

## CHASE BANK

Name of Bank On account, if any: **Chase Checking**

Monthly/Maintenance fee: **No fee with Direct Deposit or five Debit Card purchases**

Minimum Opening Deposit Requirement: **\$0 if opened at locations outside of branch. \$25.00 if opened in branch.**

ATM charges

- Within network: **Zero**
- Out-of-network charged by this institution: **\$2.00**

Acceptance of alternative ID (non-U.S. government IDs)(*In addition to Mexican Matricula Card and ITIN in lieu of Social Security Number*):

Primary ID	Secondary ID
Standard ID	
<ul style="list-style-type: none"> <li>• Known Customer <sup>1</sup></li> <li>• Driver's License with Photo (US) <sup>2, 3, 4, 5, 6</sup></li> <li>• State Issued ID Card w/Photo (US) <sup>6</sup></li> <li>• Chase ATM/Debit Card with PIN (Valid for branches with pin pads)</li> <li>• Canadian Driver's License or ID Card w/photo</li> <li>• Chase Credit Card w/Photo</li> <li>• Chase Debit Card w/Photo</li> <li>• Depositor Rep Card (grandfathered - valid for NY, NJ, CT Branches only)</li> <li>• Exception</li> <li>• Matricula/Consular Card               <ul style="list-style-type: none"> <li>- Argentina</li> <li>- Dominican Republic</li> <li>- Ecuador</li> <li>- El Salvador</li> <li>- Guatemala</li> <li>- Mexico</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Additional Primary ID</li> <li>• Bank Statement - dated within 60 days</li> <li>• Chase or Bank issued ATM Banking Card w/Signature</li> <li>• Chase or Bank issued Credit/Debit Card w/Signature &amp; Embossed Name <sup>10, 11</sup></li> <li>• Elm City Resident Card – CT only</li> <li>• Employer ID w/Photo</li> <li>• Employer Pay Stub/Pay Check/Letter with name &amp; address <sup>12</sup></li> <li>• Foreign National ID <sup>13</sup></li> <li>• Human Services ID w/ or w/o Photo</li> <li>• Local Craft/Trade License w/Photo US Issued <sup>14</sup></li> <li>• Other US Federal/State issued ID <sup>15</sup></li> <li>• San Francisco City ID – CA only</li> <li>• Student ID with Photo <sup>16</sup></li> <li>• Temporary Resident ID w/Photo</li> <li>• US immigration Visa (except Type C)</li> </ul>

- Peru
- Republic of South Korea
- Mexico Voter Registration Card w/Photo [7](#)
- Military/Veteran's ID w/photo
- NEXUS Card
- Passport w/photo [8](#)
- Permanent Resident Card w/Photo (Green Card)
- Salary ID Card (grandfathered - valid for NY, NJ, CT Branches only)
- SENTRI Card
- Tribal or Bureau of Indian Affairs ID w/Photo (US)
- US Employment Authorization Card w/Photo
- US Federal or State Government Employee ID w/Photo
- USA B1-B2 VISA-BCC w/Photo [9](#)

1 "Known Customer" is not acceptable for cash advance transactions.

2 Although it is the preferred ID, in compliance with the Americans with Disabilities Act (ADA), a driver's license cannot be explicitly required.

3 Includes all versions of the photo driver/operator license issued by the Department of Motor Vehicles (for example Learner Permit card with Photo, Motorcycle License with Photo, Commercial Driver's License with Photo, Enhanced Drivers License with Photo, and Interim/Temporary Driver's License with photo and expiration date) and the US Department of State.

4 Includes Utah Driving Privilege Card. Enter ID the same as Utah Drivers License.

5 Generally, active duty military personnel and their families do not need to obtain a new drivers license when they relocate to another state. Click on the [State Transportation Website](#) and select the applicable state to locate current driver's licensing information/manuals. Refer to [Exception](#)

- Utility Bill/Lease/Rental Agrmt w/name, add dated w/in 60 days [17](#), [18](#)

10 Teller Express requires an expiration date for this type of primary/secondary ID. If there is no expiration date on the card, enter 12/YYYY (current year) in Expiration Date field.

11 Includes the "Mini Card", which is a 1 1/2" X 2 1/2" companion card to a customer's full size credit card that contains all of the same security features as well as the customer's signature and imprinted name.

12 Dated within the last 60 days; cannot be handwritten

- If pay stub has name and address printed on it can be used as secondary ID for any type of transaction.

- If pay stub does not have name and address printed on it - can only be used as a secondary ID to cash the check attached to the pay stub, and the check being cashed must have the name and address printed on it.

13 Includes foreign government-issued certificate of naturalization, driver's license, vehicle operator's license, matricula, cedula, voter registration, government issued health card, or other identity card. Excludes "World Identity Card" (which are fraudulent) or "International Driver's License" which are usually fraudulent).

14 Local Craft/Trade License without photo may be accepted if the license is familiar to the branch and if the primary ID presented contains a photo.

15 For example, Learner's Permit card without photo (paper version is not acceptable), vehicle/boat registration, firearm permit/license, correctional facility employee ID, certificate of naturalization) (Excludes: hunting/fishing licenses)

16 High School Checking accountholders with no other primary ID may only use the Student ID with Photo to cash checks that are drawn on their High School Checking account. Select ID Type and enter Exception and in Description enter – HS ID, School Name, ID number if applicable.

17 A current signed lease or rental agreement not handwritten (pre printed form with handwritten information is acceptable) and includes customer name/address, landlord/owner name and date to show it is in the current lease period.

18 Utility Bill must be dated within last 60 days and include name and street address. (Cable, home/cell phone, electric, gas, water or refuse) includes online printed verifications.

regarding expired licenses.

6 A State ID card (and, in rare instances, a Driver's license) without a photo may be accepted from Amish and some New Jersey customers. (No photo provided is indicated on the front.) Acceptable State ID cards include the Enhanced State Identification card.

7 No expiration date on this card. Enter 12/YYYY (current year) in Expiration Date field.

8 Passport can be foreign or US issued. US passport may be book or card.

9 The US Government has set limits on the validity of this ID. The cardholder may enter the US for temporary visits within the border zone of 25 miles along the border in Texas, New Mexico, and California and 75 miles of the border in Arizona. Refer to [Mexico Border Branches](#) for a listing of approved border branches that may accept this ID.

#### Additional ID's Acceptable for Senior/Disabled

If a senior (age 55 and older) or disabled person is unable to provide one of the above forms of Primary ID, then, and only then are the following forms of ID acceptable.

- Human Services ID with Photo (Senior/Disabled) - Federal, state, or local government issued
- Medicare/Medicaid Card (Senior/Disabled)
- Other Insurance Card (Senior/Disabled)
- Social Security Card (Minor/Senior/Disabled)

If a senior (age 55 and older) or disabled person is unable to provide one of the above forms of Secondary ID, then, and only then are the following forms of ID acceptable.

- Organization Membership Card (Senior/Disabled) (for example, AARP, Sam's Club, Costco, United Auto Workers)
- Medicare/Medicaid Card (Senior/Disabled)
- Other Insurance Card (Senior/Disabled)
- Social Security Card (Minor/Senior/Disabled)
- Voter Registration Card (Senior/Disabled)

#### Additional ID's Acceptable for Minors

If a minor (under 18) is unable to provide one of the above forms of Primary ID, then the following forms of ID are acceptable.

If a minor (under 18) is unable to provide one of the above forms of Secondary ID, then the following forms of ID are acceptable.

- Birth Certificate (minors only)
- Social Security Card  
(Minor/Senior/Disabled)

- Birth Certificate (minors only)
- Social Security Card  
(Minor/Senior/Disabled)

*Note: A minor is only allowed to perform transactions (for example, withdrawal from an account, request account information) if he/she is an authorized signer on the account. The minor is not an authorized signer on an UTMA, Guardianship, or other such fiduciary accounts.*

Availability of free printed checks/cost to order printed checks: **Premier and Premier Checking have free checks; Over age 55 get free checks as well; Other accounts are \$18.95 / box.**

Can a customer/member open an account online? **Yes**

Availability/cost of online banking: **Free**

Availability/cost of online bill pay: **Free**

Cost, if any, of savings account: **Premier and Premier Platinum is free with no minimum balance. Chase Savings is free with \$300 minimum balance. Otherwise \$4 per month.**

Availability of direct deposit: **Yes**

Availability/cost of outgoing foreign wire transfers: **Yes; \$45.00**

Cost of money orders: **Premier and Premier Platinum Accounts– Free; other accounts \$5.00**

Cost of cashier's checks: **Premier and Premier Plat – Free; other accounts \$8.00**

Foreign languages that can be accommodated by branches: **Yes**

Availability of auto loans: **Yes**

Availability of "small dollar" (under \$1000) loans/alternative payday loans: **No. Alternative would be a credit card**

Financial incentives for completing financial education: **No**

Repayment of outstanding overdrafts required before opening an account? **No**

Will consider opening an account for someone placed on Chexsystems less than 6 months ago?  
**Yes**

Innovative savings programs/incentives for savings: **Pre Authorized Savings Transfers**

Hours/Locations (Branches and ATMs):

<b>200 East 3<sup>rd</sup> St.</b>	<b>M-F 8:30-5:00</b>	<b>Sat 9:00-2:00</b>
<b>1350 Carter Rd.</b>	<b>M-F 8:30-5:00</b>	<b>Sat 9:00-2:00</b>
<b>1900 Triplett St.</b>	<b>M-F 8:30-5:00</b>	<b>Sat 9:00-2:00</b>
<b>3160 Hwy 54 East</b>	<b>M-F 8:30-5:00</b>	<b>Sat 9:00-2:00</b>
<b>2938 Frederica St.</b>	<b>M-F 8:30-5:00</b>	<b>Sat 9:00-2:00</b>

**Eight ATM's in Owensboro**