

**To:** NYBRI Team  
**From:** John Penman  
**Re:** Category Breakdown  
**Date:** 10/23/2023

## **GENERAL RULES AND FRAMEWORK**

*"With no fees or minimums, is it even a decision?"*

### **- Capital One Advertisement**

Framework

- There are 20 factors.
- For each factor/category, a point is assigned 1 to 5.
- The points are added up for a value between 1-100.

Rankings are viewed in the light of the state and federal law and the reasonable market/industry standards and practices, guided by the reasonable interpretation of a given bank's policy documents. For example, there is a clear market standard or legal framework under Category 10 absolving banks from providing information about accepted forms of identification in its written policy. This requires greater diligence on the part of the team and calling of the bank to retrieve the information, based on the contacts provided by the bank's website.

But if a bank is not forthcoming with information and it is unreasonable in light of the market/industry standard, the team is not required to perform greater diligence than what would be reasonably expected from the consumer. Thus, for failure to provide information in other categories outside the industry standard on the bank's website, features and factors are not assigned, and they are not used in averages or totals of the category ranking.

The general rule for tiebreakers within individual categories is based on the rankings assigned in Category 1.

## **METHODOLOGY (FEATURES AND FACTORS)**

**(1) Number of branch locations.** The first category is updated to change the bell curve percent distribution of points. The original paper chose 19 banks where we chose **28**. We chose 28 banks owing to (i) the great consolidation and closure of bank branches across New York State and (ii) of the 192 institutions in the market, only 28 have 25 branches or greater statewide, with 80% of branch locations captured in the study. [Summary of Deposits - Market Share \(fdic.gov\)](https://www.fdic.gov/bank/branch/summary-of-deposits-market-share/)

The odd number chosen lends itself to the original curve and distribution of percentages used in the methodology for different factors. For example, in the original: 1 point = 3 banks, 2 points = 4 banks, 3 points = 5 banks, 4 points = 4 banks, 5 points = 3 banks for a total of 19 banks. For our paper, 1 point = 4 banks, 2 points = 6 banks, 3 points = 8 banks, 4 points = 6 banks and 5

points = 4 banks for a total of 28 banks. The goal is to correspond with the original paper's even distribution. Today there are more banks with a relatively average number of branches in the middle distribution, and lower differences across the board between the descending bank branch location numbers.

Market share from highest-lowest (for the banks we're actually using)

<https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2>

1. JP morgan (33.75)
2. Bank of America (5.26)
3. Citibank (4.85)
4. M & T bank (3.23)
5. TD bank (2.33)
6. Capital one (1.40)
7. Keybank (1.17)
8. Citizens bank (1.12)
9. Wells fargo (1.10)
10. Webster bank (0.97)
11. Apple bank for savings (0.61)
12. Santander bank (0.55)
13. Dime community (0.43)
14. Community bank, NA (0.41)
15. New York community bank (0.41)
16. NBT (0.32)
17. Trustco (0.17)

**(2) Branch locations: distribution in low and moderate income communities.** Formula is % = [% Bank that is ranked] - [lowest % bank in ranking] / [highest % bank in ranking] - [lowest % bank in ranking]. The percent value can then be assigned based on a bell curve distribution.

- 1 point = 0-20%, 2 points = 20-40%, 3 points = 40-60%, 4 points = 60-80%, 5 points = 80-100%.

NCRC still has this data through the fair lending tool but we need a membership through the school, once we achieve this we can assemble this category. [Sample – Fair Lending Report – NCRC](#)

**(3) Online banking.** Technology has advanced since the paper was published for bank products and services within the general stream of commerce. There should be a greater penalty assigned to a bank for not having an app or website and more points awarded for banks with the best apps and websites. Some categorization in the original paper, including "user-friendliness," might be considered too speculative by itself.

For example, in the original, a bank was ranked based on whether or not it had 1 of 4 features ((1) app; (2) mobile-banking; (3) online banking; (4) text banking) and whether or not it was user-friendly: 1 point = missing 2 or more features and not user-friendly, 2 points = missing 1 or more features and not user-friendly, 3 points = missing 1 or more features and user-friendly, 4 points = 4 features and not user-friendly, 5 points = 4 features and user-friendly.

In our ranking, we used information from Forbes Best Mobile Banking Apps of September 2023 to create a new set of 4 features which each have 5 criteria of factors. The bank is considered to "have" 1 of the 4 given features if it reflects 3 or more of the 5 listed criteria factors. The table below provides the breakdown.

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website accessibility</b>
i) Fraud risk/scam assessment tool.	i) Zelle or multi-app compatibility.	i) Pay bills	i) Multiple languages offered
ii) Multi-factor authentication.	ii) Investment or budgeting tool.	ii) Automatic bill payments and deposits	ii) Open account online
iii) "Biometrics."	iii) Multiple account transfers allowable.	iii) Update personal account info	iii) "Gamification" (rewards)
iv) Account use warnings.	iv) Instant lock or unlock debit card.	iv) Account balances	iv) No card ATM withdrawal
v) Instant account freeze tool.	v) Free FICO or credit score reports.	v) Text banking	v) No advertisements

1 point = has an app or website with no features, 2 points = has an app or website with at least 1 feature, 3 points = has an app or website with at least 2 features, 4 points = has an app or website with at least 3 features, 5 points = has an app or website with all 4 features. 0 points for no app or website.

**(4) ATM fees outside of network.** The ranking is updated to account for inflation. A \$3 charge for an ATM out of network should not merit 1 point and reflects closer to the average out of network charge today.

For example, in the original: 1 point = \$3 or more fee, 2 points = \$2-\$3 fee, 3 points = \$2 fee, 4 points = \$1-\$2 fee, 5 points = \$1 fee or less. This might cause some discrepancy considering how few banks would have charged exactly \$2 to achieve 3 points.

In our ranking: 1 point = \$5 or more fee, 2 points = \$4 or more fee, 3 points = \$3 or more fee, 4 points = \$2 or more fee, 5 points = less than \$2 fee.

For Category 4 fees were assessed based on fee schedules offered commensurate with the checking account plans selected in Category 10.

**(5) Checking account fees (basic level or checkless checking).** In the original, a given bank was awarded 1-5 points if it had 1-5 features. We will leave this relatively unchanged, but double the original paper's \$ requirements in the first and triple the \$ requirements in the second feature commensurate with inflation: 1 point = checking account initial deposit \$50 or less, 1 point = monthly maintenance fee \$15 or less, OR \$30 or less if fee is waivable by a single transaction deposit, bill pay or debit card purchase, 1 point = accounts with no overdraft fees OR non-sufficient funds fees, 1 point = no dormancy or inactivity fees, 1 point = no fees for Zelle or cross-app transactions. For the second feature, the second option for assignment is strictly conditioned for the transaction and not for a total balance or age requirement. As an exception to the general rule, omission of fee in the fee schedule tenders and does not revoke assignment. This exception does not apply to the bank's failure to post a fee schedule.

For Category 5, fees were assessed based on fee schedules offered.

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee &gt;\$15 or &gt;\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point	1 point	1 point	1 point	1 point

**(6) Savings accounts fees.** In the original, banks were ranked in this category based on the most basic level savings account based on the lowest minimum deposit and monthly balance requirements. 1 point = \$400 minimum deposit to open AND/OR fees are not waivable or waived when a monthly balance of \$2,000 or more, 2 points = \$250-\$400 minimum deposit to open AND/OR fees waived at a monthly balance \$1,000-\$2,000, 3 points = \$100-\$250 minimum deposit to open AND/OR fees waived at a monthly balance \$500-\$1,000, 4 points = \$100 or less minimum deposit to open AND/OR fees waived at a monthly balance \$500 or less, 5 points = no minimum/nominal amount to open AND/OR no monthly fees. This methodology will remain unchanged.

The most basic savings accounts per given bank were selected for the study: those with For Category 6, fees were assessed based on fee schedules offered.

<b>(1) \$400</b>	<b>(2) \$250-\$400</b>	<b>(3) \$100-\$250</b>	<b>(4) \$100 or less</b>	<b>(5) No</b>
------------------	------------------------	------------------------	--------------------------	---------------

minimum deposit to open AND/OR fees are not waivable or waived when a monthly balance of \$2,000 or more.	minimum deposit to open AND/OR fees waived at a monthly balance \$1,000-\$2,000.	minimum deposit to open AND/OR fees waived at a monthly balance \$500-\$1,000.	minimum deposit to open AND/OR fees waived at a monthly balance \$500 or less.	minimum/nominal amount to open AND/OR no monthly fees.
1 point	2 points	3 points	4 points	5 points

**(7) Overdraft policy practices.** There must have been a grammatical error because they reference having 4 features to be used in the ranking but only describe 3 in the methodology, so this will need to be updated.

In the original, a given bank was awarded 1-5 points if it had 1-4 features. Banks were ranked in this category based on the most basic level checking account (not checkless checking); if the bank did not meet any of the features, it received 1 point. 1 point = clearly disclosed and complete description of overdraft practices in an inconspicuous place on the given bank's website, 1 point = no ATM or point of service debit card overdrafts allowable, 1 point = order of processing transactions occurring from lowest to highest amount.

For the missing point, we will include 1 point = no automatic closure of account for single overdraft charge. This is a growing policy detrimental to the account holder. Additionally, a point will not be awarded for failure to meet any features as was the case in the original paper, but shall be awarded for providing overdraft protection. For Categories 7 and 8, the overdraft policy referenced is based on standard practices and not individual accounts.

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	1 point	1 point	1 point	1 point

**(8) Overdraft Charges and Limits.** In the original, dollar amounts for fees associated with overdrafting were demarcated from overdraft practices.

Formula is  $\% = [\$ \text{ fee that is ranked}] - [\text{lowest } \$ \text{ fee in ranking (Bank of America } \$10)] / [\text{highest } \$ \text{ fee bank in ranking (Five Star Bank } \$40)] - [\text{lowest } \$ \text{ fee bank in ranking (Bank of America } \$10)]$ . The percent value can then be assigned to a bell curve distribution.

Banks that offer \$0 overdraft charges receive an automatic 5 points.

A given bank's maximum dollar value charged for overdraft = [amount charged per overdraft] x [maximum number of overdrafts allowable before account closed].

1 point = >80% - 100%, 2 points = >60% - 80%, 3 points = >40% - 60%, 4 points = >20% - 40%, 5 points = 0% - 20%

For Categories 7 and 8, the overdraft policy referenced is based on standard practices and not individual accounts.

## **(9) Basic Credit Cards**

We will consolidate factor (9) (Credit Card APR) and (10) (Credit Card Late Fees) and create new factors (9) Basic Credit Cards and (20) Customer Service.

In the original, they ignored any credit cards with any point reward programs or secured credit cards. The methodology was applied only to the most basic credit card available to customers, the ones with the lowest requirements to obtain. However, no specific criteria was iterated for selecting each bank's most basic credit card. We should focus on evaluating a bank's most basic cards like in the original paper, but we want to consolidate the 2 factors into 1 and expand objectivity in our methodology for both selecting a bank's most basic credit card and capturing its value to prospective customers.

We will still evaluate selection of the basic credit card through the lens of the purchase annual percentage rate (APR) and fees associated. The CFPB requires most FDIC insured banks to submit all their agreements for different credit card plans. [Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#). For each bank's set of agreements, we will select 1 credit card to be evaluated that has the lowest and smallest variable APR range and lowest annual membership fees. Then, once the credit card for each bank is determined, a set of criteria can be applied for assigning points and ranking. Any bank that is not required to submit to CFPB will be contacted to retrieve their most basic credit card based on APR and annual membership fees. For example, JP Morgan Chase bank lists 26 different credit card agreements through the CFPB. Among them, the lowest APR range is 18.24% to 27.24% with annual membership fees of \$0 to \$149, so that will be the card/agreement selected for ranking in the study. In contrast, M & T Bank, another large institution, has only 1 document listed with 4 types of credit card agreements that spell out the most basic card based on APR and annual membership fees: all basic account agreements are Visa Credit Cards with 0% APR for the first 12 months, 14.99% to 21.99% afterward with no annual fees applied.

The criteria for ranking follows a similar design to factor (3) Online Banking to assign value objectively. 1 point = offers a basic credit card with no features, 2 points = has a basic credit

card with at least 1 feature, 3 points = has a basic credit card with at least 2 features, 4 points = has a basic credit card with at least 3 features, 5 points = has a basic credit card with all 4 features. Like in factor (3) Online Banking, the basic credit card is determined to "have" a certain feature if it reflects 3 or more of the 5 listed criteria. Unlike in factor (3), the first 2 features, Low APR Range and Low Fees, are achieved not by reflecting 3 or more criteria but reflecting a lower range middle point than the average of the banks evaluated in the study. Criteria for penalties and policies were inspired by Forbes Advisor and Experian's methodology. [How Forbes Advisor Rates Credit Cards – Forbes Advisor](#) and [What to Consider When Choosing a New Credit Card - Experian](#).

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency.	(i) Has a 0% APR for any introductory period of time.
		(ii) Late payments fee \$25 or less per billing at maximum.	(ii) Policy holder not bound to arbitration/forced to waive jury trial.
		(iii) Penalty APR not applied indefinitely.	(iii) Does not report to all 3 credit bureaus for violations.
		(iv) Balance transfer fees equal or below 4% of total transfer amount.	(iv) Default does not result in automatic credit account closure with no notice given.
		(v) \$0 annual fee.	(v) Cash advance APR not higher than original APR.

#### **(10) Acceptance of Alternate Forms of Identification and Opening Accounts.**

Old paper: 1 point = banks do not accept alternate forms of ID, 2 points = policy that is vague as to which forms of ID are acceptable for both primary and secondary ID, 3 points = policy does not accept alternate forms of ID as a primary method of opening an account but does secondary forms of ID to open an account, 4 points = policy is vague as to whether alternate forms of ID

are the primary method to open an account, 5 points = alternate forms of ID are the primary method of opening an account.

The ranking is updated to provide more objectivity:

The types of checking accounts selected are for the most basic checking option based on the lowest monthly maintenance fee. Secured accounts or accounts requiring the applicant to be within a certain age are not selected, and monthly maintenance fee waiver clauses are ignored.

1 point = banks do not accept alternate forms of ID, (only Tier 1 IDs) + monthly maintenance fees; 2 points = banks accept Tier 1 and Tier 2 + monthly maintenance fees; 3 points = banks do not accept alternate forms of ID (only Tier 1 IDs), but no monthly maintenance fees; 4 points = banks accept Tier 1 and Tier 2, and no monthly maintenance fees, 5 points = banks accept Tier 1, Tier 2, and Tier 3 and no monthly maintenance fees. If a bank requires monthly maintenance fees but offers all 3 Tiers, it receives 4 points.

<https://www.nyc.gov/site/nypd/services/vehicles-property/acceptable-proof-of-id.page>  
<https://dmv.ny.gov/registration/proofs-identity-and-date-birth-nys-vehicle-registrations-or-title-certificates>

[Customer Identification Program \(fdic.gov\)](https://www.fdic.gov/bank-privacy/customer-identification-program/) [FFIEC BSA/AML Assessing Compliance with BSA Regulatory Requirements - Customer Identification Program](https://www.fdic.gov/bank-privacy/customer-identification-program/)

Tier 1	Tier 2	Tier 3
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and transcript</li><li>- (iv) U.S. high school identification with photo and report card</li><li>- (v) EIN Card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li><li>- (viii) NYS Professional License</li><li>- (ix) NYS Boat/Vehicle Registration</li><li>- (x) Printed Pay Stub (includes name)</li><li>- (xi) U.S. Union Card</li></ul>



### **(11) Cost of International Wire Transfers.**

Formula is  $\% = [\text{fee for bank to be scored}] - [\text{lowest fee in range}] / [\text{highest fee in range}] - [\text{lowest fee in range}]$ .

- 1 point = 0-20%, 2 points = 20-40%, 3 points = 40-60%, 4 points = 60-80%, 5 points = 80-100%.

### **(12-19) Home Mortgage Disclosure Act (HMDA) Data Categories.**

- Banks are given a grade by regulators since HMDA was passed in 1975, requiring the bank to report to the CFPB a given bank's mortgage loan acceptance rate, percent of total loans going to different categories, loan origination market share, first lien home purchase and refinance loans on owner occupied, and site-built residences with 1-4 units. This data is publicly available.

[Home Mortgage Disclosure Act \(HMDA\) Data | Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://consumerfinance.gov/home-mortgage-disclosure-act-hmda-data)

For 2022, the CFPB moved HMDA Categories under "modified LAR (Loan Acceptance Rate) data which represents the most current HMDA submission made by an institution."

[cfpb\\_beginners-guide-accessing-using-hmda-data\\_guide\\_2022-06.pdf \(consumerfinance.gov\)](https://cfpb.beginners-guide-accessing-using-hmda-data-guide-2022-06.pdf)  
[HMDA Data Browser \(cfpb.gov\)](https://cfpb.gov/hmda-data-browser)

Raw percentage data is used. Formula for all categories is  $\% = [\% \text{ Bank that is ranked}] - [\text{lowest } \% \text{ bank in ranking}] / [\text{highest } \% \text{ bank in ranking}] - [\text{lowest } \% \text{ bank in ranking}]$ . The percent value can then be assigned to the bell curve based on the distribution we choose from the first category.

- 1 point = 0-20%, 2 points = 20-40%, 3 points = 40-60%, 4 points = 60-80%, 5 points = 80-100%.

- (12) Market share of loans originated in NY State or of loans originated by the 17.

- (13) Loan acceptance rate in NY State.

- (14) Loan acceptance rate for Black borrowers.

- (15) Loan acceptance rate for Latino borrowers.

- (16) Loan acceptance rate for low to moderate income buyers.

- (17) Percentage of total loans to low to moderate income buyers.

- (18) Loan acceptance rate in low to moderate income communities (census tract data).
- (19) Percentage of total loans in communities with color (census tracts with 50% or more non-white residents).

## **(20) Customer Service**

This will be scored out of 5 points (similar to how the overdraft fees was measured because there are only 4 measurables). One (1) point will be given to banks that have a real time online chat service. One (1) point will be given if customer service is available on weekends, (Saturday/Sunday) as opposed to just Monday-Friday. One (1) point will be given to banks that have 24 hour customer service availability. And finally, one (1) point will be given when the customer service is easily located on their website, i.e., is easily accessible (hotline is reflected on homepage). Since there are four features in this scoring rubric, if a bank has none of these features, the bank receives one point. If a bank has one feature, it receives two points, and so forth, for a potential total of five (5) points.

To avoid awarding a point for non-feature, we should consider a fifth feature: if a bank's website has a chatbot virtual assistant.

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	1 point	1 point	1 point

## **RUBRIC**

Category	5 Points	4 Points	3 Points	2 Points	1 Point
<b>(1) Number of Branch Locations.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(2) Branch Locations: Distribution in Low and Moderate Income Communities.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%

<b>(3) Online Banking.</b>	App/website reflects all 4 features.	App/website reflects 3 features.	App/website reflects 2 features.	App/website reflects 1 feature.	Has an app or website with no features.
<b>(4) ATM Fees Out-Of-Network.</b>	\$2 or less	more than \$2, less than \$3	more than \$3, less than \$4	more than \$4, less than \$5	more than \$5
<b>(5) Checking Account Fees.</b>	Checking account reflects all 5 features.	Checking account reflects 4 features.	Checking account reflects 3 features.	Checking account reflects 2 features.	Checking account reflects 1 feature.
<b>(6) Savings Account Fees.</b>	No minimum or nominal amount and no monthly fees.	Minimum to open <\$100, fees waived for avg. balance <\$500	Minimum to open <\$500, fees waived for avg. balance <\$1,000	Minimum to open <\$1,000, fees waived for avg. balance <\$2,000	Fees not waivable or only waived after avg. balance of \$2,000 or more.
<b>(7) Overdraft Policy Practices.</b>	Policy reflects 5 features.	Policy reflects 4 features.	Policy reflects 3 features.	Policy reflects 2 features.	Policy reflects 1 feature.
<b>(8) Overdraft Charges and Limits.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(9) Basic Credit Cards.</b>	Card agreement reflects all 4 features.	Card agreement reflects 3 features.	Card agreement reflects 2 features.	Card agreement reflects 1 feature.	Offers a basic credit card.
<b>(10) Acceptance of Alternate Forms of Identification and Opening Accounts.</b>	Bank accepts Tier 1, Tier 2 and Tier 3 IDs + no initial deposit.	Bank accepts Tier 1 and Tier 2 IDs + no initial deposit.	Bank only accepts Tier 1 IDs + no initial deposit.	Bank accepts Tier 1 and Tier 2 IDs + initial deposit.	Bank only accepts Tier 1 IDs + initial deposit.
<b>(11) Cost of International Wire Transfers (Outgoing)</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%

<b>(12) Market Share of Loans Originated in NY State.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(13) Loan Acceptance Rate in NY State.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(14) Loan Acceptance Rate in NY for Black Borrowers.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(15) Loan Acceptance Rate in NY for Hispanic or Latino Borrowers.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(16) Loan Acceptance Rate in NY to Low to Moderate Income Purchasers.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(17) Percentage of Total Loans Made to Low to Moderate Income Purchasers.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(18) Loan Acceptance Rate in Low to Moderate Income Neighborhoods/Census Tracts.</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%
<b>(19)</b>	>80% - 100%	>60% - 80%	>40% - 60%	>20% - 40%	0% - 20%

<b>Percentage of Total Loans to Communities of Color (census tracts with 50% or more non-white residents).</b>					
<b>(20) Customer Service.</b>	Reflects all 4 features.	Reflects 3 features.	Reflects 2 features.	Reflects 1 feature.	Reflects 0 features.

### **TABLES**

Average is 29 (28.89)

<b>Consumer Oriented Totals (Out of 50)</b>	<b>Points</b>
1) Bank of America	38
2) M & T	37
3) Capital One	37
4) Ridgewood Savings Bank	37
5) Citibank	35
6) Santander Bank	35
7) TD Bank	34
8) Keybank	33
9) Citizens Bank	32
10) Flagstar/NYCB	32
11) Wells Fargo	31
12) Flushing Bank	31
13) Community Bank	30
14) NBT Bank	30
15) Webster Bank	30

16) JP Morgan	29
17) Tompkins Community Bank	29
18) Northwest Bank	28
19) Dime Community Bank	27
20) Valley National Bank	27
21) Five Star Bank	26
22) The Canandaigua National Bank and Trust Company	26
23) Berkshire Bank	26
24) Apple Bank for Savings	21
25) Trustco Bank	19
26) Chemung Canal Trust Company	19
27) The First National Bank of Long Island	15
28) Glens Falls National Bank and Trust Company	15

<b>Category 1 Ranking: Branches</b>	<b>Points</b>
1) JP Morgan (590 branches)	5
2) M & T (283 branches)	5
3) Bank of America (260 branches)	5
4) TD Bank (251 branches)	5
5) Keybank (238 branches)	4
6) Citibank (220 branches)	4
7) Citizens Bank (193 branches)	4
8) Flagstar/NYCB (157 branches)	4
9) Community Bank (157 branches)	4
10) NBT Bank (102 branches)	4
11) Capital One (85 branches)	3

12) Apple Bank For Savings (83 branches)	3
13) Trustco Bank (82 branches)	3
14) Webster Bank (79 branches)	3
15) Wells Fargo (77 branches)	3
16) Santander Bank (68 branches)	3
17) Dime Community Bank (61 branches)	3
18) Five Star Bank (49 branches)	3
19) Tompkins Community Bank (43 branches)	2
20) Valley National Bank (42 branches)	2
21) The First National Bank of Long Island (41 branches)	2
22) Ridgewood Savings Bank (38 branches)	2
23) Chemung Canal Trust Company (29 branches)	2
24) Northwest Bank (28 branches)	2
25) Flushing Bank (27 branches)	1
26) Glens Falls National Bank and Trust Company (26 branches)	1
27) The Canandaigua National Bank and Trust Company (26 branches)	1
28) Berkshire Bank (26 branches)	1

**Category 2 Ranking: Branches in Low to Moderate Income Neighborhoods**

<b>Category 3 Ranking: Online Banking</b>	<b>Points</b>
1) JP Morgan, 4 features	5
2) M & T, 4 features	5
3) Bank of America, 4 features	5
4) TD Bank, 4 features	5
5) Keybank, 4 features	5
6) Citibank, 4 features	5
7) Citizens Bank, 3 features	4
8) Flagstar/NYCB, 3 features	4
9) Community Bank, 2 features	3
10) NBT Bank, 2 features	3
11) Capital One, 3 features	4
12) Apple Bank For Savings, 1 feature	2
13) Trustco Bank, 1 feature	2
14) Webster Bank, 2 features	3
15) Wells Fargo, 3 features	4
16) Santander Bank, 2 features	3
17) Dime Community Bank, 2 features	3
18) Five Star Bank, 1 feature	2
19) Tompkins Community Bank, 3 features	4
20) Valley National Bank, 3 features	4
21) The First National Bank of Long Island, 1 feature	2
22) Ridgewood Savings Bank, 3 features	4
23) Chemung Canal Trust Company, 2 features	3
24) Northwest Bank, 3 features	4
25) Flushing Bank, 2 features	3



26) Glens Falls National Bank and Trust Company, 3 features	4
27) The Canandaigua National Bank and Trust Company, 3 features	4
28) Berkshire Bank, 2 features	3

### JP Morgan

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal Y
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	1 point

[How we protect you | Security | Chase.com](#)

[Enroll in Chase Online Banking | Chase](#)

[Send Money to Friends and Family With Zelle® | Chase.com](#)

[Mobile banking features with Chase Mobile® App | Chase](#)

### M & T

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y

iv) Account use warnings. Y	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal Y
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	1 point

[Online and Mobile Security Features | M&T Bank \(mtb.com\)](#)

[Digital Services Agreement \(mtb.com\)](#)

### Bank of America

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal Y
v) Instant account freeze tool. Y	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	1 point

[Mobile and Online Banking Benefits & Features from Bank of America](#)

### TD Bank

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y

iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal Y
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	1 point

[Safe and secure Online Banking from TD Bank | TD Bank](#)

### Keybank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal Y
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	1 point

[Online Banking Security and Fraud Protection | KeyBank](#)

[Touch ID | KeyBank](#)

[Online & Mobile Banking | KeyBank](#)

### Citibank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account	iii) Update personal	iii) "Gamification"

	transfers allowable. Y	account info Y	(rewards) Y
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	1 point

[Consumer Deposit Account Agreement \(citi.com\)](#)

[Security Center \(citi.com\)](#)

[Online Banking – Internet Banking Services - Citibank](#)

### Citizens Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." N	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. Y	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
0 points	1 point	1 point	1 point

[Mobile & Online Banking: Benefits, Features & Services | Citizens \(citizensbank.com\)](#)

[Cyber security readiness | Cyber tips and hints | Citizens \(citizensbank.com\)](#)

### Flagstar/NYCB

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. N	ii) Automatic bill payments and	ii) Multiple CAPTCHA options Y

		deposits Y	
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	1 point	1 point	1 point

[Online Banking Services & e-Banking | Flagstar Bank](#)

### Community Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." N	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	1 point	1 point	0 points

[Online Banking Help & Support | Community Bank \(cbna.com\)](#)

[Online Security | Community Bank \(cbna.com\)](#)

### NBT Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor	ii) Investment or	ii) Automatic bill	ii) Multiple CAPTCHA

authentication. Y	budgeting tool. Y	payments and deposits Y	options Y
iii) "Biometrics." N	iii) Multiple account transfers allowable. N	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
0 points	1 point	1 point	0 points

[Digital Banking Security | NBT Bank](#)

[Personal Digital Banking Services | NBT Bank](#)

[Mobile Banking - The Future of Handling Your Finances | NBT Bank](#)

### Capital One

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
0 points	1 point	1 point	1 point

[Banking Security & Fraud Features and Protection | Capital One](#)

[How to Add Security | Mobile Solutions | Capital One](#)

[Mobile App Digital Tools | Capital One](#)

### Apple Bank for Savings

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
---------------------------------	--	---	----------------------------------

	<b>features</b>		
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. N	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." N	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking Y	v) No advertisements Y
0 points	0 points	1 point	0 points

[Apple Bank Online Banking Services Agreement](#)

[Text Banking Service Addendum to Online Banking Services Agreement \(applebank.com\)](#)

[Zelle | Send and Receive money by using Zelle and Apple Bank](#)

### Trustco Bank

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." N	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	0 points	1 point	0 points

[Online Banking With Trustco | Secure, convenient, and simple! \(trustcobank.com\)](#)

[Security & Fraud Prevention | Online Banking With Trustco \(trustcobank.com\)](#)

### Webster Bank

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. N	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." N	iii) Multiple account transfers allowable. Y	iii) Update personal account info	iii) "Gamification" (rewards) N
iv) Account use warnings. N	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking Y	v) No advertisements Y
0 points	1 point	1 point	0 points

[Personal Online Banking | Webster Bank](#)

[Accessible Banking | Webster Bank](#)

[How Webster Protects You | Webster Bank](#)

[Online Banking Security | Webster Bank](#)

### Wells Fargo

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. N	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking N	v) No advertisements Y
1 point	1 point	1 point	0 points

[Sign On to View Your Personal Accounts | Wells Fargo](#)



[Security Tools and Safety Precautions | Wells Fargo](#)

[Protecting You and Your Accounts | Wells Fargo](#)

[Online Access Agreement – Wells Fargo](#)

### **Santander Bank**

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." Y	iii) Multiple account transfers allowable. Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	1 point	1 point	0 points

[Mobile Banking with Ease - Santander \(santanderbank.com\)](#)

[How Santander Protects Your Information | Santander Bank - Santander](#)

### **Dime Community Bank**

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." N	iii) Multiple account transfers allowable. Y	iii) Update personal account info	iii) "Gamification" (rewards) N
iv) Account use warnings. N	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking N	v) No advertisements Y

0 points	1 point	1 point	0 points
----------	---------	---------	----------

[Online Banking & Bill Pay - Dime Community Bank™](#)

[Personal Security - Dime Community Bank™](#)

#### Five Star Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. N	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." N	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	0 points	1 point	0 points

[digital banking › Five Star Bank \(five-starbank.com\)](#)

[Zelle | Five Star Bank](#)

#### Tompkins Community Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." Y	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account	v) Free FICO or credit	v) Text banking N	v) No advertisements

freeze tool. N	score reports. N		Y
1 point	1 point	1 point	0 points

[Enhanced Security | PA, NY Two Factor Authentication | Tompkins \(tompkinsbank.com\)](#)  
[eStatements | PA, NY Bank Account Statement | Tompkins Bank](#)

### Valley National Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." Y	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	0 points

[Personal/Small Business Banking Sign In-Manage your accounts | Valley Bank](#)  
[Mobile Banking App | Valley Bank](#)  
[Security and Fraud Prevention | Valley Bank](#)  
[Ways to Bank with Us | Valley Bank](#)

### The First National Bank of Long Island

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. N	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." Y	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N

iv) Account use warnings. N	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	0 points	1 point	0 points

[Digital Banking Services | First National Bank of Long Island \(fnbli.com\)](https://www.fnbli.com)

[Online Education Center || First National Bank LI \(onlinebanktours.com\)](https://onlinebanktours.com)

### Ridgewood Savings Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." Y	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	0 points

[Online Banking \(ridgewoodbank.com\)](https://www.ridgewoodbank.com)

[Ridgewood Savings Bank \(ridgewoodbank.com\)](https://www.ridgewoodbank.com)

[Security Center \(ridgewoodbank.com\)](https://www.ridgewoodbank.com)

[Identity Protection in the palm of your hand. \(ridgewoodbank.com\)](https://www.ridgewoodbank.com)

### Chemung Canal Trust Company

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. N	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N

iii) "Biometrics." N	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	1 point	1 point	0 points

[Privacy & Security | Chemung Canal Trust Company](#)

[Bank Anywhere, Anytime. | Chemung Canal Trust Company](#)

### Northwest Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	0 points

[Mobile Banking & Online Banking | Northwest Bank](#)

[personal-online-banking-agreement-august-2021.pdf \(northwest.bank\)](#)

### Flushing Bank

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered Y
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. N	ii) Automatic bill payments and	ii) Multiple CAPTCHA options Y

		deposits Y	
iii) "Biometrics." N	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	0 points	1 point	1 point

[Online and Mobile Banking Services | NY | Flushing Bank](#)

[Privacy and Security \(flushingbank.com\)](#)

[Online Banking Agreement \(flushingbank.com\)](#)

#### Glens Falls National Bank and Trust Company

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. Y	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." N	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) Y
iv) Account use warnings. N	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking N	v) No advertisements Y
0 points	1 point	1 point	1 point

[Personal Internet Banking | Glens Falls National Bank \(gfnational.com\)](#)

[Personal Mobile App | Glens Falls National Bank \(gfnational.com\)](#)

[Glens Falls National Bank Resource Center Security Mobile Banking \(gfnational.com\)](#)

[Glens Falls National Bank Resource Center Security Protecting You \(gfnational.com\)](#)

#### Canandaigua National Bank and Trust Company

(1) App/website security	(2) App/website "advanced" features	(3) App/website "basic" features	(4) App/website interface

i) Fraud risk/scam assessment tool. Y	i) Zelle or multi-app compatibility. N	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options Y
iii) "Biometrics." Y	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. Y	iv) Instant lock or unlock debit card. Y	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. N	v) Text banking Y	v) No advertisements Y
1 point	1 point	1 point	0 points

[Online Solutions Information - Canandaigua National Bank & Trust \(cnbank.com\)](#)

[Online Banking FAQs - Canandaigua National Bank & Trust \(cnbank.com\)](#)

[Get Started With Zelle | List of Bank Partners and Credit Unions | \(zellepay.com\)](#)

### **Berkshire Bank**

<b>(1) App/website security</b>	<b>(2) App/website "advanced" features</b>	<b>(3) App/website "basic" features</b>	<b>(4) App/website interface</b>
i) Fraud risk/scam assessment tool. N	i) Zelle or multi-app compatibility. N	i) Pay bills Y	i) Multiple languages offered N
ii) Multi-factor authentication. Y	ii) Investment or budgeting tool. Y	ii) Automatic bill payments and deposits Y	ii) Multiple CAPTCHA options N
iii) "Biometrics." Y	iii) Multiple account transfers allowable Y	iii) Update personal account info Y	iii) "Gamification" (rewards) N
iv) Account use warnings. N	iv) Instant lock or unlock debit card. N	iv) Account balances Y	iv) No card ATM withdrawal N
v) Instant account freeze tool. N	v) Free FICO or credit score reports. Y	v) Text banking N	v) No advertisements Y
0 points	1 point	1 point	0 points

[Free Financial Calculators | Loan Calculators | Berkshire Bank](#)

[Online Banking | CT, MA, NY, RI, VT Bank Account | Berkshire Bank](#)

[Get Started With Zelle | List of Bank Partners and Credit Unions | \(zellepay.com\)](#)

Category 4 Ranking: ATM Account Fees Out of Network	Points
1) JP Morgan \$3 <a href="#">Additional Banking Services and Fees for Personal Accounts Deposit Account Agreement - Mass (PDF) (chase.com)</a>	3
2) M & T \$3 <a href="#">Digital Services Agreement (mtb.com)</a>	3
3) Bank of America \$2.50 <a href="#">Bank of America Advantage SafeBalance Banking® Clarity Statement®</a>	4
4) TD Bank \$3 <a href="#">TD Convenience Checking Account Guide</a>	3
5) Keybank \$3 <a href="#">Current KeyBank Hassle-Free Account Rates &amp; Fees   KeyBank</a>	3
6) Citibank \$2.50 <a href="#">Explore Citi Relationship Tiers   Open Checking &amp; Savings Accounts   Citi.com</a>	4
7) Citizens Bank \$3 <a href="#">personal_fees.pdf (citizensbank.com)</a>	3
8) Flagstar/NYCB \$2.50 <a href="#">MyNYCB Schedule of Fees.pdf</a>	4
9) Community Bank \$2 <a href="#">Fees-Service-Charges-Disclosure-Rev-07.30.21.pdf (cbna.com)</a>	4
10) NBT Bank \$1.50 <a href="#">NBT Classic Checking Account Guide (nbtbank.com)</a>	5
11) Capital One \$0 <a href="#">Capital One 360 Checking</a>	5
12) Apple Bank For Savings \$2 <a href="#">Free Checking Account in NY   Apple Bank</a>	4
13) Trustco Bank \$0 <a href="#">Are there any fees for using my Debit card?   Trustco Bank</a>	5
14) Webster Bank \$3 <a href="#">fee-schedule.pdf (websterbank.com)</a>	3
15) Wells Fargo \$2.50 <a href="#">Consumer Account Fees and Information (wellsfargo.com)</a>	4



16) Santander Bank \$0 <a href="#">829302_23Q3_Consumer_Deposits_Product_Fee_Schedule.indd (santanderbank.com)</a>	5
17) Dime Community Bank (N/A) <a href="#">Microsoft Word - Basic Checking TIS.docx (dime.com)</a>	0
18) Five Star Bank \$2 <a href="#">consumer fee schedule &gt; Five Star Bank (five-starbank.com)</a>	4
19) Tompkins Community Bank \$1 <a href="#">Smart Spend Checking   Tompkins Community Bank (tompkinsbank.com)</a>	5
20) Valley National Bank \$2 <a href="#">Schedule of Fees for Personal Accounts   Valley Bank</a>	4
21) The First National Bank of Long Island (N/A)	0
22) Ridgewood Savings Bank \$1.50 <a href="#">DiscOfSrvChrg_4.3.23 (ridgewoodbank.com)</a>	5
23) Chemung Canal Trust Company (N/A) <a href="#">onlinebankingservicesagreement.pdf (chemungcanal.com)</a>	0
24) Northwest Bank \$3 <a href="#">Affinity Checking   Open An Account Today   Northwest Bank</a>	3
25) Flushing Bank \$1.50 <a href="#">Flushing Bank   Product Selection flushing-bank-fee-schedules-combined-2023-03-10.pdf (flushingbank.com)</a>	5
26) Glens Falls National Bank and Trust Company (N/A) <a href="#">Personal Checking   Glens Falls National Bank (gfnational.com)</a>	0
27) The Canandaigua National Bank and Trust Company \$2.50 <a href="#">Additional Account Information &amp; Terms - Canandaigua National Bank &amp; Trust (cnbank.com)</a>	4
28) Berkshire Bank \$3 <a href="#">Fee Schedule   CT, MA, NY, RI, VT Bank Accounts   Berkshire Bank</a>	3

<b>Category 5 Ranking: Checking Account</b>	<b>Points</b>
---	---------------

<b>Fees</b>	
1) JP Morgan	4
2) M & T	2
3) Bank of America	4
4) TD Bank	4
5) Keybank	4
6) Citibank	5
7) Citizens Bank	3
8) Flagstar/NYCB	4
9) Community Bank	3
10) NBT Bank	3
11) Capital One	5
12) Apple Bank For Savings	1
13) Trustco Bank	1
14) Webster Bank	4
15) Wells Fargo	4
16) Santander Bank	4
17) Dime Community Bank	3
18) Five Star Bank	3
19) Tompkins Community Bank	4
20) Valley National Bank	3
21) The First National Bank of Long Island	1
22) Ridgewood Savings Bank	3
23) Chemung Canal Trust Company	3
24) Northwest Bank	3
25) Flushing Bank	2
26) Glens Falls National Bank and Trust	2

Company	
27) The Canandaigua National Bank and Trust Company	2
28) Berkshire Bank	3

#### JP Morgan (Chase Total Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee >\$15 or >\$30 or less if fee is waivable by transaction	(3) No Overdraft or Insufficient Funds Fees	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
1 point (\$0)	1 point	0 points	1 point	1 point

[Additional Banking Services and Fees for Personal Accounts Deposit Account Agreement - Mass \(PDF\) \(chase.com\)](#)

#### M & T Bank (EZ Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee $\geq$ \$15 or $\geq$ \$30 or less if fee is waivable by transaction	(3) No Overdraft of Insufficient Funds Fees	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
1 point (\$25)	1 point	0 points	1 points	1 points

[Digital Services Agreement \(mtb.com\)](#)

#### Bank of America (Advantage Safe Balance Banking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee $\geq$ \$15 or $\geq$ \$30 or less if fee is waivable by transaction	(3) No Overdraft of Insufficient Funds Fees	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
1 point (\$25)	1 point (\$4.95)	1 point	1 point	1 points

[Bank of America Advantage SafeBalance Banking® Clarity Statement®](#)

#### TD Bank (Convenience Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee $\geq$ \$15 or	(3) No Overdraft of Insufficient	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
--	--	----------------------------------	------------------------------------	-------------------

	≥\$30 or less if fee is waivable by transaction	Funds Fees		
1 points (\$0)	1 point (\$15)	0 points	1 point	1 point

[TD Convenience Checking Account Guide](#)

#### Keybank (Checkless Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction	(3) No Overdraft of Insufficient Funds Fees	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
1 point (\$10)	1 point (\$0)	0 points	1 point	1 point

[Current KeyBank Hassle-Free Account Rates & Fees | KeyBank](#)

#### Citibank (Checkless Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction	(3) No Overdraft of Insufficient Funds Fees	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
1 point (N/A)	1 point (\$5)	1 point	1 point	1 point

[Checking Account | Open a Checking Account Online | Citi.com](#)

#### Citizens Bank (One Deposit Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction	(3) No Overdraft of Insufficient Funds Fees	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
1 point (any amount)	1 point (\$10)	0 points	1 point	0 points

[personal\\_fees.pdf \(citizensbank.com\)](#)

#### Flagstar/New York Community Bank (My Community Basic Checking)

(1) Checking Account Initial Deposit >\$50	(2) Monthly Maintenance Fee ≥\$15 or	(3) No Overdraft of Insufficient	(4) No Dormancy or Inactivity Fees	(5) No Zelle Fees
--	--------------------------------------	----------------------------------	------------------------------------	-------------------

	≥\$30 or less if fee is waivable by transaction	Funds Fees		
1 point (N/A)	1 point (\$2.00)	1 point	0 points	1 point

[MyNYCB Schedule of Fees.pdf](#)

#### Community Bank (Carefree Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point	1 point (\$0)	0 points	0 points	1 point

[Carefree Checking<sup>SM</sup> | Community Bank, N.A. \(cbna.com\)](#)

[Fees-Service-Charges-Disclosure-Rev-07.30.21.pdf \(cbna.com\)](#)

#### NBT Bank (Classic Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$25)	1 point (\$0)	0 points	0 points (\$10)	1 point

[NBT Classic Checking Account Guide \(nbtbank.com\)](#)

#### Capital One (360 Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$0)	1 point (\$0)	1 point	1 point	1 point

[Capital One 360 Checking](#)

#### Apple Bank for Savings (Free Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or</b>	<b>(3) No Overdraft of Insufficient</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
--	---	---	---	--------------------------

	<b>≥\$30 or less if fee is waivable by transaction</b>	<b>Funds Fees</b>		
0 points (\$100)	1 point (\$0)	0 points	0 points	0 points

[Free Checking Account in NY | Apple Bank](#)

#### Trustco Bank (Hometown Free Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
0 points (\$50)	1 point (\$0)	0 points	0 points	0 points

[Home Town Checking With Flexibility, Convenience, Dependability \(trustcobank.com\)](#)

#### Webster Bank (Simple Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) Unlimited Transactions Allowable for No Fee</b>
1 point	1 point (\$0)	0 points	1 point	1 point

[Simple Checking Account | Webster Bank fee-schedule.pdf \(websterbank.com\)](#)

#### Wells Fargo (Everyday Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee ≥\$15 or ≥\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$25)	1 point (\$10)	0 points	1 point	1 point

[Everyday Checking Account | Wells Fargo](#)

[Zelle Transfer Service Addendum - Wells Fargo](#)

#### Santander Bank (Essential Checking)

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$10)	1 point (\$4)	0 points	1 point	1 point

[Essential Checking with No Overdraft Fees | Santander Bank - Santander 829302\\_23Q3\\_Consumer Deposits Product Fee Schedule.indd \(santanderbank.com\)](#)

#### **Dime Community Bank (Basic Checking Account)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$0)	1 point (\$5)	1 point	0 points	0 points

[Microsoft Word - Basic Checking TIS.docx \(dime.com\)](#)

#### **Five Star Bank (Progress Checking Account)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
0 points (N/A)	1 point (\$0)	1 point	0 points	1 points

[Five+Star+Bank+Digital+Banking+Agreement\\_10.02.2023.pdf \(five-starbank.com\)](#)  
[consumer fee schedule › Five Star Bank \(five-starbank.com\)](#)

#### **Tompkins Community Bank (Smart Spend Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point	1 point (\$5)	1 point	0 points	1 point

[Smart Spend Checking | Tompkins Community Bank \(tompkinsbank.com\)](#)  
[Schedule of Fees \(tompkinsbank.com\)](#)

**Valley National Bank (Journey Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$25)	1 point (\$3)	0 points	0 points	1 point

[Journey Checking | Valley Bank](#)

[Schedule of Fees for Personal Accounts | Valley Bank](#)

**The First National Bank of Long Island (First Checkless Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
0 points	1 point	0 points	0 points	0 points

[Personal Checking | First National Bank of Long Island \(fnbli.com\)](#)

**Ridgewood Savings Bank (Green Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point	1 point (\$0)	0 points	0 points	1 point

[DiscOfSrvChrg 4.3.23 \(ridgewoodbank.com\)](#)

**Chemung Canal Trust Company (Free Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$25)	1 point (\$0)	0 points	0 points	1 point

[Free Checking | Chemung Canal Trust Company  
onlinebankingservicesagreement.pdf \(chemungcanal.com\)](#)



**Northwest Bank (Affinity Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$25)	1 point (\$0)	0 points	0 points	1 point

[Affinity Checking Account Options | Northwest Bank](#)

[Affinity Checking | Open An Account Today | Northwest Bank](#)

[affinity-checking-fee-schedule-7.14.23.pdf \(northwest.bank\)](#)

[Zelle \(northwest.bank\)](#)

**Flushing Bank (Complete Free Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
0 points (\$100)	1 point (\$0)	1 point	0 points	0 points

[Flushing Bank | Product Selection](#)

[flushing-bank-fee-schedules-combined-2023-03-10.pdf \(flushingbank.com\)](#)

**Glens Falls National Bank and Trust Company (Personal Free Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
1 point (\$5)	1 point (\$0)	0 points	0 points	0 points

[Personal Checking | Glens Falls National Bank \(gfnational.com\)](#)

**The Canandaigua National Bank and Trust Company (Traditional Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>

0 points (N/A)	1 point (waived)	0 points	0 points	1 point
----------------	------------------	----------	----------	---------

[Traditional Checking Account - Rochester NY, Canandaigua NY - Canandaigua National Bank and Trust \(cnbank.com\)](#)

[Additional Account Information & Terms - Canandaigua National Bank & Trust \(cnbank.com\)](#)

#### **Berkshire Bank (Free Checking)**

<b>(1) Checking Account Initial Deposit &gt;\$50</b>	<b>(2) Monthly Maintenance Fee <math>\geq</math>\$15 or <math>\geq</math>\$30 or less if fee is waivable by transaction</b>	<b>(3) No Overdraft of Insufficient Funds Fees</b>	<b>(4) No Dormancy or Inactivity Fees</b>	<b>(5) No Zelle Fees</b>
0 points (N/A)	1 point (\$0)	0 points	1 point	1 point

[Free Checking Account | CT, MA, NY, RI, VT Bank | Berkshire Bank](#)

[Fee Schedule | CT, MA, NY, RI, VT Bank Accounts | Berkshire Bank](#)

<b>Category 6 Ranking: Savings Account Fees</b>	<b>Points</b>
1) JP Morgan <a href="#">Chase Savings Accounts: Compare &amp; Apply Today   Chase</a> (Chase Savings)	4
2) M & T <a href="#">Relationship Savings Accounts   M&amp;T Bank (mtb.com)</a> (Relationship Savings)	4
3) Bank of America <a href="#">Open a Bank of America Advantage Savings Account Online</a> (Advantage Savings)	4
4) TD Bank <a href="#">TD Simple Savings Account Guide</a> (Simple Savings)	4
5) Keybank <a href="#">Curren Key Active Saver Rates &amp; Fees   KeyBank</a> (Active Saver)	4
6) Citibank <a href="#">Citi Priority – Preferred Banking &amp; Financial Planning Services   Citi.com</a> (All)	4
7) Citizens Bank <a href="#">one deposit savings account guide.pdf (citizensbank.com)</a> (One Deposit Savings \$200 int. \$0)	4
8) Flagstar/NYCB <a href="#">Personal Savings Overview   NYCB (mynycb.com)</a> (My Community	4

Savings \$500 int. \$100)	
9) Community Bank <a href="#">Savings Accounts   Personal Banking   Community Bank (cbna.com)</a> (Free Savings \$0 int. \$50)	5
10) NBT Bank <a href="#">SavingsCompareAccountOptions.pdf (nbtbank.com)</a> (Personal Statement Savings \$0 int. \$0)	5
11) Capital One <a href="#">High-Yield Savings Rate: 360 Performance Savings   Capital One</a> (Performance Savings \$0 int. \$0)	5
12) Apple Bank For Savings <a href="#">Online Savings Account: High Yield Savings   Apple Bank</a> (Simple Savings \$0 int. \$0)	5
13) Trustco Bank <a href="#">Online Account Rates   Chose Account Type to Open An Account (trustcobank.com)</a> (Home Town Passbook \$200 int. \$50)	4
14) Webster Bank (Personal Savings \$500 int. \$25) <a href="#">Premium &amp; Personal Savings   Webster Bank</a>	4
15) Wells Fargo <a href="#">Open a Savings Account Online   Wells Fargo</a> (Way2Save Savings \$300 int. \$25)	4
16) Santander Bank <a href="#">Santander Savings   Santander Bank - Santander</a> (Santander Savings \$100 int. \$25)	4
17) Dime Community Bank <a href="#">Savings Accounts - Dime Community Bank</a> (Aspire Statement Savings \$500 int. \$100)	4
18) Five Star Bank <a href="#">Personal Saving Accounts   Five Star Bank   Western New York (five-starbank.com)</a> (Statement Savings Account \$300 int. N/A)	4
19) Tompkins Community Bank <a href="#">tompkins community bank savings account - Search (bing.com)</a> N/A	0
20) Valley National Bank <a href="#">Grow My Savings- Savings Accounts   Valley Bank</a> (All Access	4

\$300 int. \$100)	
21) The First National Bank of Long Island <a href="#">Personal Savings   First National Bank of Long Island (fnbli.com)</a> (Statement Savings \$500 int. N/A)	4
22) Ridgewood Savings Bank <a href="#">Compare Our Savings Accounts (ridgewoodbank.com)</a> (Statement Savings N/A int. \$1)	5
23) Chemung Canal Trust Company <a href="#">Personal Savings   Chemung Canal Trust Company</a> (Personal Savings \$250 int. \$25)	4
24) Northwest Bank <a href="#">Statement Savings Account Rates   Northwest Bank</a> (Statement Savings \$300 int. \$25)	4
25) Flushing Bank <a href="#">Flushing Bank   Product Selection</a> (Complete Savings N/A int. \$100)	4
26) Glens Falls National Bank and Trust Company <a href="#">Personal Savings   Glens Falls National Bank (gfnational.com)</a> (Easy Savings \$100 int. \$100)	4
27) The Canandaigua National Bank and Trust Company <a href="#">Compare Savings Accounts - Rochester NY, Canandaigua NY - Canandaigua National Bank and Trust (cnbank.com)</a> (Regular Savings \$300 int. N/A)	4
28) Berkshire Bank <a href="#">Statement Savings Account   CT, MA, NY, RI Bank   Berkshire Bank</a> (Statement Savings \$250 int. N/A)	4

Category 7 Ranking: Overdraft Policy	Points
1) JP Morgan	3
2) M & T	5
3) Bank of America	3
4) TD Bank	3
5) Keybank	2
6) Citibank	2

7) Citizens Bank	3
8) Flagstar/NYCB	1
9) Community Bank	5
10) NBT Bank	1
11) Capital One	3
12) Apple Bank For Savings	1
13) Trustco Bank	0
14) Webster Bank	4
15) Wells Fargo	3
16) Santander Bank	3
17) Dime Community Bank	2
18) Five Star Bank	3
19) Tompkins Community Bank	2
20) Valley National Bank	2
21) The First National Bank of Long Island	2
22) Ridgewood Savings Bank	3
23) Chemung Canal Trust Company	0
24) Northwest Bank	1
25) Flushing Bank	2
26) Glens Falls National Bank and Trust Company	0
27) The Canandaigua National Bank and Trust Company	1
28) Berkshire Bank	4

#### JP Morgan

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
--	---------------------------------	-------------------------------------	---	---------------------------------

1 point	1 point	1 point	0 points	0 points
---------	---------	---------	----------	----------

[Chase Deposit Account Agreement \(PDF\)](#)

#### M & T Bank

(1) Offers Overdraft Protection	(2) Offers Online Policy	(3) No ATM or POS Overdrafts	(4) Processing Transactions: Lowest to Highest	(5) No Automatic Closure
1 point	1 point	1 point	1 point	1 point

[Understanding Overdrafts | M&T Bank \(mtb.com\)](#)

[How Bank Transactions are Processed | M&T Bank \(mtb.com\)](#)

#### Bank of America

(1) Offers Overdraft Protection	(2) Offers Online Policy	(3) No ATM or POS Overdrafts	(4) Processing Transactions: Lowest to Highest	(5) No Automatic Closure
1 point	1 point	1 point	0 points	0 points

[Overdraft Service FAQs: Balance Connect™, Limits, Fees & Settings \(bankofamerica.com\)](#)

[Deposit Agreement and Disclosures \(bankofamerica.com\)](#)

#### TD Bank

(1) Offers Overdraft Protection	(2) Offers Online Policy	(3) No ATM or POS Overdrafts	(4) Processing Transactions: Lowest to Highest	(5) No Automatic Closure
1 point	1 point	0 points	1 point	0 points

[TD Convenience Checking Account Guide](#)

[Personal Deposit Account Agreement \(td.com\)](#)

#### Keybank

(1) Offers Overdraft Protection	(2) Offers Online Policy	(3) No ATM or POS Overdrafts	(4) Processing Transactions: Lowest to Highest	(5) No Automatic Closure
0 points ("no guarantee")	1 point	0 points	1 point	0 points

[Overdraft Protection | Avoid Overdraft Fees | KeyBank](#)

[eDAS Disclosure \(keybank.com\)](#)

**Citibank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	0 points	0 points	1 point	0 points

[Checking Plus® - Revolving Line of Credit with Overdraft Protection - Citibank Basic Banking Package \(citi.com\)](#)

**Citizens Bank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	0 points	1 point	0 points	1 points

[personal terms.pdf \(citizensbank.com\)](#)

[Overdraft fees, protection, coverage and options | Citizens \(citizensbank.com\)](#)

**Flagstar/NYCB**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	0 points	0 points	0 points	0 points

[My Community Basic Checking | NYCB \(mynycb.com\)](#)

**Community Bank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	1 point	1 point	1 point	1 point

[Managing Overdrafts | Community Bank \(cbna.com\)](#)

[Overdraft-and-Unavailable-Funds-Practices-Disclosure-12-1-2022\\_FINAL-w-428.pdf \(cbna.com\)](#)

**NBT Bank**

<b>(1) Offers Overdraft</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions:</b>	<b>(5) No Automatic</b>
-----------------------------	---------------------------------	-------------------------------------	-------------------------------------	-------------------------

<b>Protection</b>			<b>Lowest to Highest</b>	<b>Closure</b>
0 points ("no guarantee")	1 points	0 points	0 points	0 points

[NBT Classic Checking Account Guide \(nbtbank.com\)](#)

[overdraftOptIn.pdf \(nbtbank.com\)](#)

[Overdraft Protection | NBT Bank \(windows.net\)](#)

[NBT Bank Consumer Deposit Account Agreement \(windows.net\)](#)

### Capital One

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("no guarantee")	1 point	1 point	1 point	0 points

[Bank Overdraft Fees & Protection | Capital One](#)

[Capital One 360 Checking Overdraft Options | Capital One](#)

[Rules Governing Deposit Accounts | Capital One](#)

### Apple Bank for Savings

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	0 points	0 points	0 points	0 points

[General Changes in Account Terms \(applebank.com\)](#)

[Apple Bank Eliminates Certain Fees | Press Releases](#)

### Trustco Bank

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points	0 points	0 points	0 points	0 points

[Overdraft And Account Fees - Understanding The Difference \(trustcobank.com\)](#)

[Trustco Bank - Truth in Advertising](#)

### Webster Bank

<b>(1) Offers</b>	<b>(2) Offers</b>	<b>(3) No ATM or</b>	<b>(4) Processing</b>	<b>(5) No</b>
-------------------	-------------------	----------------------	-----------------------	---------------



<b>Overdraft Protection</b>	<b>Online Policy</b>	<b>POS Overdrafts</b>	<b>Transactions: Lowest to Highest</b>	<b>Automatic Closure</b>
1 point	1 point	1 point	1 point	0 points

[Your overdraft options - the choice is yours | Webster Bank](#)

[deposit-account-agreement.pdf \(websterbank.com\)](#)

[FN35419A.indd \(websteronline.com\)](#)

[fee-schedule-for-consumer-accounts.pdf \(websterbank.com\)](#)

### Wells Fargo

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("sole discretion")	1 point	1 point	1 point	0 points

[Overdraft Services for Personal Accounts \(wellsfargo.com\)](#)

[Deposit Account Agreement \(wellsfargo.com\)](#)

### Santander Bank

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("no guarantee")	1 point	1 point	1 point	0 points

[5a831c4e-7886-9db1-7605-6e267b3420ca \(santanderbank.com\)](#)

[Overdraft Election Options | Santander Bank - Santander](#)

### Dime Community Bank

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points	1 point	0 points	1 point	0 points

[Frequently Asked Questions - Dime Community Bank™](#)

[TM Fee Schedule - Dime Community Bank™](#) (Fee Schedule = Faulty Link)

[upgrade.pdf \(dime.com\)](#)

### Five Star Bank

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("sole discretion")	1 point	1 point	1 point	0 points

[What+You+Need+to+Know+About+Overdraft+and+Overdraft+Fees 3 19 2020.pdf \(five-starbank.com\)](#)  
[nTEc4Xtl \(five-starbank.com\)](#)

#### **Tompkins Community Bank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("sole discretion")	1 point	1 point	0 points	0 points

[Overdraft Coverage | NY And PA Overdraft Fees | Tompkins Bank](#)  
[Opt In | Tompkins Community Bank \(tompkinsbank.com\)](#)

#### **Valley National Bank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("sole discretion")	1 point	1 point	0 points	0 points

[PowerPoint Presentation \(valley.com\)](#)  
[All About your accounts \(valley.com\)](#)

#### **The First National Bank of Long Island**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
1 point	0 points	1 point	0 points	0 points

[Update: Overdraft/ Uncollected... | First National Bank of Long Island \(fnbli.com\)](#)

#### **Ridgewood Savings Bank**

<b>(1) Offers</b>	<b>(2) Offers</b>	<b>(3) No ATM or</b>	<b>(4) Processing</b>	<b>(5) No</b>
-------------------	-------------------	----------------------	-----------------------	---------------

<b>Overdraft Protection</b>	<b>Online Policy</b>	<b>POS Overdrafts</b>	<b>Transactions: Lowest to Highest</b>	<b>Automatic Closure</b>
0 points (contradiction/ambiguity)	1 point	1 point	1 point	0 points

[Overdraft Upd. 7.30.19 SinglePDF.indd \(ridgewoodbank.com\)](#)

[UniversalDisclosure.pdf \(ridgewoodbank.com\)](#)

#### **Chemung Canal Trust Company**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points ("discretionary")	0 points	0 points	0 points	0 points

[FAQ | Chemung Canal Trust Company](#)

#### **Northwest Bank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 points	1 point	0 points	0 points	0 points

[affinity-checking-fee-schedule-7.14.23.pdf \(northwest.bank\)](#)

[Deposit Account Agreement Disclosure.pdf \(northwest.bank\)](#)

#### **Flushing Bank**

<b>(1) Offers Overdraft Protection</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions: Lowest to Highest</b>	<b>(5) No Automatic Closure</b>
0 ("no guarantee")	1 point	1 point	0 points	0 points

[Overdraft Disclosure \(flushingbank.com\)](#)

[202076068-010 \(flushingbank.com\)](#)

#### **Glens Falls National Bank and Trust Company (MISREPRESENTATION)**

<b>(1) Offers Overdraft</b>	<b>(2) Offers Online Policy</b>	<b>(3) No ATM or POS Overdrafts</b>	<b>(4) Processing Transactions:</b>	<b>(5) No Automatic</b>
-----------------------------	---------------------------------	-------------------------------------	-------------------------------------	-------------------------

Protection			Lowest to Highest	Closure
0 points	0 points	0 points	0 points	0 points

[Resource Center Disclosures \(gfnational.com\)](https://www.gfnational.com/resource-center/disclosures)

#### The Canandaigua National Bank and Trust Company

(1) Offers Overdraft Protection	(2) Offers Online Policy	(3) No ATM or POS Overdrafts	(4) Processing Transactions: Lowest to Highest	(5) No Automatic Closure
0 points ("discretion")	0 points	1 point	0 points	0 points

[Overdraft Protection - Rochester NY, Canandaigua NY - Canandaigua National Bank and Trust \(cnbank.com\)](https://www.cnbank.com/overdraft-protection-rochester-ny-canandaigua-ny-canandaigua-national-bank-and-trust)

[RULESDEPACCT 2022.pdf \(cnbank.com\)](https://www.cnbank.com/rulesdepacct-2022.pdf)

#### Berkshire Bank

(1) Offers Overdraft Protection	(2) Offers Online Policy	(3) No ATM or POS Overdrafts	(4) Processing Transactions: Lowest to Highest	(5) No Automatic Closure
0 points ("discretion")	1 point	1 point	1 point	1 point

[Overdraft Protection | CT, MA, NY, RI, VT Bank | Berkshire Bank](https://www.berkshirebank.com/overdraft-protection-ct-ma-ny-ri-vt)  
[Courtesy Pay Disclosure | CT, MA, NY, RI Bank | Berkshire Bank](https://www.berkshirebank.com/courtesy-pay-disclosure-ct-ma-ny-ri)

Category 8 Ranking: Overdraft Charges and Limits	Points
1) JP Morgan \$34 <a href="https://www.chase.com/overdraft-services">Overdraft Services   Chase.com</a>	1
2) M & T \$15 <a href="https://www.mtb.com/understanding-overdrafts">Understanding Overdrafts   M&amp;T Bank (mtb.com)</a>	4
3) Bank of America \$10 <a href="https://www.bankofamerica.com/personal-schedule-of-fees">Personal Schedule of Fees (bankofamerica.com)</a>	4
4) TD Bank \$35 <a href="https://www.td.com/personal-fee-schedule">Personal Fee Schedule (td.com)</a>	1
5) Keybank \$20 <a href="https://www.keybank.com/introduces-new">KeyBank Introduces New</a>	3

<a href="#">Key Coverage Zone(SM) for Clients to Avoid Overdraft Fees</a>	
6) Citibank \$0 <a href="#">Consumer Deposit Account Agreements - Citibank</a>	5
7) Citizens Bank \$35 <a href="#">Overdraft fees, protection, coverage and options   Citizens (citizensbank.com)</a>	1
8) Flagstar/NYCB \$0 <a href="#">MyNYCB Schedule of Fees.pdf</a>	5
9) Community Bank \$35 <a href="#">ODpracticesandOptInform.pdf (cbna.com)</a>	1
10) NBT Bank \$35 <a href="#">overdraftOptIn.pdf (nbtbank.com)</a>	1
11) Capital One \$0 <a href="#">Capital One 360 Checking Overdraft Options   Capital One</a>	5
12) Apple Bank For Savings \$35 <a href="#">Online Banking Services Agreement (applebank.com)</a>	1
13) Trustco Bank \$35 <a href="#">Overdraft And Account Fees - Understanding The Difference (trustcobank.com)</a>	1
14) Webster Bank \$35 <a href="#">fee-schedule.pdf (websterbank.com)</a>	1
15) Wells Fargo \$35 <a href="#">Overdraft Services for Personal Accounts (wellsfargo.com)</a>	1
16) Santander Bank \$15 <a href="#">Does Santander cover all overdrafts? (santanderbank.com)</a>	4
17) Dime Community Bank (\$0) <a href="#">upgrade.pdf (dime.com)</a>	5
18) Five Star Bank \$40 <a href="#">What+You+Need+to+Know+About+Overdraft+and+Overdraft+Fees_3_19_2020.pdf (five-starbank.com)</a>	1
19) Tompkins Community Bank \$38 <a href="#">Schedule of Fees (tompkinsbank.com)</a>	1
20) Valley National Bank \$36 <a href="#">Schedule of Fees (valley.com)</a>	1

21) The First National Bank of Long Island \$15 <a href="#">Update: Overdraft/ Uncollected...   First National Bank of Long Island (fnbli.com)</a>	4
22) Ridgewood Savings Bank \$30 <a href="#">DiscOfSrvChrg_4.3.23 (ridgewoodbank.com)</a>	2
23) Chemung Canal Trust Company \$35 <a href="#">Courtesy Pay Opt-In Form   Chemung Canal Trust Company</a>	1
24) Northwest Bank \$37 <a href="#">affinity-premier-fee-schedule-9.22.22.pdf (northwest.bank)</a>	1
25) Flushing Bank \$0 <a href="#">Overdraft Disclosure (flushingbank.com)</a>	5
26) Glens Falls National Bank and Trust Company (N/A) <a href="#">Resource Center Disclosures (gfnational.com)</a>	0
27) The Canandaigua National Bank and Trust Company \$37 <a href="#">Overdraft Protection - Rochester NY, Canandaigua NY - Canandaigua National Bank and Trust (cnbank.com)</a>	1
28) Berkshire Bank \$35 <a href="#">Courtesy Pay Services   CT, MA, NY, RI, VT Bank   BHLB (berkshirebank.com)</a>	1

<b>Category 9 Ranking: Credit Cards</b>	<b>Points</b>
1) JP Morgan, (22.74%, \$74.50, 0 pts)	1
2) M & T, (18.49%, \$0, 1 pt)	3
3) Bank of America, (27.49%, \$0, 0 pts)	2
4) TD Bank, (24.24%, \$0, 0 pts)	2
5) Keybank, (23.74%, \$0, 1 pt)	3
6) Citibank, (23.99%, \$0, 0 pts)	2
7) Citizens Bank, (22.74%, \$0, 2 pts)	5
8) Flagstar/NYCB, (26.5%, \$0, 1 pt)	3
9) Community Bank, (25.37%, \$0, 2 pts)	4
10) NBT Bank, (21.5%, \$25, 0 pts)	2
11) Capital One, (26.24%, \$0, 0 pts)	2
12) Apple Bank For Savings, (23.49%, \$25, 1 pt)	2
13) Trustco Bank, (FAULTY LINK)	0
14) Webster Bank, (23.74%, \$0, 1 pt)	3
15) Wells Fargo, (23.74%, \$0, 1 pt)	3
16) Santander Bank, (24.33%, \$0, 2 pts)	4
17) Dime Community Bank, (23.74%, \$0, 1 pt)	3
18) Five Star Bank, (23.74%, \$0, 1 pt)	3
19) Tompkins Community Bank, (23.74%, \$0, 1 pt)	3
20) Valley National Bank, (23.74%, \$0, 1 pt)	3
21) The First National Bank of Long Island, (MUST CALL)	0
22) Ridgewood Savings Bank, (18.24%, \$0, 2 pts)	5
23) Chemung Canal Trust Company, (19.24%, \$0, 2 pts)	5

24) Northwest Bank, (11.24%, \$0, 1 pt)	4
25) Flushing Bank, (\$23.74, \$0, 1 pt)	3
26) Glens Falls National Bank and Trust Company, (\$23.49, \$0, 2 pts)	4
27) The Canandaigua National Bank and Trust Company, (23.49%, \$0, 2 pts)	4
28) Berkshire Bank, (23.74%, \$0, 2 pts)	4

AVERAGE APR = 22.94%

### JP Morgan

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. N	(i) Has a 0% APR for any introductory period of time. N
Middle Point: 22.74%	Middle Point: \$74.5	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. N	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. Y
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	0 points	0 points

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (COL00078-271329).



**M & T Bank**

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 18.49%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	0 points

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Combined Schumer and Agreement\_5.01.2023-V2-256447).

**Bank of America**

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points	(i) No penalty APR up to 60 or 90 days account delinquency. N	(i) Has a 0% APR for any introductory period of time. N

introductory periods are ignored.	evaluated.		
Middle Point: 27.49%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. N	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	0 points	0 points

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (VISA-MC-SECURED-English-290258).

#### TD Bank

(1) <b>Low Average APR</b>	(2) <b>Low Average Annual Fees</b>	(3) <b>Penalties</b>	(4) <b>Policies</b>
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 24.24%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N

		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	0 points	0 points

[TD FlexPay Credit Card - Important Credit Card Terms and Conditions](#)

### Keybank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	1 point	0 points

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Key Latitude Credit Cardmember Agreement-270811)

[Current Latitude Mastercard Credit Card Rates & Fees | KeyBank](#)

**Citibank**

(1) <b>Low Average APR</b>	(2) <b>Low Average Annual Fees</b>	(3) <b>Penalties</b>	(4) <b>Policies</b>
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. N	(i) Has a 0% APR for any introductory period of time. N
Middle Point: 23.99%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. N	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	0 points	0 points

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Citi Double Cash Pricing and Information Table-256158)  
[Featured cards and promotions | Citi](#)

**Citizens Bank**

(1) <b>Low Average APR</b>	(2) <b>Low Average Annual Fees</b>	(3) <b>Penalties</b>	(4) <b>Policies</b>
Feature assigned if the APR range middle point is lower than the average of the APR range	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y

middle points evaluated. 0% APR introductory periods are ignored.	fees or fee range middle points evaluated.		
Middle Point: 22.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Clear Value Cardholder Agreement 5-1-23-256470)  
[Clear Value Card Disclosures | Citizens Bank](#)

#### Flagstar/New York Community Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. (no penalty APR) Y	(i) Has a 0% APR for any introductory period of time. N
Middle Point: 26.5%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not	(iii) Does not report to

		applied indefinitely. (no penalty APR) Y	all 3 credit bureaus for violations. Y
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	0 points

[firstbankcard.com/lynx/api/v1/lynx/soct/FZ4KD5VVVVZ2K](http://firstbankcard.com/lynx/api/v1/lynx/soct/FZ4KD5VVVVZ2K)

[Flagstar Bank, Credit Cards \(fnbo.com\)](http://Flagstar Bank, Credit Cards (fnbo.com)) (FNBO)

### Community Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 25.37%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. Y
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y

TBD	TBD	1 point	1 point
-----	-----	---------	---------

[firstbankcard.com/lynx/api/v1/lynx/soct/9QVLL93QQY8Y2](http://firstbankcard.com/lynx/api/v1/lynx/soct/9QVLL93QQY8Y2) (FNBO)

#### NBT Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. N
Middle Point: 21.5%	Middle Point: \$25	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. N	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	0 points	0 points

[U \(elancard.com\)](http://U(elancard.com)) (Elan Financial Services)

#### Capital One

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. N

middle points evaluated. 0% APR introductory periods are ignored.	fees or fee range middle points evaluated.		
Middle Point: 26.24%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. N	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	0 points	0 points

[Compare Credit Cards & Apply Online | Capital One](#)

### Apple Bank for Savings

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. N
Middle Point: 23.49%	Middle Point: \$25	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N



		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. N	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	0 points

[firstbankcard.com/lynx/api/v1/lynx/soct/QR3RHRSTZ3S7Z](http://firstbankcard.com/lynx/api/v1/lynx/soct/QR3RHRSTZ3S7Z) (FNBO)

### Trustco Bank (FAULTY LINK)

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency.	(i) Has a 0% APR for any introductory period of time.
Middle Point: %	Middle Point: \$	(ii) Late payments fee \$25 or less per billing at maximum.	(ii) Policy holder not bound to arbitration/forced to waive jury trial.
		(iii) Penalty APR not applied indefinitely.	(iii) Does not report to all 3 credit bureaus for violations.
		(iv) Balance transfer fees equal or below 4% of total transfer amount.	(iv) Default does not result in automatic credit account closure with no notice given.
		(v) \$0 annual fee.	(v) Cash advance APR not higher than original APR.
TBD	TBD	0 points	0 points

### Webster Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	0 points

[Card Application \(elancard.com\)](http://elancard.com) (Elan Financial Services)

[The purchasing power of Zero | Webster Bank, N.A. Platinum Card \(creditcardlearnmore.com\)](http://creditcardlearnmore.com)

### Wells Fargo

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y

Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. N
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	0 points

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Wells Fargo Active Cash Card).

#### Santander Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 24.33%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y (opt-out provision)
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below	(iv) Default does not result in automatic

		4% of total transfer amount. Y	credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Ultimate Cash Back 681 Credit Card Agreement and Pricing Addendum - 256700)

### Dime Community Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	1 point	0 points

[Tier 3 May Index - Credit Card Learn More - Elan](#) (Elan Financial Services)

**Five Star Bank**

<b>(1) Low Average APR</b>	<b>(2) Low Average Annual Fees</b>	<b>(3) Penalties</b>	<b>(4) Policies</b>
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	1 point	0 points

[Card Application \(elancard.com\)](http://elancard.com) (Elan Financial Services)

**Tompkins Community Bank**

<b>(1) Low Average APR</b>	<b>(2) Low Average Annual Fees</b>	<b>(3) Penalties</b>	<b>(4) Policies</b>
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y

Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	1 point	0 points

[Card Application \(elancard.com\)](http://elancard.com) (Elan Financial Services)

#### Valley National Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given.

			N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	1 point	0 points

[Tier 3 May Consumer Platinum - Credit Card Learn More - Elan](#) (Elan Financial Services)

### The First National Bank of Long Island (MUST CALL)

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency.	(i) Has a 0% APR for any introductory period of time.
Middle Point: %	Middle Point: \$	(ii) Late payments fee \$25 or less per billing at maximum.	(ii) Policy holder not bound to arbitration/forced to waive jury trial.
		(iii) Penalty APR not applied indefinitely.	(iii) Does not report to all 3 credit bureaus for violations.
		(iv) Balance transfer fees equal or below 4% of total transfer amount.	(iv) Default does not result in automatic credit account closure with no notice given.
		(v) \$0 annual fee.	(v) Cash advance APR not higher than original APR.
TBD	TBD	0 points	0 points

[Credit Cards | First National Bank of Long Island \(fnbli.com\)](#)

### Ridgewood Savings Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
---------------------	-----------------------------	---------------	--------------

Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 18.24%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. Y	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y (opt-out provision)
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[Pre Application Terms \(myapexcard.com\)](http://myapexcard.com) (Apex)

#### Chemung Canal Trust Company

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 19.24%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing	(ii) Policy holder not bound to



		at maximum. N	arbitration/forced to waive jury trial. Y (opt-out provision)
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[Apply for a Platinum Edition Visa® \(mycommunitycc.com\)](#) (TCM Bank)

#### Northwest Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. N	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 11.24%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y (opt-out provision)
		(iii) Penalty APR not applied indefinitely. N	(iii) Does not report to all 3 credit bureaus for violations. Y
		(iv) Balance transfer fees equal or below 4% of total transfer amount. Y	(iv) Default does not result in automatic credit account closure with no notice given.

			N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	0 points	1 point

[Credit card agreement database search result | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#) (Loyalty Visa Cardholder Agreement and Disclosures)

### Flushing Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. N
TBD	TBD	1 point	0 points

[Card Application \(elancard.com\)](#) (Elan Financial Services)

### Glens Falls National Bank and Trust Company

(1) Low Average	(2) Low Average	(3) Penalties	(4) Policies
-----------------	-----------------	---------------	--------------

<b>APR</b>	<b>Annual Fees</b>		
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.49%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. Y
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[firstbankcard.com/lynx/api/v1/lynx/soct/LWMQDBKP88FSQ](http://firstbankcard.com/lynx/api/v1/lynx/soct/LWMQDBKP88FSQ) (FNBO)

#### The Canandaigua National Bank and Trust Company

<b>(1) Low Average APR</b>	<b>(2) Low Average Annual Fees</b>	<b>(3) Penalties</b>	<b>(4) Policies</b>
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.49%	Middle Point: \$0	(ii) Late payments fee	(ii) Policy holder not

		\$25 or less per billing at maximum. N	bound to arbitration/forced to waive jury trial. Y
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. Y
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given. N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[firstbankcard.com/lynx/api/v1/lynx/soct/YS1Z8DKH9LP8C](http://firstbankcard.com/lynx/api/v1/lynx/soct/YS1Z8DKH9LP8C) (FNBO)

#### Berkshire Bank

(1) Low Average APR	(2) Low Average Annual Fees	(3) Penalties	(4) Policies
Feature assigned if the APR range middle point is lower than the average of the APR range middle points evaluated. 0% APR introductory periods are ignored.	Feature assigned if the annual fee or fee range middle point is lower than the average of the annual fees or fee range middle points evaluated.	(i) No penalty APR up to 60 or 90 days account delinquency. Y (no penalty APR)	(i) Has a 0% APR for any introductory period of time. Y
Middle Point: 23.74%	Middle Point: \$0	(ii) Late payments fee \$25 or less per billing at maximum. N	(ii) Policy holder not bound to arbitration/forced to waive jury trial. Y (opt-out provision)
		(iii) Penalty APR not applied indefinitely. Y (no penalty APR)	(iii) Does not report to all 3 credit bureaus for violations. N
		(iv) Balance transfer fees equal or below 4% of total transfer amount. N	(iv) Default does not result in automatic credit account closure with no notice given.

			N
		(v) \$0 annual fee. Y	(v) Cash advance APR not higher than original APR. Y
TBD	TBD	1 point	1 point

[Credit card agreement database search result | Consumer Financial Protection Bureau](#)

[consumerfinance.gov](http://consumerfinance.gov)) (Credit Card Agreement for Secured Cards)

[Berkshire Bank Credit Card Index Page \(creditcardlearnmore.com\)](#)

[Card Application \(elancard.com\)](#) (Elan Financial Services)

<b>Category 10 Ranking: Alternate Forms of ID Accepted and Opening Accounts</b>	<b>Points</b>
1) JP Morgan,	2
2) M & T,	
3) Bank of America,	
4) TD Bank,	
5) Keybank,	
6) Citibank,	
7) Citizens Bank,	
8) Flagstar/NYCB,	
9) Community Bank,	
10) NBT Bank,	
11) Capital One,	
12) Apple Bank For Savings,	
13) Trustco Bank,	
14) Webster Bank,	
15) Wells Fargo,	
16) Santander Bank,	
17) Dime Community Bank,	
18) Five Star Bank,	
19) Tompkins Community Bank,	
20) Valley National Bank,	
21) The First National Bank of Long Island,	
22) Ridgewood Savings Bank,	
23) Chemung Canal Trust Company,	
24) Northwest Bank,	
25) Flushing Bank,	

26) Glens Falls National Bank and Trust Company,	
27) The Canandaigua National Bank and Trust Company,	
28) Berkshire Bank,	

### JP Morgan

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License Y</li> <li>- (ii) U.S. Social Security Card Y</li> <li>- (iii) State Dept. Photo Passport Y</li> <li>- (iv) Birth Certificate Y</li> <li>- (v) Permanent Resident Card T-551 Y</li> <li>- (vi) Foreign Passport J-551 N</li> <li>- (vii) Out-of-State Photo ID License Y</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID N</li> <li>- (ii) Photo ID issued by local government agency Y</li> <li>- (iii) U.S. college identification with photo and/or transcript Y</li> <li>- (iv) U.S. high school identification with photo and/or report card Y</li> <li>- (v) EIN/Employer Photo ID card Y</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo) N</li> <li>- (ii) Credit Card Y</li> <li>- (iii) U.S. Utility Bill (includes name and address) Y</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years) Y</li> <li>- (v) Rent Receipt (includes name and address) N</li> <li>- (vi) Property Tax Receipt N</li> <li>- (vii) W-2 Income Tax Record N</li> <li>- (viii) NYS Professional License N</li> <li>- (ix) NYS Boat/Vehicle Registration N</li> <li>- (x) Printed Pay Stub (includes name) Y</li> <li>- (xi) U.S. Union Card N</li> </ul>
1 point	1 point	0 points

[Acceptable Forms of Identification \(chase.com\)](https://www.chase.com/acceptable-forms-of-identification)

[Chase Deposit Account Agreement \(PDF\)](#)

[Additional Banking Services and Fees for Personal Accounts Deposit Account Agreement - Mass \(PDF\) \(chase.com\)](#)

(MMF) (Chase Total Checking)

### M & T Bank (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> </ul>

Passport - (iv) Birth Certificate - (v) Permanent Resident Card T-551 - (vi) Foreign Passport J-551 - (vii) Out-of-State Photo ID License	- (iii) U.S. college identification with photo and/or transcript - (iv) U.S. high school identification with photo and/or report card - (v) EIN/Employer Photo ID card	- (iii) U.S. Utility Bill (includes name and address) - (iv) U.S. Insurance Policy (effective 3+ years) - (v) Rent Receipt (includes name and address) - (vi) Property Tax Receipt - (vii) W-2 Income Tax Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[EZChoice Checking Account | M&T Bank \(mtb.com\)](#)

(NO MMF) (EZ Choice Checking)

**Bank of America (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
- (i) NYS Photo-ID License - (ii) U.S. Social Security Card - (iii) State Dept. Photo Passport - (iv) Birth Certificate - (v) Permanent Resident Card T-551 - (vi) Foreign Passport J-551 - (vii) Out-of-State Photo ID License	- (i) Welfare/Medicaid Card with Photo ID - (ii) Photo ID issued by local government agency - (iii) U.S. college identification with photo and/or transcript - (iv) U.S. high school identification with photo and/or report card - (v) EIN/Employer Photo ID card	- (i) U.S. Health Insurance Card/Prescription Card (no photo) - (ii) Credit Card - (iii) U.S. Utility Bill (includes name and address) - (iv) U.S. Insurance Policy (effective 3+ years) - (v) Rent Receipt (includes name and address) - (vi) Property Tax Receipt - (vii) W-2 Income Tax Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Bank Account Application FAQs: What Do You Need to Apply? \(bankofamerica.com\)](#)

[Bank of America Advantage SafeBalance Banking® Clarity Statement®](#)



(MMF)

**TD Bank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and/or transcript</li><li>- (iv) U.S. high school identification with photo and/or report card</li><li>- (v) EIN/Employer Photo ID card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li><li>- (viii) NYS Professional License</li><li>- (ix) NYS Boat/Vehicle Registration</li><li>- (x) Printed Pay Stub (includes name)</li><li>- (xi) U.S. Union Card</li></ul>

[Checking Account With Low Minimum Daily Balance | TD Convenience CheckingSM](#)  
[TD Convenience Checking Account Guide](#)

(MMF)

**Keybank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and/or transcript</li><li>- (iv) U.S. high school identification with photo and/or report card</li><li>- (v) EIN/Employer Photo ID card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li><li>- (viii) NYS Professional</li></ul>

		License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Checkless Checking Account | KeyBank](#)

[Key - Agreements and Disclosures](#)

[Key - Agreements and Disclosures](#)

[Key - Agreements and Disclosures](#)

(NO MMF)

### Citibank (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Checking Account | Open a Checking Account Online | Citi.com](#)

[Consumer Deposit Account Agreement \(citi.com\)](#)

(MMF)

### Citizens Bank (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
- (i) NYS Photo-ID License	- (i) Welfare/Medicaid Card	- (i) U.S. Health Insurance

<ul style="list-style-type: none"> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Open a Personal Checking Account Online | Citizens \(citizensbank.com\)](#)

[One Deposit Checking account | Open a checking account | Citizens \(citizensbank.com\)](#) (One Deposit Checking)  
(MMF)

### Flagstar/NYCB

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> </ul>

		- (xi) U.S. Union Card

[My Community Basic Checking](#) | [NYCB \(mynycb.com\)](#)

(Flagstar offers services in New York through NYCB)  
(MMF)

### Community Bank (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Checking Accounts](#) | [Community Bank, N.A. \(cbna.com\)](#)

[Carefree Checking<sup>SM</sup>](#) | [Community Bank, N.A. \(cbna.com\)](#)

(NO MMF)

### NBT Bank (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> </ul>

<ul style="list-style-type: none"> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[NBT Bank Compare Checking Account Options](#)

[NBT Classic Checking Account Guide \(nbtbank.com\)](#)

(NO MMF)

**Capital One (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[How to open checking account | Capital One](#)

[Compare and Open a Bank Account Online | Capital One](#)

[360 Checking Account Disclosures | Capital One](#)

[Capital One 360 Checking](#)

(NO MMF)

**Apple Bank for Savings (MUST CALL 800-588-5871)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Free Checking Account in NY | Apple Bank](#)

(NO MMF)

**Trustco Bank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle</li> </ul>

		Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[What do You Need To Open A Checking Account With Trustco \(trustcobank.com\)](https://trustcobank.com)

[Home Town Checking With Flexibility, Convenience, Dependability \(trustcobank.com\)](https://trustcobank.com)

(Hometown Free Checking)

(NO MMF)

### Webster Bank (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Helpful checklist for our new Webster Bank customers | Webster Bank](#)

[Simple Checking Account | Webster Bank](#) (Simple Checking)

(NO MMF)

### Wells Fargo (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> </ul>

Passport - (iv) Birth Certificate - (v) Permanent Resident Card T-551 - (vi) Foreign Passport J-551 - (vii) Out-of-State Photo ID License	- (iii) U.S. college identification with photo and/or transcript - (iv) U.S. high school identification with photo and/or report card - (v) EIN/Employer Photo ID card	- (iii) U.S. Utility Bill (includes name and address) - (iv) U.S. Insurance Policy (effective 3+ years) - (v) Rent Receipt (includes name and address) - (vi) Property Tax Receipt - (vii) W-2 Income Tax Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Everyday Checking Account | Wells Fargo](#)

**Santander Bank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
- (i) NYS Photo-ID License - (ii) U.S. Social Security Card - (iii) State Dept. Photo Passport - (iv) Birth Certificate - (v) Permanent Resident Card T-551 - (vi) Foreign Passport J-551 - (vii) Out-of-State Photo ID License	- (i) Welfare/Medicaid Card with Photo ID - (ii) Photo ID issued by local government agency - (iii) U.S. college identification with photo and/or transcript - (iv) U.S. high school identification with photo and/or report card - (v) EIN/Employer Photo ID card	- (i) U.S. Health Insurance Card/Prescription Card (no photo) - (ii) Credit Card - (iii) U.S. Utility Bill (includes name and address) - (iv) U.S. Insurance Policy (effective 3+ years) - (v) Rent Receipt (includes name and address) - (vi) Property Tax Receipt - (vii) W-2 Income Tax Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[How To Open A Checking Account | Santander Bank - Santander](#)  
[Personal Checking Accounts | Santander Bank - Santander](#)  
[Santander Bank – Apply Online](#) (Essential Checking)



(MMF)

**Dime Community Bank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and/or transcript</li><li>- (iv) U.S. high school identification with photo and/or report card</li><li>- (v) EIN/Employer Photo ID card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li><li>- (viii) NYS Professional License</li><li>- (ix) NYS Boat/Vehicle Registration</li><li>- (x) Printed Pay Stub (includes name)</li><li>- (xi) U.S. Union Card</li></ul>

[Personal Checking - Dime Community Bank™](#)

[Microsoft Word - Basic Checking TIS.docx \(dime.com\)](#)

(MMF)

**Five Star Bank (REQUIRES CONTACT INFO/MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and/or transcript</li><li>- (iv) U.S. high school identification with photo and/or report card</li><li>- (v) EIN/Employer Photo ID card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li><li>- (viii) NYS Professional</li></ul>

		License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Open Account \(five-starbank.com\)](https://five-starbank.com)

[Account Selection \(five-starbank.com\)](https://five-starbank.com)

(MMF)

### **Tompkins Community Bank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
- (i) NYS Photo-ID License - (ii) U.S. Social Security Card - (iii) State Dept. Photo Passport - (iv) Birth Certificate - (v) Permanent Resident Card T-551 - (vi) Foreign Passport J-551 - (vii) Out-of-State Photo ID License	- (i) Welfare/Medicaid Card with Photo ID - (ii) Photo ID issued by local government agency - (iii) U.S. college identification with photo and/or transcript - (iv) U.S. high school identification with photo and/or report card - (v) EIN/Employer Photo ID card	- (i) U.S. Health Insurance Card/Prescription Card (no photo) - (ii) Credit Card - (iii) U.S. Utility Bill (includes name and address) - (iv) U.S. Insurance Policy (effective 3+ years) - (v) Rent Receipt (includes name and address) - (vi) Property Tax Receipt - (vii) W-2 Income Tax Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Personal Checking Accounts](#) | [PA, NY Online Banking](#) | [Tompkins \(tompkinsbank.com\)](https://tompkinsbank.com) (Smart Spend Checking)

(MMF)

### **Valley National Bank (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
- (i) NYS Photo-ID License - (ii) U.S. Social Security Card	- (i) Welfare/Medicaid Card with Photo ID - (ii) Photo ID issued by local	- (i) U.S. Health Insurance Card/Prescription Card (no photo)

<ul style="list-style-type: none"> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Open a Valley Checking Account – Personal Banking | Valley Bank](#) (Journey Checking)

[All Checking Accounts | Valley Bank](#)

(MMF)

### **The First National Bank of Long Island (MUST CALL)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Personal Checking | First National Bank of Long Island \(fnbli.com\)](#) (First Checking)  
(MMF)

### Ridgewood Savings Bank

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License Y</li> <li>- (ii) U.S. Social Security Card Y</li> <li>- (iii) State Dept. Photo Passport Y</li> <li>- (iv) Birth Certificate Y</li> <li>- (v) Permanent Resident Card T-551 Y</li> <li>- (vi) Foreign Passport J-551 Y</li> <li>- (vii) Out-of-State Photo ID License Y</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID Y</li> <li>- (ii) Photo ID issued by local government agency Y</li> <li>- (iii) U.S. college identification with photo and/or transcript Y</li> <li>- (iv) U.S. high school identification with photo and/or report card Y</li> <li>- (v) EIN/Employer Photo ID card Y</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo) Y</li> <li>- (ii) Credit Card Y</li> <li>- (iii) U.S. Utility Bill (includes name and address) N</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years) N</li> <li>- (v) Rent Receipt (includes name and address) N</li> <li>- (vi) Property Tax Receipt N</li> <li>- (vii) W-2 Income Tax Record Y</li> <li>- (viii) NYS Professional License Y</li> <li>- (ix) NYS Boat/Vehicle Registration N</li> <li>- (x) Printed Pay Stub (includes name) Y</li> <li>- (xi) U.S. Union Card N</li> </ul>
1 point	1 point	1 point

[Today's Checking Account Rates \(ridgewoodbank.com\)](#)

[Compare Our Checking Accounts | Open an Account in Minutes \(ridgewoodbank.com\)](#)

[Green Checking Disclosure \(ridgewoodbank.com\)](#)

(NO MMF)

### Chemung Canal Trust Company (MUST CALL)

Tier 1 (Primary)	Tier 2 (Secondary)	Tier 3 (Tertiary)
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax</li> </ul>

		Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Free Checking | Chemung Canal Trust Company](#)

(NO MMF)

**Northwest Bank (MUST CALL 1-877-676-5678)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
- (i) NYS Photo-ID License - (ii) U.S. Social Security Card - (iii) State Dept. Photo Passport - (iv) Birth Certificate - (v) Permanent Resident Card T-551 - (vi) Foreign Passport J-551 - (vii) Out-of-State Photo ID License	- (i) Welfare/Medicaid Card with Photo ID - (ii) Photo ID issued by local government agency - (iii) U.S. college identification with photo and/or transcript - (iv) U.S. high school identification with photo and/or report card - (v) EIN/Employer Photo ID card	- (i) U.S. Health Insurance Card/Prescription Card (no photo) - (ii) Credit Card - (iii) U.S. Utility Bill (includes name and address) - (iv) U.S. Insurance Policy (effective 3+ years) - (v) Rent Receipt (includes name and address) - (vi) Property Tax Receipt - (vii) W-2 Income Tax Record - (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[affinity-checking-fee-schedule-7.14.23.pdf \(northwest.bank\)](#) (Affinity Checking)

(NO MMF)

**Flushing Bank (MUST CALL 800-581-2889)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
- (i) NYS Photo-ID License - (ii) U.S. Social Security Card	- (i) Welfare/Medicaid Card with Photo ID - (ii) Photo ID issued by local	- (i) U.S. Health Insurance Card/Prescription Card (no photo)

<ul style="list-style-type: none"> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Flushing Bank | Product Selection](#)

(NO MMF)

**Glens Falls National Bank and Trust Company (MUST CALL 866-357-2094 or 518-793-4121)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"> <li>- (i) NYS Photo-ID License</li> <li>- (ii) U.S. Social Security Card</li> <li>- (iii) State Dept. Photo Passport</li> <li>- (iv) Birth Certificate</li> <li>- (v) Permanent Resident Card T-551</li> <li>- (vi) Foreign Passport J-551</li> <li>- (vii) Out-of-State Photo ID License</li> </ul>	<ul style="list-style-type: none"> <li>- (i) Welfare/Medicaid Card with Photo ID</li> <li>- (ii) Photo ID issued by local government agency</li> <li>- (iii) U.S. college identification with photo and/or transcript</li> <li>- (iv) U.S. high school identification with photo and/or report card</li> <li>- (v) EIN/Employer Photo ID card</li> </ul>	<ul style="list-style-type: none"> <li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li> <li>- (ii) Credit Card</li> <li>- (iii) U.S. Utility Bill (includes name and address)</li> <li>- (iv) U.S. Insurance Policy (effective 3+ years)</li> <li>- (v) Rent Receipt (includes name and address)</li> <li>- (vi) Property Tax Receipt</li> <li>- (vii) W-2 Income Tax Record</li> <li>- (viii) NYS Professional License</li> <li>- (ix) NYS Boat/Vehicle Registration</li> <li>- (x) Printed Pay Stub (includes name)</li> <li>- (xi) U.S. Union Card</li> </ul>

[Personal Checking | Glens Falls National Bank \(gfnational.com\)](http://gfnational.com)

(NO MMF)

**The Canandaigua National Bank and Trust Company (MUST CALL 585-394-4260)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and/or transcript</li><li>- (iv) U.S. high school identification with photo and/or report card</li><li>- (v) EIN/Employer Photo ID card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li><li>- (viii) NYS Professional License</li><li>- (ix) NYS Boat/Vehicle Registration</li><li>- (x) Printed Pay Stub (includes name)</li><li>- (xi) U.S. Union Card</li></ul>

[Checking Accounts - Rochester NY, Canandaigua NY - Canandaigua National Bank and Trust \(cnbank.com\)](http://cnbank.com) (Traditional)

(MMF)

**Berkshire Bank (MUST CALL 833-BERKBK)**

<b>Tier 1 (Primary)</b>	<b>Tier 2 (Secondary)</b>	<b>Tier 3 (Tertiary)</b>
<ul style="list-style-type: none"><li>- (i) NYS Photo-ID License</li><li>- (ii) U.S. Social Security Card</li><li>- (iii) State Dept. Photo Passport</li><li>- (iv) Birth Certificate</li><li>- (v) Permanent Resident Card T-551</li><li>- (vi) Foreign Passport J-551</li><li>- (vii) Out-of-State Photo ID License</li></ul>	<ul style="list-style-type: none"><li>- (i) Welfare/Medicaid Card with Photo ID</li><li>- (ii) Photo ID issued by local government agency</li><li>- (iii) U.S. college identification with photo and/or transcript</li><li>- (iv) U.S. high school identification with photo and/or report card</li><li>- (v) EIN/Employer Photo ID card</li></ul>	<ul style="list-style-type: none"><li>- (i) U.S. Health Insurance Card/Prescription Card (no photo)</li><li>- (ii) Credit Card</li><li>- (iii) U.S. Utility Bill (includes name and address)</li><li>- (iv) U.S. Insurance Policy (effective 3+ years)</li><li>- (v) Rent Receipt (includes name and address)</li><li>- (vi) Property Tax Receipt</li><li>- (vii) W-2 Income Tax Record</li></ul>

		- (viii) NYS Professional License - (ix) NYS Boat/Vehicle Registration - (x) Printed Pay Stub (includes name) - (xi) U.S. Union Card

[Free Checking Account | CT, MA, NY, RI, VT Bank | Berkshire Bank](#)

(NO MMF)

Category 11 Ranking: International Transfer Fees (Outgoing)	Points
1) JP Morgan \$40 <a href="#">Additional Banking Services and Fees for Personal Accounts Deposit Account Agreement - Mass (PDF) (chase.com)</a>	3
2) M & T \$50 <a href="#">Digital Services Agreement (mtb.com)</a>	3
3) Bank of America \$15 <a href="#">Bank of America Advantage SafeBalance Banking® Clarity Statement®</a>	5
4) TD Bank \$50 <a href="#">TD Convenience Checking Account Guide</a>	3
5) Keybank N/A <a href="#">Current KeyBank Hassle-Free Account Rates &amp; Fees   KeyBank</a>	0
6) Citibank \$35 <a href="#">Consumer Deposit Account Agreement (citi.com)</a>	4
7) Citizens Bank \$30 <a href="#">personal_fees.pdf (citizensbank.com)</a>	4
8) Flagstar/NYCB \$75 <a href="#">MyNYCB Schedule of Fees.pdf</a>	1
9) Community Bank \$70 <a href="#">Fees-Service-Charges-Disclosure-Rev-07.30.21.pdf (cbna.com)</a>	1
10) NBT Bank \$25 <a href="#">NBT Bank Pricing Schedule for Products and Services</a>	5
11) Capital One \$30 <a href="#">Capital One 360</a>	4



<a href="#">Checking</a>	
12) Apple Bank For Savings (N/A) <a href="#">Free Checking Account in NY   Apple Bank</a>	0
13) Trustco Bank (N/A) <a href="#">Are there any fees for using my Debit card?   Trustco Bank</a>	0
14) Webster Bank \$45 <a href="#">fee-schedule.pdf (websterbank.com)</a>	3
15) Wells Fargo \$40 <a href="#">Consumer Account Fees and Information (wellsfargo.com)</a>	3
16) Santander Bank \$30 <a href="#">829302_23Q3_Consumer Deposits Product Fee Schedule.indd (santanderbank.com)</a>	4
17) Dime Community Bank (N/A) <a href="#">Microsoft Word - Basic Checking TIS.docx (dime.com)</a>	0
18) Five Star Bank \$75 <a href="#">consumer fee schedule &gt; Five Star Bank (five-starbank.com)</a>	1
19) Tompkins Community Bank \$35 <a href="#">Schedule of Fees (tompkinsbank.com)</a>	4
20) Valley National Bank \$45 <a href="#">Schedule of Fees for Personal Accounts   Valley Bank</a>	3
21) The First National Bank of Long Island (N/A)	0
22) Ridgewood Savings Bank \$30 <a href="#">DiscOfSrvChrg_4.3.23 (ridgewoodbank.com)</a>	4
23) Chemung Canal Trust Company (N/A) <a href="#">onlinebankingservicesagreement.pdf (chemungcanal.com)</a>	0
24) Northwest Bank \$40 <a href="#">affinity-premier-fee-schedule-9.22.22.pdf (northwest.bank)</a>	3
25) Flushing Bank \$50 <a href="#">Flushing Bank   Product Selection flushing-bank-fee-schedules-combined-2023-03-10.pdf (flushingbank.com)</a>	3
26) Glens Falls National Bank and Trust Company (N/A) <a href="#">Personal Checking   Glens Falls National Bank (gfnational.com)</a>	0

27) The Canandaigua National Bank and Trust Company \$50 <a href="#">Traditional Checking Disclosure - Canandaigua National Bank &amp; Trust (cnbank.com)</a>	3
28) Berkshire Bank \$50 <a href="#">Fee Schedule   CT, MA, NY, RI, VT Bank Accounts   Berkshire Bank</a>	3

<b>Category 20 Ranking: Customer Service</b>	<b>Points</b>
1) JP Morgan	0
2) M & T	3
3) Bank of America	2
4) TD Bank	4
5) Keybank	5
6) Citibank	0
7) Citizens Bank	1
8) Flagstar/NYCB	2
9) Community Bank	0
10) NBT Bank	1
11) Capital One	1
12) Apple Bank For Savings	2
13) Trustco Bank	3
14) Webster Bank	2
15) Wells Fargo	2
16) Santander Bank	1
17) Dime Community Bank	4
18) Five Star Bank	2
19) Tompkins Community Bank	4
20) Valley National Bank	1
21) The First National Bank of Long Island	0

22) Ridgewood Savings Bank	4
23) Chemung Canal Trust Company	1
24) Northwest Bank	3
25) Flushing Bank	3
26) Glens Falls National Bank and Trust Company	0
27) The Canandaigua National Bank and Trust Company	2
28) Berkshire Bank	0

### JP Morgan

(1) Real-time Service	(2) Weekend Service	(3) 24-hour Service	(4) Accessible Service	(5) Chatbot Guide
0 points	0 points	0 points	0 points	0 points

[Credit Card, Mortgage, Banking, Auto | Chase Online | Chase.com](#)

[Chase Customer Service: We can help you! | Chase](#)

### M & T Bank

(1) Real-time Service	(2) Weekend Service	(3) 24-hour Service	(4) Accessible Service	(5) Chatbot Guide
0 points	1 point	1 point	1 point	0 points

[M&T Bank Phone Numbers By Department | M&T Bank \(mtb.com\)](#)

### Bank of America

(1) Real-time Service	(2) Weekend Service	(3) 24-hour Service	(4) Accessible Service	(5) Chatbot Guide
0 points	1 point	0 points	0 points	0 points

[Bank of America - Banking, Credit Cards, Loans and Merrill Investing](#)

### TD Bank

(1) Real-time Service	(2) Weekend Service	(3) 24-hour Service	(4) Accessible Service	(5) Chatbot Guide
1 point	1 point	1 point	1 point	0 points

[Online Banking, Loans, Credit Cards & Home Lending | TD Bank](#)

**Keybank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	1 point	1 point	1 point

[Contact KeyBank - Phone Number & Live Chat Support | KeyBank](#)

**Citibank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	0 points	0 points

[Contact us Citibank- Citi.com](#)

**Citizens Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	0 points	0 points	0 points

[Contact Us | Citizens Customer Service | Citizens \(citizensbank.com\)](#)

**Flagstar/NYCB**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
point	1 point	1 point	0 points	point

[Customer Service | NYCB \(mynycb.com\)](#)

**Community Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	0 points	0 points

[Contact Us \(cbna.com\)](#)

**NBT Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	0 points	0 points	0 points

[Personal Banking Customer Support | NBT Bank](#)

**Capital One**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	1 point	0 points	0 points

[Call Capital One Customer Service | Capital One Help Center](#)

#### **Apple Bank for Savings**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	0 points	1 point	0 points

[Contact Us | Frequently Asked Questions | New York Bank \(applebank.com\)](#)

#### **Trustco Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	0 points	1 point	0 points

[Contact Us At Trustco Bank | Online Form & Main Phone Numbers](#)

#### **Webster Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	1 point	0 points	0 points

[Contact Us | Webster Bank](#)

#### **Wells Fargo**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	1 point	0 points	0 points

[Wells Fargo Customer Service Contact Us Numbers | Wells Fargo](#)

#### **Santander Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	0 points	1 point

[Resources | Santander Bank - Santander](#)

#### **Dime Community Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	0 points	1 point	1 point

[Help Center - Personal - Dime Community Bank™](#)

#### **Five Star Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	1 point	0 points	0 points

[contact us › Five Star Bank \(five-starbank.com\)](#)

#### **Tompkins Community Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	1 point	1 point	0 points

[Contact Us | PA And NY Financial Assistance | Tompkins Bank](#)

#### **Valley National Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	1 point	0 points

[Customer Service | Valley Bank](#)

#### **The First National Bank of Long Island**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	0 points	0 points

[Contact Us | First National Bank of Long Island \(fnbli.com\)](#)

#### **Ridgewood Savings Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	1 point	1 point	4 points

[Ridgewood Savings Bank | Lending, CDs, Business & Online Banking \(ridgewoodbank.com\)](#)

#### **Chemung Canal Trust Company**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	0 points	0 points	0 points

[Contact Us | Chemung Canal Trust Company](#)

#### **Northwest Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
1 point	1 point	0 points	1 point	0 points

[Help Center | Here To Support You | Northwest Bank](#)

#### **Flushing Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	1 point	1 point	0 points

[Contact Us | NY | Flushing Bank](#)

#### **Glens Falls National Bank and Trust Company**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	0 points	0 points

[Contact Us | Glens Falls National Bank \(gfnational.com\)](#)

#### **The Canandaigua National Bank and Trust Company**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	1 point	0 points	1 point	0 points

[Contact Us - Canandaigua National Bank & Trust \(cnbank.com\)](#)

#### **Berkshire Bank**

<b>(1) Real-time Service</b>	<b>(2) Weekend Service</b>	<b>(3) 24-hour Service</b>	<b>(4) Accessible Service</b>	<b>(5) Chatbot Guide</b>
0 points	0 points	0 points	0 points	0 points

[Contact | CT, MA, NY, RI, VT Bank Phone Number | Berkshire Bank](#)