 5% of total

Benefits: Free online courses; report history to all 3 credit bureaus; higher credit line

BANK OF AMERICA

BankAmericard Secured Credit Card

Annual Fee: \$ 39

Credit Line: \$300- \$ 5,000 (in \$50 increment)

APR: 20.74%

Late fee charges: up to \$37

Cash Advance Fee: \$10 (min.) or 3% of total

Benefits: No application or activation fees; eligible to view FICO score each month.

APPLE BANK

Secured Visa Card

Annual Fee: \$ 19, 20.49% (Variable) APR

Credit Line: \$ 300+

Late fee charges: Up to \$35

Cash Advance Fee: \$15 (min.) or 5% of total

Benefits: Free online courses on credit

CAPITAL ONE

Secured MasterCard

Annual Fee: \$ 0

Partially Secured: Min. \$ 49, \$ 99, or \$ 200

Credit Line: \$ 200 - \$ 3,000

APR: 24.99% (Variable. Credit-based Approval)

Late fee charges: up to \$19

Cash Advance Fee: \$10 (min.) or 3% of total

Benefits: Free Credit Tracker; reports 3 bureaus

CITI

Citi Secured MasterCard

Annual Fee: \$ 29

Fully Secured: \$ 200 - \$ 5,000

Credit Line: \$ 200 - \$ 5,000

APR: 22.99%

Late fee charges: up to \$35

Cash Advance Fee: \$10 (min.) or 5% of total

Benefits: Interest earned on deposit (APY)

WELLS FARGO

Wells Fargo Secured Card

Annual Fee: \$ 25

Credit Line: \$ 300 – 10,000

APR: 19.49%

Late fee charges: up to \$37

Cash Advance Fee: \$10 (min.) or 5% of total

Benefits: Free online courses; report history to all 3 credit bureaus; higher credit line

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.

For free help reducing banking fees, comparing accounts, issues with Chex Systems, improving your credit score and/or enrolling in financial counseling & workshop contact UNHP at 718-933-2539 or [visit](http://www.unhp.org) www.unhp.org.