

Category	Apple Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) - (74 total branches).	1
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)- (22 NY branches in LMI locations).	5
Online Banking	Free online banking	1
Fee for Outside ATM's	Fee of \$2 charged for using ATM's outside of network.	3
Checking Account Fees (basic level or checkless checking account)	Checking (8 Transaction limit, \$3 monthly maintenance charge not waivable, overdraft or NSF charges, no dormancy or inactivity fee, \$10 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Savings (\$100 minimum to open, \$4 fee if balance < \$500).	3
Overdraft practices	Basic Checking (Does not reorder high to low, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed.	2
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 6 charges per day (\$210/day).	2
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 15.99% - 22.99%.	3
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Does not accept alternate forms of ID to open account.	1
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market Share	.04%	1
Loan Acceptance Rate	39%	2
Loan Acceptance Rate, Latino Borrowers	25%	2
Loan Acceptance Rate, Black Borrowers	70%	4
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	15%	1
Percentage of Loans Made to Low- and Moderate-Income Borrowers	20%	2
Acceptance Rate, Low- and Moderate-Income Communities	59%	3
Percentage of Loans Made to Communities of Color	100%	5
TOTAL		50

Category	Astoria Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (85 total NY branches).	2
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)(14 NY branches in LMI locations)	2
Online Banking	(Free Apps, Free mobile banking, Free online banking).	3
Fee for Outside ATM's	Fee of \$2 charged for using ATM's outside of network.	3
Checking Account Fees (basic level or checkless checking account)	Checking (Transaction limit, \$3 monthly maintenance charge waivable if balance > \$250, overdraft or NSF charges, no dormancy or inactivity fee, \$25 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Savings (\$500 minimum to open, \$0 fee).	2
Overdraft practices	Basic Checking (Does not reorder high to low, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed)	2
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 4 charges per day (\$140/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 9.99% - 19.99%.	5
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID to open account.	2
Cost of wire transfers	Cost of international outgoing wire is \$35.	5
Loan Origination Market Share	1.02	2
Loan Acceptance Rate	75%	4
Loan Acceptance Rate, Latino Borrowers	73%	4
Loan Acceptance Rate, Black Borrowers	82%	5
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	89%	5
Percentage of Loans Made to Low- and Moderate-Income Borrowers	42%	3
Acceptance Rate, Low- and Moderate-Income Communities	65%	4
Percentage of Loans Made to Communities of Color	36%	2
TOTAL		64

Category	Bank of America	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (288 total NY branches).	5
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (70 NY branches in LMI locations).	4
Online Banking	Free Apps, free mobile banking, free online banking, "free" text banking.	5
Fee for Outside ATM's	Fee of \$2.50 charged by Bank of America for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	SafeBalance Banking Account: (Unlimited # of transactions, \$4.95 monthly maintenance charge, no overdraft or NSF charges, no dormancy or inactivity fees, \$25 minimum opening deposit).	5
Savings Account Fees (for the basic level account)	Savings (\$5 fee if you do not maintain a \$300 balance- \$25 open).	4
Overdraft practices	Core Checking (Reorders some transactions from highest to lowest, can opt in to ATM overdrafts, cannot opt in to POS debit card overdrafts, fees and practices are clearly disclosed).	3
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 4 per day (\$140/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 10.99%-22.99%.	4
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID to open account.	2
Cost of wire transfers	Cost of international outgoing wire is \$45.	4
Loan Origination Market Share	7.66	4
Loan Acceptance Rate	19%	1
Loan Acceptance Rate, Latino Borrowers	24%	2
Loan Acceptance Rate, Black Borrowers	29%	2
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	18%	1
Percentage of Loans Made to Low- and Moderate-Income Borrowers	22%	2
Acceptance Rate, Low- and Moderate-Income Communities	18%	1
Percentage of Loans Made to Communities of Color	29%	2
TOTAL		59

Category	Capital One	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (237 total NY branches).	4
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (48 NY branches in LMI locations).	3
Online Banking	Free Apps, free mobile banking, free online banking, free text banking option.	5
Fee for Outside ATM's	Fee of \$0 charged for using ATM's outside of network.	5
Checking Account Fees (basic level or checkless checking account)	360 Checking (No transaction limit, \$0 monthly maintenance charge, NSF charge [\$9], no dormancy or inactivity fee, \$0 minimum opening deposit).	4
Savings Account Fees (for the basic level account)	360 Savings (\$0 minimum to open, \$0 fee).	5
Overdraft practices	Basic Checking (Reorders some transactions highest to lowest, cannot opt in to ATM overdrafts, cannot opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	4
Overdraft Limits and Fees	NSF fee of \$9.	5
Credit cards (basic unsecured)	The basic unsecured credit card had an APR of 24.99%.	1
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate forms of identification	Does not accept alternate forms of ID to open account.	1
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market Share	.94	2
Loan Acceptance Rate	10%	1
Loan Acceptance Rate, Latino Borrowers	36%	2
Loan Acceptance Rate, Black Borrowers	33%	2
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	25%	2
Percentage of Loans Made to Low- and Moderate-Income Borrowers	89%	5
Acceptance Rate, Low- and Moderate-Income Communities	21%	2
Percentage of Loans Made to Communities of Color	49%	3
TOTAL		64

Category	Citibank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (228 total NY branches).	4
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (57 NY branches in LMI locations).	4
Online Banking	Free Apps, free mobile banking, free online banking, free text banking option.	5
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	Basic Checking (No transaction limit, \$10 monthly maintenance charge waivable, no overdraft or NSF charges, no dormancy or inactivity fee, \$0 minimum opening deposit).	5
Savings Account Fees (for the basic level account)	Savings Plus Account (\$100 minimum to open, \$12 fee waivable but must be connected to account package).	2
Overdraft practices	Basic Checking (Does not reorder transactions from highest to lowest, cannot opt in to ATM overdrafts, cannot opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	5
Overdraft Limits and Fees	Overdraft fee is \$34 with a limit of 4 per day (\$136/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 12.99%-21.99%.	4
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate forms of identification	Policy is vague as to acceptance of alternate forms of ID.	2
Cost of wire transfers	Cost of international outgoing wire is \$45.	4
Loan Origination Market Share	16.75	5
Loan Acceptance Rate	62%	4
Loan Acceptance Rate, Latino Borrowers	57%	3
Loan Acceptance Rate, Black Borrowers	57%	3
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	48%	3
Percentage of Loans Made to Low- and Moderate-Income Borrowers	0%	1
Acceptance Rate, Low- and Moderate-Income Communities	60%	3
Percentage of Loans Made to Communities of Color	47%	3
TOTAL		70

Category	Citizens Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (142 total NY branches).	3
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (32 NY branches in LMI locations).	4
Online Banking	Free apps, free mobile banking, free online banking.	2
Fee for Outside ATM's	Fee of \$3 or more charged for using ATM's outside of network.	1
Checking Account Fees (basic level or checkless checking account)	Checking (No transaction limit, \$9.99 monthly maintenance charge waivable, overdraft or NSF charges, dormancy or inactivity fee, \$25 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Savings (\$1 minimum to open, \$4.99 fee if balance < \$200).	4
Overdraft practices	Basic Checking (Reorders some transactions highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	2
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 7 charges per day (\$245/day).	1
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 13.99% - 19.99%.	4
Credit Card Fees	Monthly late fees can be as high as \$38.	1
Acceptance of alternate forms of identification	Accepts alternate forms of ID as secondary identification to open account.	3
Cost of wire transfers	Cost of international outgoing wire is \$35.	5
Loan Origination Market Share	1.87	3
Loan Acceptance Rate	58%	3
Loan Acceptance Rate, Latino Borrowers	74%	4
Loan Acceptance Rate, Black Borrowers	72%	4
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	62%	4
Percentage of Loans Made to Low- and Moderate-Income Borrowers	68%	4
Acceptance Rate, Low- and Moderate-Income Communities	64%	4
Percentage of Loans Made to Communities of Color	14%	1
TOTAL		60

Category	Community Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data)(145 total NY branches)	3
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (18 NY branches in LMI locations).	1
Online Banking	Free mobile banking, free online banking.	1
Fee for Outside ATM's	Fee of \$2 charged for using ATM's outside of network.	3
Checking Account Fees (basic level or checkless checking account)	Free Checking (No transaction limit, \$0 monthly maintenance charge, overdraft or NSF charges, no dormancy or inactivity fee, \$50 minimum opening deposit).	2
Savings Account Fees (for the basic level account)	Free Savings (\$0 minimum to open, \$0 fee).	5
Overdraft practices	Basic Checking (Reorders some transactions highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed).	1
Overdraft Limits and Fees	Overdraft fee is \$32 with a limit of 5 per day (\$160/day).	3
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 9.99% - 19.99%.	5
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID to open account.	2
Cost of wire transfers	Cost of international outgoing wire is \$65.	2
Loan Origination Market Share	.86	2
Loan Acceptance Rate	91%	5
Loan Acceptance Rate, Latino Borrowers	76%	4
Loan Acceptance Rate, Black Borrowers	100%	5
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	86%	5
Percentage of Loans Made to Low- and Moderate-Income Borrowers	88%	5
Acceptance Rate, Low- and Moderate-Income Communities	100%	5
Percentage of Loans Made to Communities of Color	0%	1
TOTAL		62

Category	First Niagara	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (190 branches in NY).	3
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)(48 NY branches in LMI locations)	4
Online Banking	Free Apps, free Mobile banking, free online banking, "free" text banking.	2
Fee for Outside ATM's	Fee of \$2.50 charged by First Niagara for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	First Niagara Simple Checking (No limits on transactions and a \$5 monthly waivable fee, \$50 minimum, overdraft fees and an inactive fee of \$12).	2
Savings Account Fees (for the basic level account)	Companion Savings (\$4 fee if not waived with a \$400 minimum balance, \$50 minimum to open account).	4
Overdraft practices	First Niagara Simple Checking (fees are clearly and completely disclosed but allows opt in to ATM or POS overdrafts, and reorders some transactions highest to lowest).	2
Overdraft Limits and Fees	Overdraft fee is \$37 with a limit of 5 per day (\$185/day).	3
Credit cards (basic unsecured)	Basic unsecured card has a 14.24% APR.	5
Credit Card Fees	Late fees were capped at \$25 per month.	5
Acceptance of alternate forms of identification	Claims to accept alternate forms of ID for primary identification, but policy is vague.	4
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market Share	2.85	4
Loan Acceptance Rate	87%	5
Loan Acceptance Rate, Latino Borrowers	88%	5
Loan Acceptance Rate, Black Borrowers	85%	5
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	93%	5
Percentage of Loans Made to Low- and Moderate-Income Borrowers	100%	5
Acceptance Rate, Low- and Moderate-Income Communities	85%	5
Percentage of Loans Made to Communities of Color	6%	1
TOTAL		75

Category	HSBC	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (145 total NY branches).	3
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)(36 NY branches in LMI locations)	4
Online Banking	Free Apps, free mobile banking, free online banking, no text banking option.	2
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	Basic Banking Account (8 transaction limit, \$3 monthly maintenance charge not waivable, overdraft or NSF charges, no dormancy or inactivity fees, \$0 or \$1 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Everyday Savings (\$0 fee - \$0 or \$1 open, limit of 3 transactions if balance < \$1,000).	5
Overdraft practices	Core Checking (Does not reorder transactions highest to lowest, cannot opt in to ATM overdrafts, cannot opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	5
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 3 per day (\$105/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 12.99%-22.99%.	4
Credit Card Fees	Monthly late fees can be as high as \$38.	1
Acceptance of alternate forms of identification	Accepts alternate forms of ID (for secondary form only).	3
Cost of wire transfers	Cost of international outgoing wire is \$35.	5
Loan Origination Market Share	3.11%	4
Loan Acceptance Rate	0%	1
Loan Acceptance Rate, Latino Borrowers	17%	1
Loan Acceptance Rate, Black Borrowers	16%	1
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	7%	1
Percentage of Loans Made to Low- and Moderate-Income Borrowers	11%	1
Acceptance Rate, Low- and Moderate-Income Communities	2%	1
Percentage of Loans Made to Communities of Color	39%	2
TOTAL		53

Category	JPMorgan Chase	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (758 total NY branches).	5
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (197 branches in LMI communities).	4
Online Banking	Free apps, free mobile banking, free online banking, free text banking option.	5
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	Basic Checking (No transaction limit, \$12 monthly maintenance charge waivable, overdraft or NSF charges, no dormancy or inactivity fee, \$25 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Basic Savings (\$25 minimum to open, no limit on transactions, \$5 fee waivable if balance > \$300).	4
Overdraft practices	Basic Checking (Reorders some transactions highest to lowest, cannot opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	3
Overdraft Limits and Fees	Overdraft fee is \$34 with a limit of 3 per day (\$102/day).	5
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 13.99%-22.99%.	3
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Accepts alternate forms of ID as secondary identification to open account.	3
Cost of wire transfers	Cost of international outgoing wire is \$45.	4
Loan Origination Market Share	21.09%	5
Loan Acceptance Rate	49%	3
Loan Acceptance Rate, Latino Borrowers	56%	3
Loan Acceptance Rate, Black Borrowers	44%	3
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	44%	3
Percentage of Loans Made to Low- and Moderate-Income Borrowers	19%	1
Acceptance Rate, Low- and Moderate-Income Communities	43%	3
Percentage of Loans Made to Communities of Color	43%	3
TOTAL		67

Category	Key Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (228 total NY branches).	4
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)(51 NY branches in LMI locations)	4
Online Banking	Free apps, free mobile banking, free online banking, "free" text banking.	4
Fee for Outside ATM's	Fee of \$2.50 charged by KeyBank for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	KeyBank's Hassle-Free Account (Unlimited number of transactions, \$0 monthly maintenance charge, no overdraft or NSF charges, no dormancy or inactivity fees, \$10 minimum opening deposit).	5
Savings Account Fees (for the basic level account)	Key Saver Personal Savings (\$4 fee if you do not maintain a \$300 balance- \$50 open).	4
Overdraft practices	Key Express Checking Account (Does not reorder from highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees are not clearly disclosed and complete).	2
Overdraft Limits and Fees	KeyBank charges \$34 for the first 2 overdrafts and \$38.50 for any above that with a cap of 20 charges per month.	1
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 10.99%-20.99%.	5
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate forms of identification	Does not accept any alternate forms of ID (ONLY passport Driver's/Non driver's ID, as per KeyBank's customer representative and disclosure booklet).	1
Cost of wire transfers	Cost of international outgoing wire is \$45.	4
Loan Origination Market Share	1.03%	3
Loan Acceptance Rate	29%	2
Loan Acceptance Rate, Latino Borrowers	49%	3
Loan Acceptance Rate, Black Borrowers	38%	2
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	33%	2
Percentage of Loans Made to Low- and Moderate-Income Borrowers	84%	5
Acceptance Rate, Low- and Moderate-Income Communities	34%	2
Percentage of Loans Made to Communities of Color	8%	1
TOTAL		60

Category	M&T	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (273 total NY branches).	5
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)(57 NY branches in LMI locations)	3
Online Banking	Free mobile banking, free online banking.	2
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of network.	1
Checking Account Fees (basic level or checkless checking account)	EZ Choice Checking (No transaction limit, \$6.95 monthly maintenance charge waivable, no overdraft or NSF charges, no dormancy or inactivity fee, \$0 minimum opening deposit.	5
Savings Account Fees (for the basic level account)	Savings (\$0 minimum to open, \$15 fee if balance < \$2,500).	1
Overdraft practices	Basic Checking (Does reorder from highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed).	1
Overdraft Limits and Fees	Overdraft fee is \$38.50 with a limit of 5 per day (\$192.50/day).	2
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 10.24% - 17.24%.	5
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate forms of identification	Does not accept alternate forms of ID to open account.	1
Cost of wire transfers	Cost of international outgoing wire is \$75.	3
Loan Origination Market Share	3.93%	4
Loan Acceptance Rate	100%	5
Loan Acceptance Rate, Latino Borrowers	100%	5
Loan Acceptance Rate, Black Borrowers	100%	5
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	100%	5
Percentage of Loans Made to Low- and Moderate-Income Borrowers	100%	5
Acceptance Rate, Low- and Moderate-Income Communities	96%	5
Percentage of Loans Made to Communities of Color	16%	1
TOTAL		68

Category	NBT Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data)- (107 total NY branches)	2
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (19 NY branches in LMI locations).	2
Online Banking	Free Apps, free mobile banking, free online banking, free text banking.	5
Fee for Outside ATM's	Fee of \$1 or less charged for using ATM's outside of network.	5
Checking Account Fees (basic level or checkless checking account)	Checking (No transaction limit, \$0 monthly maintenance charge, overdraft or NSF charges, no dormancy or inactivity fee, \$0 minimum opening deposit).	4
Savings Account Fees (for the basic level account)	Savings (\$0 minimum to open, \$0 fee).	5
Overdraft practices	Basic Checking (Reorders some transactions highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed).	1
Overdraft Limits and Fees	Overdraft fee is \$32 with a limit of 6 charges per day (\$192/day).	2
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 9.99% - 20.99%.	5
Credit Card Fees	Monthly late fees can be as high as \$38.	1
Acceptance of alternate forms of identification	Does not accept alternate forms of ID to open account.	1
Cost of wire transfers	Cost of international outgoing wire is \$50.	3
Loan Origination Market Share	.67%	1
Loan Acceptance Rate	57%	3
Loan Acceptance Rate, Latino Borrowers	63%	4
Loan Acceptance Rate, Black Borrowers	90%	5
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	46%	3
Percentage of Loans Made to Low- and Moderate-Income Borrowers	58%	3
Acceptance Rate, Low- and Moderate-Income Communities	33%	2
Percentage of Loans Made to Communities of Color	.6%	1
TOTAL		58

Category	NY Community and Commercial	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (155 total NY branches).	3
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data)(30 NY branches in LMI locations)	3
Online Banking	Free mobile banking, free online banking.	1
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	Checking (No transaction limit, \$0 monthly maintenance charge, overdraft or NSF charges, no dormancy or inactivity fee, \$1 minimum opening deposit).	4
Savings Account Fees (for the basic level account)	Savings (\$100 minimum to open, \$5 fee if balance < \$500).	3
Overdraft practices	Basic Checking (Does not reorder from highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed).	2
Overdraft Limits and Fees	Overdraft fee is \$36 with a limit of four fees per day. However, there is no limit on the consecutive days these fees can be incurred.	1
Credit cards (basic unsecured)	The basic unsecured credit card has an APR range from 16.24%-23.24%	3
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Does not accept alternate forms of ID to open account.	1
Cost of wire transfers	Cost of international outgoing wire is \$50.	3
Loan Origination Market Share	.72	2
Loan Acceptance Rate	70%	4
Loan Acceptance Rate, Latino Borrowers	79%	4
Loan Acceptance Rate, Black Borrowers	69%	4
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	66%	4
Percentage of Loans Made to Low- and Moderate-Income Borrowers	5%	1
Acceptance Rate, Low- and Moderate-Income Communities	51%	3
Percentage of Loans Made to Communities of Color	21%	2
TOTAL		52

Category	People's United	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (98 total NY branches).	2
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (13 NY branches in LMI locations).	1
Online Banking	(Free online banking, free mobile banking).	1
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of network.	1
Checking Account Fees (basic level or checkless checking account)	Checking (No transaction limit, \$0 monthly maintenance charge, overdraft or NSF charges, no dormancy or inactivity fee, \$25 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Savings (\$50 minimum to open, \$5 fee if balance < \$250).	4
Overdraft practices	Basic Checking (Does not reorder from highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	3
Overdraft Limits and Fees	Overdraft fee is \$37 with a limit of 5 charges per day (\$185/day).	3
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 9.99% - 20.99%.	5
Credit Card Fees	Monthly late fees can be as high as \$38.	1
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID to open account.	2
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market Share	.42	1
Loan Acceptance Rate	5%	1
Loan Acceptance Rate, Latino Borrowers	0%	1
Loan Acceptance Rate, Black Borrowers	0%	1
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	0%	1
Percentage of Loans Made to Low- and Moderate-Income Borrowers	.6%	1
Acceptance Rate, Low- and Moderate-Income Communities	0%	1
Percentage of Loans Made to Communities of Color	19%	1
TOTAL		38

Category	Santander	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (73 total NY branches).	1
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (14 NY branches in LMI locations).	3
Online Banking	Free apps, free online banking, no text banking option.	1
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of network.	1
Checking Account Fees (basic level or checkless checking account)	Basic Checking (No transaction limit, \$3 monthly maintenance charge not waivable, overdraft or NSF charges, dormancy or inactivity fee, \$25 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Basic Savings (\$25 minimum to open, no limit on transactions, \$1 if balance < \$100).	3
Overdraft practices	Basic Checking (Does not reorder from highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	3
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 4 per day (\$140/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 15.99%-24.99%.	3
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID.	2
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market Share	2.02	3
Loan Acceptance Rate	74%	4
Loan Acceptance Rate, Latino Borrowers	67%	4
Loan Acceptance Rate, Black Borrowers	72%	4
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	58%	3
Percentage of Loans Made to Low- and Moderate-Income Borrowers	1%	1
Acceptance Rate, Low- and Moderate-Income Communities	63%	4
Percentage of Loans Made to Communities of Color	38%	2
TOTAL		57

Category	TD Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (236 total NY branches).	4
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (42 NY branches in LMI locations).	2
Online Banking	Free apps, free mobile banking, free online banking.	3
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of network.	1
Checking Account Fees (basic level or checkless checking account)	Simple Checking (No transaction limit, \$5.99 monthly maintenance charge not waivable, overdraft or NSF charges, no dormancy or inactivity fee, \$0 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Simple Savings (\$0 minimum to open, \$5 fee if balance < \$300).	4
Overdraft practices	Basic Checking (Does not reorder from highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	3
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 5 per day (\$175/day).	3
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 12.99% - 22.99%.	4
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID to open account.	2
Cost of wire transfers	Cost of international outgoing wire is \$75.	4
Loan Origination Market Share	2.44	3
Loan Acceptance Rate	21%	2
Loan Acceptance Rate, Latino Borrowers	25%	2
Loan Acceptance Rate, Black Borrowers	32%	2
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	6%	1
Percentage of Loans Made to Low- and Moderate-Income Borrowers	4%	1
Acceptance Rate, Low- and Moderate-Income Communities	22%	2
Percentage of Loans Made to Communities of Color	37%	2
TOTAL		52

Category	TrustCo Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (236 total NY branches).	2
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (42 NY branches in LMI locations).	2
Online Banking	Free apps, free mobile banking, free online banking.	1
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of network.	3
Checking Account Fees (basic level or checkless checking account)	Simple Checking (No transaction limit, \$5.99 monthly maintenance charge not waivable, overdraft or NSF charges, no dormancy or inactivity fee, \$0 minimum opening deposit).	3
Savings Account Fees (for the basic level account)	Simple Savings (\$0 minimum to open, \$5 fee if balance < \$300).	4
Overdraft practices	Basic Checking (does not post from lowest to highest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are not clearly and completely disclosed).	1
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 5 per day (\$175/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card had an APR range of 12.99% - 22.99%.	5
Credit Card Fees	Monthly late fees can be as high as \$35.	3
Acceptance of alternate forms of identification	Policy vague as to acceptance of alternate forms of ID to open account.	5
Cost of wire transfers	Cost of international outgoing wire is \$75.	4
Loan Origination Market Share	1.87	3
Loan Acceptance Rate	75%	4
Loan Acceptance Rate, Latino Borrowers	85%	5
Loan Acceptance Rate, Black Borrowers	59%	3
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	60%	4
Percentage of Loans Made to Low- and Moderate-Income Borrowers	22%	2
Acceptance Rate, Low- and Moderate-Income Communities	64%	4
Percentage of Loans Made to Communities of Color	7%	1
TOTAL		63

Category	Wells Fargo	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (83 total NY branches).	1
Branch Locations: Distribution in LMI Communities	Data obtained from NCRC (2015 Data) (9 NY branches in LMI locations).	1
Online Banking	Free app, free mobile banking, free online banking, free text banking.	2
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of network.	2
Checking Account Fees (basic level or checkless checking account)	Checking (No transaction limit, \$10 monthly maintenance charge waivable, overdraft or NSF charges, no dormancy or inactivity fee, \$25 minimum opening deposit for online opening).	4
Savings Account Fees (for the basic level account)	Savings (\$25 minimum to open, \$5 monthly fee if balance < \$300).	4
Overdraft practices	Basic Checking (Does not reorder highest to lowest, can opt in to ATM overdrafts, can opt in to POS debit card overdrafts, fees and practices are clearly and completely disclosed).	3
Overdraft Limits and Fees	Overdraft fee is \$35 with limit of 4 charges per day (\$140/day).	4
Credit cards (basic unsecured)	The basic unsecured credit card has an APR range from 15.4%-25.24%	3
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate forms of identification	Policy is vague as to acceptance of alternate forms of ID.	2
Cost of wire transfers	Cost of international outgoing wire is \$30.	5
Loan Origination Market Share	32.58%	5
Loan Acceptance Rate	62%	4
Loan Acceptance Rate, Latino Borrowers	66%	4
Loan Acceptance Rate, Black Borrowers	63%	4
Loan Acceptance Rate, Low- and Moderate-Income Borrowers	47%	3
Percentage of Loans Made to Low- and Moderate-Income Borrowers	2%	1
Acceptance Rate, Low- and Moderate-Income Communities	55%	3
Percentage of Loans Made to Communities of Color	32%	2
TOTAL		59