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Bank on Oakland  
Participating Institutions Directory  
November 11, 2009



Bank on Oakland is an initiative of the City of Oakland, the Office of Mayor Ronald V. Dellums, and United Way of the Bay Area as a part of the Bank on California project led by the Office of Governor Schwarzenegger to ensure every resident has access to mainstream financial services. In Oakland it is estimated that 30,000 of 115,000 households are without access to checking or savings accounts. Through Bank on Oakland, those who are unbanked or need a second-chance account have access to low or no cost banking products and free financial education. This will help working families in Oakland reduce their use of payday loan systems, increase financial education and provide entry on the road to financial self-sufficiency.

The convenience and safety of having a bank or credit union account is often taken for granted by a large majority of Oakland residents. Unbanked individuals spend an average of \$800 each year to cash their checks. Without bank accounts, many people are forced to carry large sums of cash and can easily fall victim to crime as a result. Financial security, personal safety, and simple convenience are byproducts of a financially educated Oakland community with access to mainstream financial services.

Over the past six months, banks and credit unions have met with a diverse coalition of partners to develop policies and product features that will facilitate banking for currently unbanked populations. This directory provides information about each participating financial institution's policies and product features, which you or your organization may use to spread the word about this timely opportunity.

The success of this initiative and the ability to reach our target communities will not happen without help from you and the hard-working Community-Based Organizations and Nonprofits who have invested countless hours into this initiative. By acting as trusted liaisons, reaching out to neighbors and clients to explain the benefits of using mainstream financial institutions, you will be part of helping thousands of Oakland residents get on the road to economic mobility. We encourage all to use this directory as a reference to help clients, neighbors and friends find the banking relationship that best meets their needs.

The coalition is also working to offer financial education, free tax preparation, and other asset building opportunities. To locate any of these services, or find a participating branch, just dial 2-1-1 from any phone. We hope that you will work closely with the partner institutions to connect people to these vital services as well.

If you have questions, suggestions, or want to partner with us please contact:

**Stacy Towles**

Bank on Oakland Coordinator  
United Way of the Bay Area  
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**Eloy A. Villafranca**

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Governor's Office of Planning and Research  
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<b>Local Government Federal Partners</b>
City of Oakland
Office of Mayor Ronald V. Dellums
Office of Governor Arnold Schwarzenegger
FDIC
<b>Non-profit Partners</b>
ACORN
Acts Full Gospel
Alameda Family Services
Allen Temple Baptist Church
AnewAmerica Community Corp
ASSETS
Bananas
Bay Area Legal Aid
BUILD
California Reinvestment Coalition
Casey Making Connections Oakland
Catholic Charities of the East Bay
CCCSEB/MMI
Center for Responsible Lending
Centro Legal de la Raza
Clinton Foundation
Community Financial Resources
Consumer Credit Counseling Service
EBALDC
Filipinos 4 Action
First Place for Youth
Healthy Oakland
Insight
Lao Family Comm. Dev. Inc
Lao Family Services
Making Connections Oakland
Oakland Army Base

OBDC
Operation Hope
Peralta Community Colleges District
San Antonio Cmty Develop
Supervisor Keith Carson Office
United Indian Nations
United Way of the Bay Area
Urban Strategies
Volunteers of America Bay Area
WAGES
Women's Initiative
Walter S. Johnson Foundation



Financial Institutions (by Branch Location)	Downtown/ China Town 94612	East/Fruitvale 94601, 94619, 94621	Hills/Mills 94613	Merit/Grand 94610, 94612	North/Temescal 94609	Piedmont/Montclair 94611	Rockridge/Claremont 94818	West 94607
United Commercial Bank	2							
Patelco Credit Union								
One California	1							
Union Bank of California								
Bank Of The West	1	1	1	1	1	2		
People's Federal Credit Union	1							
Oakland Municipal Credit Union	1	1						
Wachovia Bank	1			1		1		
Bank of America								
Citi Bank	1	1						



**Product Name:** United Commercial Bank Community Checking

**Account Features**

Minimum Opening Deposit Requirements: \$25.00

No Minimum Balance

Checks

Check card (six months after account opening upon request from customer)

Bill pay

**Fees**

Monthly Fee: None

Overdraft/Insufficient Funds: \$22 (waive one set of OD/NSF fee every 12 months)

Bounced Check: \$8 per item

Out of Network ATM: \$1 per transaction. Foreign (non-US) Transaction ATM Fee -  
Varies dependent upon the transaction amount.

Other Fees: Please refer to the attached fee schedule

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:**

Account available for persons with NSF/OD history on ChexSystems (*not fraud related*)  
with full repayment.

**Special Features:**

Remittance product

- Wire transfers (Six months after account opening. Limited to Asia.)**
- Money Orders**
- Cashiers' Checks (refer to the attached fee schedule)**
- Financial education training**
- Go Direct**

**Oakland UCB Branches**

**Name: Oakland/8<sup>th</sup> Street**

Street Address: 367 Eighth Street, Oakland, CA 94607

Telephone number: (510) 836-2881

Fax number: (510) 836-2325

Branch Manager: Andrea Ho, FVP, Regional Manager

Languages Spoken: English, Cantonese, Mandarin

Hours:

Monday - Friday            9:00 - 6:00

Saturday                    9:00 - 4:00

Sunday                      9:00 - 1:00

*Open at 7:30 first 3 days of each month*

**Name: Oakland/ Webster Street**

Street Address: 900 Webster Street, Oakland, CA 94607

Telephone number: (510) 451-5600

Fax number: (510) 465-9530

Branch Manager: Susanna Fong, VP

Languages Spoken: English, Cantonese, Mandarin

Hours:

Monday – Thursday    9:00 – 5:00

Friday                      9:00 – 6:00

Saturday                 9:00 – 4:00

Sunday                    9:00 – 1:00



OneCalifornia Bank, FSB

**Product Name: Fair Start Bank Account or Fair Basic Checking Account**

**Account Features**

**Minimum Opening Deposit Requirements:**

**\$0 – Fair Start Bank Account; \$50 – Fair Basic Checking Account**

**Minimum Balance Requirements: \$0**

**Checks - Offered with Fair Basic Checking Account only; 1<sup>st</sup> order of OneCal**

**Image checks are FREE**

**ATM card - Offered with Fair Start Bank Account : Daily cash withdrawal limit: \$205**

**Check Card - Offered with Fair Basic Checking Account**

**Bill pay - Available with Fair Basic Checking Account only**

**Fees**

***Monthly Fee:* \$5**

***Overdraft/Insufficient Funds:* \$25 per item; no charge for 1<sup>st</sup> occurrence; maximum daily limit: \$75.00**

***Bounced Check:* \$25.00 per item; no charge for 1<sup>st</sup> occurrence; maximum daily limit: \$75.00**

**Out of Network ATM:**

**Fair Start Bank Account - No OneCalifornia Bank fee for ATM withdrawal or PIN Point of Purchase, plus other ATM courtesy fee as charged by other banks or merchants on each transaction.**

**Fair Basic Checking Account - No OneCalifornia Bank fee for ATM withdrawal or PIN Point of Purchase if within 6 free per month, then \$1.00 for each use, plus other ATM courtesy fee as charged by other banks or merchants on each transaction.**



**Other Fees: ATM Balance inquiry: \$1.00; Rejected transaction: \$.50**

**Alternative IDs Accepted:**

When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

- Mexican Matrícula Consular ID
- Argentina Consular ID
- Guatemala Consular ID
- Colombia Consular ID

**ChexSystems Policy:**

OneCalifornia Bank strives to accommodate all customers with either a Fair Start Bank Account, a Fair Basic Checking Account (Checks and Debit Card offered with this account) or a Save 1st Savings Account. The type of account offered is determined by the ChexSystem score and reporting date. NO account is offered if the ChexSystem inquiry results in Suspected Fraud in excess of \$100.

**Special Features:**

- Remittance product:
- Wire transfers: Outgoing - \$25.00 each; Incoming - \$12.00 each
- Money Orders: Fair Start Bank Account – 8 free per month, then \$1 each
- Cashiers' Checks: \$4.00 each
- Financial education training: Offered by OneCalifornia Foundation located next door to OneCalifornia Bank
- Companion Save 1<sup>st</sup> Savings Account: Free of monthly service charge; \$25.00 opening deposit required; \$0 minimum balance required
- Direct Deposit available
- Online Banking: Free

Neighborhood	Address	Branch Manager	Phone	Languages Spoken
Downtown Oakland	1438 Webster Street	Renee Ash	(510) 550-8400	English, Spanish, Chinese, Burmese, Vietnamese, & Tagalog

Member FDIC





**Product Name:** Free Checking

**Account Features**

**Minimum Opening Deposit Requirements:** Standard Minimum \$100.00, Reduced to \$1.00 for Bank On California

**Minimum Balance Requirements:** None

- Checks** First 120 Wallet Size Checks Free
- Check card** ATM/Debit Card
- Bill pay**

**Fees**

**Monthly Fee:** None

**Bounced Check:** In a 12-month period, if your checks or other items are returned or paid, or other transactions are rejected or processed, when your account has nonsufficient funds, the following NSF Fees will apply:

Charges for each item up to a maximum of 5 items per day:	Returned/ Rejected/ Items per item	Paid/ Against Nonsufficient Funds/ Processed items per item
12-month period		
If 1-2 occurrences.....\$	22.00	24.00
If 3-5 occurrences.....\$	30.00	32.00
If 6+ occurrences.....\$	34.00	34.00

**Overdraft/Insufficient Funds:** These fees apply on the fourth calendar day that an account has been continuously overdrawn (counting the day the overdraft first occurs as the first calendar day). \$6 per-business-day fee for up to 10 business days; up to a maximum of \$60 each time the account becomes overdrawn.

**Out of Network ATM:** \$2 or \$2.50 fee plus surcharges pass-through

**Other Fees:** None

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** Union Bank will open an account for persons with NSF/OD history on ChexSystems, except for those with fraud related histories. If the ChexSystems history is more than one year old and not fraud related, the account will be opened as usual once outstanding overdraft owed is paid.

**Special Features:**

- Wire transfers**
- Money Orders**
- Cashiers' Checks**
- Financial education training available online at [www.uboc.com](http://www.uboc.com). Visit the Education Center within the "Personal" tab**
- Free Online Banking with Bill Pay for personal accounts**
- 24 hour, automated telephone banking. This password protected service allows banking and bill-payment by phone. Fees may apply for bill-pay by phone.**

**Oakland Location and Hours of Operation:**

Branch Name	Address	Telephone	Languages	Branch Manager	Hours
Oakland	1970 Franklin St.	510-891-9505	Hindi, Mandarin, Punjabi, Spanish, Tagalog	Reema Ahluwalia	Monday – Friday 9AM-5PM



**Product Name:** Electronic Access Account (EAA)<sup>SM</sup> for individuals receiving direct deposit of state or local government benefits or any direct deposits (other than federal government benefits).

**Account Features**

**Minimum Opening Deposit Requirements:** None

**Minimum Balance Requirements:** None

- ATM card with daily withdrawal limit of \$500.00
- Point of Sale purchases with daily limit of \$700.00
- Two over-the-counter withdrawals per service charge cycle. \$1.50 for each additional over-the-counter withdrawal. No additional deposits other than direct deposit. No check writing or check cashing allowed.

**Fees**

**Monthly Fee:** \$3.95 service charge

**Overdraft/Insufficient Funds:** \$10.00 overdraft fee per day

**Bounced Check:** N/A

**Out of Network ATM:** \$2 or \$2.50 fee plus surcharges pass-through

**Other Fees:** \$15.00 one time set-up fee per account.

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** EAA is available to individuals with ChexSystems records

**Oakland Location and Hours of Operation:**

Branch Name	Address	Telephone	Languages	Branch Manager	Hours
Oakland	1970 Franklin St.	510-891-9505	Hindi, Mandarin, Punjabi, Spanish, Tagalog	Reema Ahluwalia	Monday – Friday 9 AM – 5 PM



**Product Name:** Electronic Transfer Account (ETA)<sup>SM</sup> for individuals receiving direct deposit of federal government benefits only

**Account Features**

**Minimum Opening Deposit Requirements:** None

**Minimum Balance Requirements:** None

- ATM card with daily withdrawal limit of \$500.00
- Point of Sale purchases with daily limit of \$700.00
- Two over-the-counter withdrawals per service charge cycle. \$1.50 for each additional over-the-counter withdrawal. No additional deposits other than direct deposit. No check writing or check cashing allowed.

**Fees**

**Monthly Fee:** \$3.00 service charge

**Overdraft/Insufficient Funds:** \$10.00 overdraft fee per day

**Bounced Check:** N/A

**Out of Network ATM:** \$2 or \$2.50 fee plus surcharges pass-through

**Other Fees:** N/A

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Guatemala Consular ID

**ChexSystems Policy:** ETA is available to individuals with ChexSystems records

**Oakland Location and Hours of Operation:**

Branch Name	Address	Telephone	Languages	Branch Manager	Hours
Oakland	1970 Franklin St.	510-891-9505	Hindi, Mandarin, Punjabi, Spanish, Tagalog	Reema Ahluwalia	Monday – Friday 9AM-5PM



**Product Name:** Free Checking

**Account Features:**

**Opening Deposit Requirement:** \$100.00

**Minimum Balance:** None

- Checks
- Debit card
- Bill pay

**Fees:**

**Monthly Fee:** None

**Overdraft/Insufficient Funds (NSF/OD):** The first time customer overdrafts or has insufficient funds, the fees are waived. Thereafter, the first occurrence is \$26 each; the second and beyond occurrences are \$35 each (daily maximum charge \$175)

**Bounced Check:** First occurrence \$26 each; 2+ occurrences \$35 each (daily max \$175)

**Out of Network ATM:** Your account will be charged \$1.50 for using non-Bank of the West ATMs (a fee may also be assessed by the non-Bank of the West ATM).

**Alternative IDs Accepted as Primary Identification:** *Bank may request a secondary form of ID.*

- Mexican Matrícula Consular ID
- Valid U.S. or Foreign Passport
- Valid military ID
- Guatemala Consular ID
- Valid U.S. State issued driver's license or ID

**ChexSystems Policy:** *Bank of the West will open an account for persons with NSF/OD history on ChexSystems except for those with fraud related histories.*

- **If the ChexSystems history is more than one year old and not fraud related,** the account will be opened as usual.
- **If the ChexSystems history is less than one year old and not fraud related,** the account will be opened on the condition that the customer completes financial management training.

**Special Features:**

- Wire transfers:** Domestic wires \$30; International wires \$35
- Go Direct:** direct deposit available

### Oakland Bank of the West Locations

Most locations are open Monday –Thursday from 9AM – 5PM, Friday 9AM – 6PM, and Saturday 9AM – 1PM. Oakland Main and Medical Center Hill are open Monday –Thursday from 9AM – 5PM, Friday 9AM – 5:30PM.

<b>Branch</b>	<b>Address</b>	<b>Branch Manager</b>	<b>Phone</b>	<b>Languages Spoken</b>
<b>Fruitvale Station</b>	3062 East 9 <sup>th</sup> Street Oakland, CA 94601	Yolanda Stenmark	510-434-5250	English/Spanish
<b>Oakland Main</b>	2127 Broadway Oakland, CA 94612	Margarita Ortega	510-444-5636	English/Spanish
<b>Lakeshore</b>	3400 Lakeshore Avenue Oakland, CA 94610	Melvin Townsend	510-834-3860	English/Spanish
<b>Temescal</b>	4900 Telegraph Oakland, CA 94609	Donna Hurst	510-653-5277	English/Spanish
<b>Medical Center Hill</b>	3305 Broadway Oakland, CA 94611	Jerry Rivera	510-834-1780	English/Spanish
<b>Montclair</b>	2023 Mountain Blvd. Oakland, CA 94611	Winter Williams	510-339-8100	English/Spanish



**PEOPLE'S**  
Federal Credit Union  
a division of SELF-HELP FEDERAL CREDIT UNION

**Product Name:** ATM Access Account

### Account Features

**Minimum Opening Deposit Requirements:** \$100

**Minimum Balance Requirements:** No minimum balance requirement but accountholder must establish and maintain credit union membership with a \$25.00 share savings account.

Checks

Debit card (PIN-based ATM and POS only)

Bill pay

### Fees

**Monthly Fee:** No monthly fee

**Overdraft/Insufficient Funds:** Overdraft/insufficient funds not approved on ATM or POS purchases so no associated fee.

**Bounced Check:** Paper checks not provided with the account so bouncing checks is not possible.

**Out of Network ATM:** No additional charge on top of fee charged by bank that owns ATM.

**Other Fees:**

### Alternative IDs Accepted:

- Mexican Matrícula Consular ID
- Argentina Consular ID
- Guatemala Consular ID
- Colombia Consular ID

**ChexSystems Policy:** Peoples will open an account for persons with NSF/OD history on ChexSystems that is not fraud related, regardless of when the occurrence happened.



**Special Features:**

- Remittance product
- Wire transfers – Subject to identification and /or account requirements. See fee schedule in branch for appropriate fee.
- Money Orders - \$1.50 each
- Cashiers' / Teller Checks- First 2 free - \$2 per check thereafter
- Financial education training
- Go Direct*
- 24 Hour ATM banking in English & Spanish
- 24 Hour banking by phone

<b>Neighborhood</b>	<b>Address</b>	<b>Branch Manager</b>	<b>Phone</b>	<b>Languages Spoken</b>
West Oakland	1432 Seventh Street, Oakland CA 94607	Sherry Alexander	510-267-0450 Ext. 301	English, Spanish



**Product Name: OMCU Checking Plus**

### Account Features

**Minimum Opening Deposit Requirements: \$50/Direct Deposit \$5**

**Minimum Balance Requirements: \$0**

*(to check boxes double click on grey area and mark "checked" under default value in pop-up window)*

- Checks
- Check card
- Bill pay

### Fees

**Monthly Fee: \$0**

**Overdraft/Insufficient Funds: \$20**

**Bounced Check: \$20**

**Out of Network ATM: \$0**

**Other Fees:**

### Alternative IDs Accepted:

- Mexican Matrícula Consular ID
- Guatemala Consular ID
- Argentina Consular ID
- Colombia Consular ID

**ChexSystems Policy: Case by case.**

### Special Features:

- Free Online Banking with Bill Pay and E-statements
- Unlimited ATM/Debit Card Access
- Free CO-OP Access – over 25,000 ATM's Nationwide
- Download Check Copies and Statements
- No Hidden Monthly Service Fees!!!

- Remittance product:**
  - Wire transfers-Foreign \$30 plus cost/Domestic \$20**
  - Money Orders-\$2**
  - Cashiers' Checks-\$5**
  - Financial education training**
  - Credit Counseling**
  - Notary Service-\$10 per page**

<b>Neighborhood</b>	<b>Address</b>	<b>Branch Manager</b>	<b>Phone</b>	<b>Languages Spoken</b>
<b>Oakland-Downtown</b>	140 Frank H. Ogawa Plaza-Civic Center	Van Mares	510-637-6600 ext. 352	English
<b>Oakland-Edgewater</b>	433 Hegenberger Road-Air Park Plaza Branch	Tristen Sowell	510-637-6600 ext. 235	English

**Product Name:**

**Account Features**

**Minimum Opening Deposit Requirements:**

**Minimum Balance Requirements:** None

*(to check boxes double click on grey area and mark "checked" under default value in pop-up window)*

- Checks
- Check card
- Bill pay

**Fees**

**Monthly Fee:**

No monthly fees.

**Overdraft/Insufficient Funds:**

Fees waived one time. Overdraft/NSF: \$25.00 (4 or more \$30,00), out of network ATM:  
\$2.00

**Bounced Check:**

**Out of Network ATM:**

**Other Fees:**

**Alternative IDs Accepted:**

- Mexican Matrícula Consular ID
- Argentina Consular ID
- Guatemala Consular ID
- Colombia Consular ID

**ChexSystems Policy:**

Will open an account if not fraud related and with financial education training

**Special Features:**

- Remittance product:**
- Wire transfers**
- Money Orders**
- Cashiers' Checks**
- Financial education training**
- Go Direct*
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<b>Neighborhood</b>	<b>Address</b>	<b>Branch Manager</b>	<b>Phone</b>	<b>Languages Spoken</b>
<b>Downtown</b>	1970 Broadway Oakland, CA 94612		510-446-3300 510-763-5237	
<b>Lake Merritt/Grand</b>	3348 Lakeshore Ave.		(510) 832-1922	
<b>Montclair Financial Center</b>	6450 Moraga Avenue		(510) 339-1464	



**Product Name:** Citibank Access Account

**Account Features<sup>1</sup>:**

**Opening Deposit Requirement: \$50.00**

**Minimum Balance:** None<sup>2</sup>

Checks

Debit card

**Bill pay:** Free online bill pay available<sup>3</sup>

**Fees:**

**Monthly Fee:** \$3.00 per month. Monthly fee waived with direct deposit. Use of Citibank ATMs, including participating 7- Eleven®<sup>3</sup> ATMs is fee free.

**Out of Network ATM:** \$1.50 per transaction. Dollar amount limits apply.

**Overdraft/Insufficient Funds Fee:** \$34

**Sample of Acceptable Identification.** *A secondary form of ID required, see below.*

- Mexican Matrícula ID
- Columbian Consular ID
- Guatemalan Consular ID
- Peruvian Nacional ID

**Sample of Acceptable Secondary Identification.** *Any ONE of the following:*

- National credit card
- Letter of introduction from a bank
- Non-photo government aid card (Welfare, Medicaid or Food Stamp Card)
- Pay stub (*must be current and computer generated*)
- W-2 form, 1099 tax form
- Health insurance card
- Union card
- Bank issued debit card with MC/Visa logo
- Accredited university, employer or embassy reference letter
- Utility bill (*including cellular phones*): must be less than 30 days old and reflect name and address of the individual opening account
- Vehicle registration document and title certificate
- Certified birth certificate
- Employee photo ID card
- Photo trade license

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<sup>1</sup> Product terms and conditions are as of 11/17/08/08 and subject to subsequent change.

<sup>2</sup> Please note the account will be systemically closed if a zero balance continues for 45 days

<sup>3</sup> There is a fee for scheduling bill payments through a CitiPhone representative each month a bill payment is scheduled.

<sup>3</sup> ATMs at 7-Eleven stores are not owned or operated by Citibank. 7-Eleven is a registered trademark of 7-Eleven, Inc

**ChexSystems Policy:** Citibank may open an account for persons with a NSF/OD history on ChexSystems that is older than one-year, except for those with fraud related histories.

- If the ChexSystems history is more than one year old and not fraud related, the account opening will be reviewed on a case by case basis.

**Special Features:**

**Remittance product:** Citibank Global Transfer (CGT) is an immediate funds transfer service available to all clients in the U.S. with a U.S. based Citibank account.

**Wire transfers**

**Money Orders**

**Official Checks**

**Financial education**

SSN not required for Non-Resident Alien customers

**Citibank Oakland Locations**

Branches are generally open Monday – Thursday, 9am – 5pm and Friday, 9am – 6pm, and on Saturday, 9am – 1pm.

<b>Neighborhood</b>	<b>Address</b>	<b>Phone Number</b>
<b>Oakland Main</b>	1325 Broadway, Suite 1800 Oakland, CA 94612	800-627-3999
<b>Fruitvale</b>	3301 East 12 <sup>th</sup> Street, Suite 1 Oakland, CA 94601	800-627-3999

Other languages spoken: Spanish