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		3
Percentage of Loans Made to Communities of Color	100%	5
TOTAL	100/0	50

Category	Astoria Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (85 total NY	2
	branches).	
Branch Locations:	,	2
Distribution in LMI	Data obtained from NCRC (2015 Data)(14 NY	
Communities	branches in LMI locations)	
Online Banking	(Free Apps, Free mobile banking, Free online	3
January Samming	banking).	
Fee for Outside ATM's	Fee of \$2 charged for using ATM's outside of	3
Tee for outside Hilling	network.	
Checking Account Fees	Checking (Transaction limit, \$3 monthly	3
(basic level or checkless		3
checking account)	maintenance charge waivable if balance > \$250,	
checking account)	overdraft or NSF charges, no dormancy or inactivity	
	fee, \$25 minimum opening deposit).	
Savings Account Fees (for	Comings (\$500 minimum to once \$0.600)	2
the basic level account)	Savings (\$500 minimum to open, \$0 fee).	1
Overdraft practices	Basic Checking (Does not reorder high to low, can opt	2
	in to ATM overdrafts, can opt in to POS debit card	
	overdrafts, fees and practices are not clearly and	
	completely disclosed)	
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 4 charges per day	4
	(\$140/day).	
Credit cards (basic	The basic unsecured credit card had an APR range of	5
unsecured)	9.99% - 19.99%.	
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate	Policy vague as to acceptance of alternate forms of ID	2
forms of identification	to open account.	
Cost of wire transfers	Cost of international outgoing wire is \$35.	5
Loan Origination Market	1.02	2
Share		
Loan Acceptance Rate	75%	4
Loan Acceptance Rate,	73%	4
Latino Borrowers		
Loan Acceptance Rate,	82%	5
Black Borrowers		
Loan Acceptance Rate, Low-	89%	5
and Moderate-Income		
Borrowers		1
Percentage of Loans Made	42%	3
to Low- and Moderate-		
Income Borrowers		<u> </u>
Acceptance Rate, Low- and	65%	4
Moderate-Income		
Communities	0.007	_
Percentage of Loans Made	36%	2
to Communities of Color		C 4
TOTAL		64

Category	Bank of America	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (288 total NY branches).	5
Branch Locations:		4
Distribution in LMI	Data obtained from NCRC (2015 Data) (70 NY	
Communities	branches in LMI locations).	
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:		3
Distribution in LMI	Data obtained from NCRC (2015 Data) (48 NY	
Communities	branches in LMI locations).	
Online Banking	Free Apps, free mobile banking, free online banking,	5
S	free text banking option.	
Fee for Outside ATM's	Fee of \$0 charged for using ATM's outside of	5
	network.	
Checking Account Fees	360 Checking (No transaction limit, \$0 monthly	4
(basic level or checkless	maintenance charge, NSF charge [\$9], no dormancy	
checking account)	or inactivity fee, \$0 minimum opening deposit).	
Savings Account Fees (for		5
the basic level account)	360 Savings (\$0 minimum to open, \$0 fee).	
Overdraft practices	Basic Checking (Reorders some transactions highest	4
	to lowest, cannot opt in to ATM overdrafts, cannot	
	opt in to POS debit card overdrafts, fees and	
	practices are clearly and completely disclosed).	
Overdraft Limits and Fees	NSF fee of \$9.	5
Credit cards (basic	The basic unsecured credit card had an APR of	1
unsecured)	24.99%.	
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate	Does not accept alternate forms of ID to open	1
forms of identification	account.	
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market	.94	2
Share		
Loan Acceptance Rate	10%	1
Loan Acceptance Rate,	36%	2
Latino Borrowers		_
Loan Acceptance Rate,	33%	2
Black Borrowers Loan Acceptance Rate, Low-	25%	2
and Moderate-Income	25%	2
Borrowers		
Percentage of Loans Made	89%	5
to Low- and Moderate-		-
Income Borrowers		
Acceptance Rate, Low- and	21%	2
Moderate-Income		
Communities		
Percentage of Loans Made	49%	3
to Communities of Color		
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	3
	branches)	
Branch Locations:		1
Distribution in LMI	Data obtained from NCRC (2015 Data) (18 NY	
Communities	branches in LMI locations).	
Online Banking	Free mobile banking, free online banking.	1
Fee for Outside ATM's	Fee of \$2 charged for using ATM's outside of	3
	network.	
Checking Account Fees	Free Checking (No transaction limit, \$0 monthly	2
(basic level or checkless	maintenance charge, overdraft or NSF charges, no	
checking account)	dormancy or inactivity fee, \$50 minimum opening	
	deposit).	
Savings Account Fees (for		5
the basic level account)	Free Savings (\$0 minimum to open, \$0 fee).	
Overdraft practices	Basic Checking (Reorders some transactions highest	1
	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).	
Overdraft Limits and Fees	Overdraft fee is \$32 with a limit of 5 per day	3
	(\$160/day).	
Credit cards (basic	The basic unsecured credit card had an APR range	5
unsecured)	of 9.99% - 19.99%.	
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate	Policy vague as to acceptance of alternate forms of	2
forms of identification	ID to open account.	
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,	76%	4
Latino Borrowers		
Loan Acceptance Rate, Black Borrowers	100%	5
Loan Acceptance Rate, Low-	86%	5
and Moderate-Income		
Borrowers		_
Percentage of Loans Made	88%	5
to Low- and Moderate- Income Borrowers		
Acceptance Rate, Low- and	100%	5
Moderate-Income	10070	
Communities		
Percentage of Loans Made	0%	1
to Communities of Color		
TOTAL		62

Category	First Niagara	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (190 branches	3
	in NY).	
Branch Locations:		4
Distribution in LMI	Data obtained from NCRC (2015 Data)(48 NY	
Communities	branches in LMI locations)	
Online Banking	Free Apps, free Mobile banking, free online banking,	2
	"free" text banking.	
Fee for Outside ATM's	Fee of \$2.50 charged by First Niagara for using	2
	ATM's outside of network.	
Checking Account Fees	First Niagara Simple Checking (No limits on	2
(basic level or checkless	transactions and a \$5 monthly waivable fee, \$50	
checking account)	minimum, overdraft fees and an inactive fee of \$12).	
Savings Account Fees (for	Companion Savings (\$4 fee if not waived with a \$400	4
the basic level account)	minimum balance, \$50 minimum to open account).	
Overdraft practices	First Niagara Simple Checking (fees are clearly and	2
	completely disclosed but allows opt in to ATM or POS	
	overdrafts, and reorders some transactions highest to	
	lowest).	
Overdraft Limits and Fees	Overdraft fee is \$37 with a limit of 5 per day	3
	(\$185/day).	
Credit cards (basic		5
unsecured)	Basic unsecured card has a 14.24% APR.	
Credit Card Fees	Late fees were capped at \$25 per month.	5
Acceptance of alternate	Claims to accept alternate forms of ID for primary	4
forms of identification	identification, but policy is vague.	
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,	88%	5
Latino Borrowers Loan Acceptance Rate,	85%	5
Black Borrowers	83%)
Loan Acceptance Rate, Low-	93%	5
and Moderate-Income	33/0	
Borrowers		
Percentage of Loans Made	100%	5
to Low- and Moderate-		
Income Borrowers		
Acceptance Rate, Low- and	85%	5
Moderate-Income		
Communities		
Percentage of Loans Made	6%	1
to Communities of Color	070	
TOTAL		75
- :=	I	1

Category	HSBC	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (145 total NY	3
	branches).	
Branch Locations:		4
Distribution in LMI	Data obtained from NCRC (2015 Data)(36 NY	
Communities	branches in LMI locations)	
Online Banking	Free Apps, free mobile banking, free online banking,	2
	no text banking option.	
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of	2
	network.	
Checking Account Fees (basic level or checkless	Basic Banking Account (8 transaction limit, \$3	3
checking account)	monthly maintenance charge not waivable, overdraft	
checking account)	or NSF charges, no dormancy or inactivity fees, \$0 or	
Carrie and Assessed Francisco	\$1 minimum opening deposit).	-
Savings Account Fees (for the basic level account)	Everyday Savings (\$0 fee - \$0 or \$1 open, limit of 3	5
, ,	transactions if balance < \$1,000).	5
Overdraft practices	Core Checking (Does not reorder transactions	5
	highest to lowest, cannot opt in to ATM overdrafts,	
	cannot opt in to POS debit card overdrafts, fees and	
Overdraft Limits and Fees	practices are clearly and completely disclosed).	4
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 3 per day (\$105/day).	4
Credit cards (basic	The basic unsecured credit card had an APR range of	4
unsecured)	12.99%-22.99%.	-
Credit Card Fees	Monthly late fees can be as high as \$38.	1
Acceptance of alternate	Accepts alternate forms of ID (for secondary form	3
forms of identification	only).	
Cost of wire transfers	Cost of international outgoing wire is \$35.	5
Loan Origination Market	3.11%	4
Share		
Loan Acceptance Rate	0%	1
Loan Acceptance Rate,	17%	1
Latino Borrowers	1.00/	
Loan Acceptance Rate, Black Borrowers	16%	1
Loan Acceptance Rate, Low-	7%	1
and Moderate-Income	776	1
Borrowers		
Percentage of Loans Made	11%	1
to Low- and Moderate-		
Income Borrowers		
Acceptance Rate, Low- and	2%	1
Moderate-Income		
Communities		
Percentage of Loans Made	39%	2
to Communities of Color		_
TOTAL		53

Category	JPMorgan Chase	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (758 total NY	5
	branches).	
Branch Locations:		4
Distribution in LMI	Data obtained from NCRC (2015 Data) (197 branches	
Communities	in LMI communities).	
Online Banking	Free apps, free mobile banking, free online banking,	5
	free text banking option.	
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of	2
	network.	
Checking Account Fees	Basic Checking (No transaction limit, \$12 monthly	3
(basic level or checkless	maintenance charge waivable, overdraft or NSF	
checking account)	charges, no dormancy or inactivity fee, \$25 minimum	
	opening deposit).	
Savings Account Fees (for	Basic Savings (\$25 minimum to open, no limit on	4
the basic level account)	transactions, \$5 fee waivable if balance > \$300).	
Overdraft practices	Basic Checking (Reorders some transactions highest	3
o verdiale praesies	to lowest, cannot opt in to ATM overdrafts, can opt in	
	to POS debit card overdrafts, fees and practices are	
	clearly and completely disclosed).	
Overdraft Limits and Fees	Overdraft fee is \$34 with a limit of 3 per day	5
Overtarate Elimits and Fees	(\$102/day).	
Credit cards (basic		3
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	Accepts alternate forms of ID as secondary	3
forms of identification	identification to open account.	
Cost of wire transfers	Cost of international outgoing wire is \$45.	4
Loan Origination Market	21.09%	5
Share	21.03/0]
Loan Acceptance Rate	49%	3
Loan Acceptance Rate,	56%	3
Latino Borrowers		
Loan Acceptance Rate,	44%	3
Black Borrowers		
Loan Acceptance Rate, Low-	44%	3
and Moderate-Income		
Borrowers		
Percentage of Loans Made	19%	1
to Low- and Moderate-		
Income Borrowers	420/	3
Acceptance Rate, Low- and Moderate-Income	43%	3
Communities		
Communica		
Percentage of Loans Made	43%	3
to Communities of Color		
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	Data obtained from NCRC (2015 Data) (19 NY	2
Communities	branches in LMI locations).	
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	3
	branches).	
Branch Locations:		3
Distribution in LMI	Data obtained from NCRC (2015 Data)(30 NY	
Communities	branches in LMI locations)	
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	2
	network.	
Checking Account Fees	Checking (No transaction limit, \$0 monthly	4
(basic level or checkless	maintenance charge, overdraft or NSF charges, no	
checking account)	dormancy or inactivity fee, \$1 minimum opening	
	deposit).	
Savings Account Fees (for	Savings (\$100 minimum to open, \$5 fee if balance <	3
the basic level account)	\$500).	
Overdraft practices	Basic Checking (Does not reorder from highest to	2
	lowest, can opt in to ATM overdrafts, can opt in to	
	POS debit card overdrafts, fees and practices are not	
	clearly and completely disclosed).	
Overdraft Limits and Fees	Overdraft fee is \$36 with a limit of four fees per day.	1
	However, there is no limit on the consecutive days	
	these fees can be incurred.	
Credit cards (basic	The basic unsecured credit card has an APR range	3
unsecured)	from 16.24%-23.24%	
Credit Card Fees	Monthly late fees can be as high as \$37.	2
Acceptance of alternate	Does not accept alternate forms of ID to open	1
forms of identification	account.	
Cost of wire transfers	Cost of international outgoing wire is \$50.	3
Loan Origination Market	.72	2
Share		
Loan Acceptance Rate	70%	4
Loan Acceptance Rate,	79%	4
Latino Borrowers		
Loan Acceptance Rate,	69%	4
Black Borrowers		
Loan Acceptance Rate, Low-	66%	4
and Moderate-Income Borrowers		
Percentage of Loans Made	5%	1
to Low- and Moderate-	3%	1
Income Borrowers		
Acceptance Rate, Low- and	51%	3
Moderate-Income		
Communities		
Percentage of Loans Made	21%	2
to Communities of Color		
TOTAL		52

Category	People's United	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (98 total NY	2
	branches).	
Branch Locations:		1
Distribution in LMI	Data obtained from NCRC (2015 Data) (13 NY	
Communities	branches in LMI locations).	
Online Banking	(Free online banking, free mobile banking).	1
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of	1
	network.	
Checking Account Fees	Checking (No transaction limit, \$0 monthly	3
(basic level or checkless	maintenance charge, overdraft or NSF charges, no	
checking account)	dormancy or inactivity fee, \$25 minimum opening	
	deposit).	
Savings Account Fees (for	Savings (\$50 minimum to open, \$5 fee if balance <	4
the basic level account)	\$250).	
Overdraft practices	Basic Checking (Does not reorder from highest to	3
•	lowest, can opt in to ATM overdrafts, can opt in to	
	POS debit card overdrafts, fees and practices are	
	clearly and completely disclosed).	
Overdraft Limits and Fees	Overdraft fee is \$37 with a limit of 5 charges per day	3
	(\$185/day).	
Credit cards (basic	The basic unsecured credit card had an APR range of	5
unsecured)	9.99% - 20.99%.	
Credit Card Fees	Monthly late fees can be as high as \$38.	1
Acceptance of alternate	Policy vague as to acceptance of alternate forms of ID	2
forms of identification	to open account.	
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market	.42	1
Share		
Loan Acceptance Rate	5%	1
Loan Acceptance Rate,	0%	1
Latino Borrowers		
Loan Acceptance Rate,	0%	1
Black Borrowers		
Loan Acceptance Rate, Low-	0%	1
and Moderate-Income		
Borrowers Development and a fill a serial Models	C0/	4
Percentage of Loans Made to Low- and Moderate-	.6%	1
Income Borrowers		
Acceptance Rate, Low- and	0%	1
Moderate-Income		-
Communities		
Percentage of Loans Made	19%	1
to Communities of Color		
TOTAL		38

Category	Santander	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (73 total NY	1
	branches).	
Branch Locations:		3
Distribution in LMI	Data obtained from NCRC (2015 Data) (14 NY	
Communities	branches in LMI locations).	
Online Banking	Free apps, free online banking, no text banking	1
	option.	
Fee for Outside ATM's	Fee of \$3 charged for using ATM's outside of	1
	network.	
Checking Account Fees	Basic Checking (No transaction limit, \$3 monthly	3
(basic level or checkless	maintenance charge not waivable, overdraft or NSF	
checking account)	charges, dormancy or inactivity fee, \$25 minimum	
	opening deposit).	
Savings Account Fees (for	Basic Savings (\$25 minimum to open, no limit on	3
the basic level account)	transactions, \$1 if balance < \$100).	
Overdraft practices	Basic Checking (Does not reorder from highest to	3
	lowest, can opt in to ATM overdrafts, can opt in to	
	POS debit card overdrafts, fees and practices are	
	clearly and completely disclosed).	
Overdraft Limits and Fees	Overdraft fee is \$35 with a limit of 4 per day	4
	(\$140/day).	
Credit cards (basic	The basic unsecured credit card had an APR range of	3
unsecured)	15.99%-24.99%.	
Credit Card Fees	Monthly late fees can be as high as \$35.	4
Acceptance of alternate	Policy vague as to acceptance of alternate forms of	2
forms of identification	ID.	
Cost of wire transfers	Cost of international outgoing wire is \$40.	4
Loan Origination Market	2.02	3
Share		
Loan Acceptance Rate	74%	4
Loan Acceptance Rate,	67%	4
Latino Borrowers		
Loan Acceptance Rate, Black Borrowers	72%	4
Loan Acceptance Rate, Low-	58%	3
and Moderate-Income		
Borrowers		
Percentage of Loans Made	1%	1
to Low- and Moderate-		
Income Borrowers		
Acceptance Rate, Low- and	63%	4
Moderate-Income		
Communities Descents as of Leans Made	200/	1
Percentage of Loans Made to Communities of Color	38%	2
TOTAL		57
TOTAL		٦/

Category	TD Bank	Score
Number of Branch locations	Data obtained from NCRC (2015 Data) (236 total NY	4
	branches).	
Branch Locations:		2
Distribution in LMI	Data obtained from NCRC (2015 Data) (42 NY	
Communities	branches in LMI locations).	
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	2
	branches).	
Branch Locations:		2
Distribution in LMI	Data obtained from NCRC (2015 Data) (42 NY	
Communities	branches in LMI locations).	
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	5
	to open account.	
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	1
	branches).	
Branch Locations:		1
Distribution in LMI	Data obtained from NCRC (2015 Data) (9 NY	
Communities	branches in LMI locations).	
Online Banking	Free app, free mobile banking, free online banking,	2
	free text banking.	
Fee for Outside ATM's	Fee of \$2.50 charged for using ATM's outside of	2
	network.	
Checking Account Fees	Checking (No transaction limit, \$10 monthly	4
(basic level or checkless	maintenance charge waivable, overdraft or NSF	
checking account)	charges, no dormancy or inactivity fee, \$25 minimum	
	opening deposit for online opening).	
Savings Account Fees (for	Savings (\$25 minimum to open, \$5 monthly fee if	4
the basic level account)	balance < \$300).	-
Overdraft practices	Basic Checking (Does not reorder highest to lowest,	3
Overdrait praetices	can opt in to ATM overdrafts, can opt in to POS debit	
	card overdrafts, fees and practices are clearly and	
Overdraft Limits and Fees	completely disclosed).	4
Overdraft Limits and Fees	Overdraft fee is \$35 with limit of 4 charges per day	4
Condit and thesis	(\$140/day).	2
Credit cards (basic unsecured)	The basic unsecured credit card has an APR range	3
Credit Card Fees	from 15.4%-25.24% Monthly late fees can be as high as \$37.	2
Acceptance of alternate	Policy is vague as to acceptance of alternate forms of	2
forms of identification	ID.	
Cost of wire transfers		5
	Cost of international outgoing wire is \$30.	
Loan Origination Market Share	32.58%	5
Loan Acceptance Rate	62%	4
Loan Acceptance Rate,	66%	4
Latino Borrowers		
Loan Acceptance Rate,	63%	4
Black Borrowers		
Loan Acceptance Rate, Low-	47%	3
and Moderate-Income		
Borrowers		
Percentage of Loans Made	2%	1
to Low- and Moderate-		
Income Borrowers		
Acceptance Rate, Low- and	55%	3
Moderate-Income Communities		
Communities		
Percentage of Loans Made	32%	2
to Communities of Color		-
TOTAL		59