



## Partner Financial Institution Product Offerings

Financial Institution	Low or No Cost Account	Accept Matricula ID	Accept +1 Year Check History	Accept -1 Year Check History	Open with +6 Month History	Open with -6 Month History	Waive 1st Set NSF/OD Fees	Minimum Balance	Initial Deposit	Free Debit Card	Free Checks	Free Online Banking	Offer Savings Account
Army Aviation Center Federal Credit Union	Yes	Yes	With Approval	N/A	With Approval	No	With Approval	None	\$6	Yes	No	Yes	Yes
Azalea City Credit Union	Yes	No	N/A	Yes	N/A	N/A	N/A	None	\$30	Yes	N/A	Yes	Yes
BancorpSouth Bank	Yes	Yes	No	No	No	No	Yes	None	\$50	Yes	No	Yes	Yes
Bank of Evergreen	Yes	No	No	No	No	No	No	None*	\$100	Yes	Yes*	Yes	Yes
BB&T Bank	Yes	Yes	Yes	Yes	Yes	Yes	N/A	None	\$0	Yes	N/A	Yes	Yes
BBVA Compass Bank	Yes	Yes	With Approval	With Approval	With Approval	With Approval	Per 12 months	None	\$25	Yes	No	Yes	Yes
Bryant Bank	Yes	No	With Approval	With Approval	With Approval	With Approval	With Approval	None*	\$100	Yes	No	Yes	Yes
Century Bank*	Yes	No	N/A	N/A	N/A	N/A	N/A	None	\$50	Yes	N/A	Yes	Yes
Commonwealth National Bank *	Yes	No	N/A	N/A	N/A	N/A	With Approval	None	\$50	N/A	No	Yes	Yes
Community Bank	Yes	No	Yes*	Yes*	Yes*	Yes*	With Approval	None	\$50	Yes	Yes	Yes	Yes
First US Bank	Yes	Yes	N/A	N/A	N/A	N/A	No	None	\$50	Yes	No	Yes	Yes
Gulf Coast Federal Credit Union	Yes	No	Yes	N/A	N/A	NA	No	None	\$30	Yes	Yes*	Yes	Yes
Hancock Bank	Yes	No	N/A	N/A	N/A	N/A	With Approval	None	\$50	Yes	No	Yes	Yes
IBERIABANK*	Yes*	Yes	Yes*	Yes*	Yes*	Yes*	No	None	\$50	Yes	No	Yes	Yes
Merchants Bank	Yes	No	With Approval	With Approval	With Approval	No	No	None	\$100	Yes	Yes*	Yes	Yes
National Bank of Commerce	Yes	No	With Approval	N/A	N/A	NA	Yes	None	\$100	Yes	Yes*	Yes	Yes



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New Horizons Credit Union	Yes	No	No	No	No	No	No	None*	\$25	Yes	Yes*	Yes	Yes
PNC Bank, N.A.	Yes	Yes	Yes*	Yes*	Yes*	Yes*	Per 12 months*	None*	\$25	Yes	N/A	Yes	Yes
Regions Bank*	Yes	Yes	N/A	N/A	N/A	N/A	Yes*	None	\$50	Yes	No	Yes	Yes
The First Bank*	Yes	No	N/A	N/A	Yes	Yes	N/A	None	\$15	Yes	N/A	Yes	Yes
Trustmark National Bank	Yes	No	N/A	N/A	N/A	N/A	Yes	None	\$100	Yes	No	Yes	Yes
United Bank*	Yes	No	N/A	N/A	N/A	N/A	No	None	\$100	N/A	No	Yes	Yes
Wells Fargo Bank, N.A.**	Yes	Yes	Yes*	Yes*	Yes	Yes	N/A	None	\$25	Yes	N/A	Yes	Yes
West Alabama Bank	Yes	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*	None	\$100	N/A	No	Yes	Yes
Woodforest National Bank	Yes	Yes	N/A	N/A	N/A	N/A	With Approval	None	\$25	Yes	Yes	Yes	Yes

Some partner financial institutions may offer one or more products of a similar type. Products vary by institution and are subject to change without notice. Contact the financial institution for additional information. The list is not inclusive of all product offerings available at Bank On South Alabama partners.

### Definition of Terms:

**Financial Institution\*** - With asterisk(\*) offers a small dollar loan program.

**Financial Institution\*\***- With double asterisk(\*\*) complies with the National Bank On 2.0 Standards

**Low or No Cost Account** —Monthly service charge fee is from \$0 to \$10/month. Other charges may apply, and are available in account opening documents.

**Accept Matricula ID** —Accept Mexican Identification card when standard forms of identification are not available.

**Accept Check History** (all title headers) - Accept a negative history in Chex Systems, Telecheck, or Equifax Decision Power systems

**Waive 1 set of NSF/OD Fees**— Waive the first day’s fees for the accounts with insufficient funds to pay the checks.

**Minimum Balance**— Indicates whether a minimum balance must be maintained on a monthly basis in the account to avoid additional fees.

**Initial Deposit**— Dollar amount required to activate the account features and benefits.

**Free Debit Card, Checks and Online Banking** —Indicates whether the account includes these benefits.

**Offer Savings Account**— Indicates whether the financial institution also offers savings accounts. Contact institution for additional information.

**With Approval**— Indicates the financial institution representative will look at each customer’s situation to determine eligibility.

**N/A**— Indicates that the benefit of feature is either Not Applicable or Not Available for the product offering.