



**FINANCIAL PARTNERS
&
FINANCIAL PRODUCTS AND SERVICES
CATALOG**

BANK ON PHILADELPHIA

Financial Partners & Products and Services

	Philadelphia Federal Credit Union	Citibank	Wachovia	United Bank of Philadelphia	American Heritage Federal Credit Union	TruMark Financial Credit Union	Freedom Credit Union	Fox Chase Bank	PNC Bank
PRODUCTS									
Free Checking	√	√	√	√	√	√	√	√	√
No monthly Balance Checking	√	√	√	√	√	√	√	√	√
Low-monthly Fee Checking	√	√	√	√	√	√	√		√
Fresh Start Account (Second Chance banking product)	√		√	√			√		√
No cost-to-Low Fee Savings Account	√	√	√	√	√	√	√	√	√
Minimum Deposit Savings Account	√	√	√	√	√	√		√	√
Youth Accounts	√	√	√		√				√
Better Choice Loan Product					√	√			
SERVICES									
Direct Deposit	√	√	√	√	√		√	√	√
Online Banking	√	√	√	√	√	√	√	√	√
Online Bill Payment	√	√	√	√	√	√	√	√	√
One Waiver of NSF/OD per year	√			√	√	√	√		
Checking Account linked to Savings Account		√	√		√	√	√	√	√
Incentives with Savings Account		√	√	√			√	√	√
Overseas Wire Transfers	√			√	√	√	√	√	
Domestic Wire Transfers	√				√	√	√	√	
Safe Deposit Boxes	√	√	√	√	√	√	√	√	√
Spanish Language Services	√	√	√	√	√			√	√

Philadelphia Federal Credit Union

Main Office
12800 Townsend Road
Philadelphia, PA 19154
www.pfcu.com



We are Better. Honest.®

Philadelphia Federal Credit Union differs from regular banks because our financial institution is owned by our members. All profits are reinvested in our members by improving our products and services and by offering better rates, fewer fees and low cost loans and mortgages to our members and their immediate families. Once you become a member, you are a member for life, even if you switch jobs. Membership is open to anyone who lives, works, worships and studies in the City of Philadelphia.

We are committed to providing educational resources to the communities we serve. As a not-for-profit institution, we will promote financial literacy to improve individuals' economic well-being. It is our fundamental belief and commitment to offer products and services in order to achieve their goals.

Account Opening Policies

- State issued driver's license
- State issued non-driver's photo identification
- Passport
- Military identification
- Resident alien card (must be accompanied by a foreign passport)
- Medicare Card (senior citizens only)
- \$5.00 deposit into a regular savings account along with application

Products and Services

- Free Checking (no minimum balance, no monthly fees, direct deposit, and free Check Card)
- Second Chance Checking (with passing grade with on-line financial education testing)
- Online Banking and Bill Pay
- Savings Accounts (minimum \$5 deposit, no monthly fee)
- Spanish, Hindi, Farsi, Punjabi, Serbian, and Russian language services available at designated locations.
Note: Five locations offer Spanish language services.

ChexSystems

- We will override an adverse non-fraud response if the member has an acceptable Qualifile rating.
- If a person has no ChexSystems record because they have never had a bank account, they will qualify to open a checking account if they have an acceptable Qualifile rating.
- We require repayment of outstanding OD fees to our institution only before opening an account.
- If a person has fraud in their history, an account will not be opened.

Branches

For location of **9 branches** visit: www.pfcu.com or call 215-934-3500

CITI Bank

1760 Market Street
Philadelphia, PA 19103
Phone: 215-255-4167



Banking the way it should be.

Citibank offers a wide range of checking, savings, CD and retirement products — and all come with many free services including online banking, convenient account access, and 24/7 support.

Why choose Citibank?

You get easy access to your accounts—online, by phone, and through our worldwide network of ATMs and branches. Get cash when you need it with a variable-rate credit line or a fixed-rate personal loan. Apply online and find out in minutes if you're approved. You can do almost everything you need to online—pay bills, make transfers, view your balance, see your statement, and more. Your accounts are protected with advanced technologies and services including 128-bit encryption and online fraud protection.

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Account Opening Policies

Alternative forms of primary identification accepted at Citi Bank

- You must be a U.S. citizen or resident alien, and 18 years or older.
- You must have a U.S. address and a social security number.
- State issued ID or drivers license (current)

Products and Services

- Low Cost or No Fee Checking (\$100 deposit to open account, unlimited check writing, no minimum monthly balance, direct deposit, no fee when used with special account options, please visit www.citi.com), otherwise \$7.50 monthly fee).
- Free Student Account
- Free Savings Accounts (required checking account, \$100 minimum to open account, linked to checking)
- Free online bill payment
- Alerts for e-mail and wireless
- Online Banking
- Customer Support 24/7
- Paperless Bank Statements
- Spanish Services available
- Online Check Images

ChexSystems

- If a person has fraud in their history, we will not open an account for them.
- If a person has no ChexSystems record because they have never had a bank account, they will qualify to open a checking account.
- We require repayment of outstanding OD fees to all institutions, including our institution before opening an account.

Branches

For branch locations in Philadelphia visit www.citi.com

Contact

Donald L.Haskin, State Director of Community Relations 267-385-3626

Wachovia Bank

Center Square Financial Centre
1500 Market Street
Philadelphia, PA 19102
www.wachovia.com



Wachovia is committed to being the best, most trusted and admired financial services company. We carefully consider the impact of our business activities on shareholders, customers, communities, employees, and the environment. We leverage our social, economic, and human assets to deliver business results in a way that supports fair business practices and sustainability.

Account Opening Policies

Alternative forms of primary identification accepted at Wachovia Bank.

- Your Social Security number
- Additional identification (Driver's License, State ID, or Military ID)

Products and Services

- Free Checking: (no monthly service fee, no minimum balance)
- Free Student Checking (All of the above, plus 1 overdraft refund and free savings account)
- Free Savings (required \$25 to open, no minimum monthly balance, no monthly charge)
- Online Banking and Bill Pay
- Free Savings Account (Way2Save (SM) Account, automatic saving, first year 5 percent bonus)
- Checking Linked to Savings Account
- Online Statements
- Mobile Banking
- Direct Deposit
- Safe Deposit Boxes
- 24/7 Customer Service
- Spanish Language services available

ChexSystems

- If a person has no ChexSystems record because they have never had a bank account, they will qualify to open a checking account.
- We require repayment of outstanding OD fees to all institutions, including our institution before opening an account.
- If a person has fraud in their history, we will not open an account for them.

Branches

For information on location of branches in Philadelphia please visit www.wachovia.com.

United Bank of Philadelphia

Corporate Office
30 South 15th Street
Philadelphia, PA 19102
www.ubphila.com



The primary mission of United Bank of Philadelphia is to deliver excellent customer service at a profit and to make United Bank of Philadelphia the “hometown” bank of choice. Our goal is to foster community development by providing quality personalized comprehensive banking services to business and individuals in the Greater Philadelphia Region, with a special sensitivity to Blacks, Hispanics, Asians and women.

At United Bank of Philadelphia, we offer a full range of competitive savings, checking and loan products to meet the needs of individuals, businesses, churches and nonprofit organizations. Take a look to see how we can be a bank that matters for you.

Account Opening Policies

Alternative forms of primary identification accepted at United Bank of Philadelphia.

- State issued ID or current drivers license
- Passport (current)
- Government issued current ID card
- Work employee current ID

Products and Services

- Free Checking: (no minimum monthly balance, free with direct deposit or \$9 monthly fee, debit card)
- Fresh Start Checking (Second Chance banking product available with accepted Bank on Philadelphia financial education certificate).
- Online Banking and Bill Pay
- Savings Accounts (minimum \$100 deposit, low monthly fee, no fee if \$250 minimum daily balance)
- Spanish language services available in some locations

ChexSystems

- We will override an adverse non-fraud response if the customer is a Bank on Philadelphia financial education graduate.
- If a person has no ChexSystems record because they have never had a bank account, they will qualify to open a checking account.
- If a person has NSF/OD history on ChexSystems, they can open a checking account if less or more than 1 year.
- We require repayment of outstanding OD fees to all institutions, including our institution before opening an account.
- If a person has fraud in their history, we will not open an account for them.

Branches

University City

3750 Lancaster Avenue
Philadelphia, PA 19104
(215) 662-5040

Progress Plaza

1501 North Broad Street
Philadelphia, PA 19122
(215) 978-5300

Mount Airy

1620 East Wadsworth Avenue
Philadelphia, PA 19150
(215) 242-050

American Heritage Federal Credit Union

Administrative Office
2060 Red Lion Road
Philadelphia, PA 19115
www.amfhcu.org



Founded in 1948, our original field of membership was the employees of the Budd Manufacturing Company. In 1985, we changed our name to American Heritage Federal Credit Union to reflect the change in the nature of our membership and the companies with which we are affiliated. Today, we are one of the top 6 credit unions in the state of Pennsylvania serving over 700 companies with approximately 90,000 members.

Our mission is to provide Quality and Convenient Service to meet the financial needs of our Members while enhancing relations with our Sponsor Companies and the Community.

American Heritage Federal Credit Union is dedicated to being the best place for meeting members' financial needs, today and tomorrow. We will earn your trust and respect by demonstrating our commitment to Ultimate Member Service through our actions, accountability and integrity.

Account Opening Policies

Alternative forms of primary identification accepted at the American Heritage Federal Credit Union.

- State issued ID or current drivers license
- Passport (current)
- Government issued current ID card

Products and Services

- Free Checking (no minimum monthly balance, no fee, minimum \$15 into a share/savings account)
- Savings Accounts (minimum \$15 into a share/savings account)
- Fresh Start Checking (Second Chance banking product available with accepted Bank on Philadelphia financial education certificate).
- Free First Order of Checks
- Free Bill Payer Service
- Free Phone Teller and Online Teller
- No Per-Check Charges
- Spanish language services available in some locations
- Free Six Overdrafts Per Month From Your Primary Share Savings Account
- Direct Deposit and Payroll Deduction
- Holiday Savings Club and Vacation Savings Club

ChexSystems

- All new accounts will be verified through ChexSystems

Branches

For location of branches please visit www.amfhcu.org

TruMark Financial Credit Union
1000 Northbrook Drive
Trevose, Pa 19053



CREDIT UNION

Where the entire community benefits

Founded in 1939, TruMark Financial Credit Union has grown to be a leader in the credit union industry. TruMark Financial provides savings, transaction, and credit services solely for its members. Anyone who lives, works, worships, volunteers, or attends school in the Southeastern Pennsylvania counties of Bucks, Chester, Delaware, Montgomery, and Philadelphia is eligible to open an account at the credit union.

Account Opening Policies

- State issued ID or current driver's license (photograph required)
- Valid Passport with I-94 and VISA (photograph required)
- Government issued current ID card (Social Security Number or Tax Identification Number)
- If a person does not meet account opening criteria, other appropriate forms of identification will be considered on an individual case basis.
- \$5 initial deposit into a regular savings account along with application

Products and Services

- Free Checking: (no minimum monthly balance, no monthly fees, debit card)
- Online Banking and Bill Pay
- Savings Accounts (\$5 minimum balance required)
- Spanish language services available in some locations

ChexSystems

- All new accounts will be verified through ChexSystems

Branches

Center City Philadelphia
1811 JFK Boulevard
Philadelphia, PA 19103

Eastern North Philadelphia
1900 North 5th Street
Philadelphia, PA 19122

Northeast Philadelphia
7306 Castor Avenue
Philadelphia, PA 19152

South Philadelphia
1931 S. Broad Street
Philadelphia, PA 19148
(June 2009)

Contact

www.trumarkonline.org

Phone: 1-877-TRUMARK

Freedom Credit Union
10745 Haldeman Ave
Philadelphia, PA 19116
www.freedomcu.org



Freedom Credit Union has been a trusted financial partner in the Philadelphia area since 1934. We are a non-profit organization offering better rates, lower fees, helpful service and expert advice.

Freedom personal Memberships are for anyone who lives, works, worships, performs volunteer service, or attends school in Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties. Our mission is to provide Quality and Convenient Service to meet the financial needs of our Members while enhancing relations with our Sponsor Companies and the Community.

Account Opening Policies

Alternative forms of primary identification accepted at the Freedom Federal Credit Union.

- State issued ID or current drivers license
- Passport (current)
- Government issued current ID card

Products and Services

- Free Checking (no monthly fees, no minimum balance requirement and no per check charge with our checking account)
- Savings Accounts (minimum \$5 into a share/savings account, no monthly fees)
- Fresh Start Checking (Second Chance banking product available with accepted Bank on Philadelphia financial education certificate).
- Youth Accounts
- Checking Linked to Savings Account
- Direct Deposit and Payroll Deduction
- Online Banking and Bill Payer
- Telephone Teller
- Domestic and overseas wire transfers
- Safety Deposit Boxes
- Better Choice Loan
- Spanish language speaker available.

ChexSystems

- We will override an adverse non-fraud response if the customer is a Bank on Philadelphia financial education graduate.
- If a person has no ChexSystems record because they have never had a bank account, they will qualify to open a checking account.
- We require repayment of outstanding OD fees to our institution only before opening an account.
- If a person has fraud in their history, we will not open an account for them.

Branches

For location of branches please visit www.freedomcu.org.

Fox Chase Bank
4390 Davisville Road
Hatboro, PA 19040
www.foxchasebank.com ®



Fox Chase Bank was established in 1867, to help families put together enough money to buy their own homes. The original visionaries who founded the bank, and whose names appear on the original charter, include: Elijah Hoffman, G.W. Rhawn, M. Thatcher, D.F. Reading, William H. Tompkins, Ezra Wright, John Keith Yerkes, John W. Liverzey, Joseph H. Nester and Stuerd Brouse. The original bank charter written in quill pen, survives to this day.

Our vision is to be the leading relationship-based business and consumer bank in the markets we choose to serve by delivering financial products and services consistent with what our clients care about most.

Account Opening Policies

Alternative forms of primary identification accepted at Fox Chase Bank.

- State issued ID or current driver's license
- Non-documentary verification forms (lease, utility payment, etc. elderly/disabled only)
- Passport (current)
- Government issued current ID card
- Alien Registration (current) ID card

Products and Services

- Free Checking: (\$50 deposit to open account, unlimited check writing, no minimum balance, direct deposit, no fee when used with Visa check card)
- Online Banking and Bill Pay
- Savings Accounts (no fee, minimum \$25 deposit, low monthly fee, earned interest over \$300 balance)
- Holiday and Vacation Savings Clubs
- ATM
- Safe Deposit Boxes

ChexSystems

- If a person has no ChexSystems record because they have never had a bank account, they will qualify to open a checking account.
- We require repayment of outstanding OD fees to all institutions, including our institution before opening an account.
- If a person has fraud in their history, we will not open an account for them.

Philadelphia Branch

401 Rhawn Street
Philadelphia, PA 19111
Phone 215-342-3700

PNC Bank
Corporate Office
1600 Market Street
Philadelphia, PA 19103
www.pncbank.com



As one of the nation's largest financial services companies, The PNC Financial Services Group is committed to caring for and strengthening the communities we serve. For more than 150 years, banking at PNC has always gone beyond mere dollars and cents. We offer targeted financial solutions for low- and moderate-income individuals to help them move ahead financially. We also provide strategic investments and innovative solutions to boost the quality of life in lower income neighborhoods. Our employees have hands-on roles in the areas we serve, gaining first-hand knowledge of local issues and working with local organizations. Consistently rated "outstanding" under the Community Reinvestment Act, PNC recognizes that strong communities improve the quality of life for everyone. This has been our promise for more than 150 years. And today, whether you're an individual or an institutional client, a customer with a little or a lot of money to save, we can help you bank smart and bank easy. PNC - Leading The Way.

Account Opening Policies

Alternative forms of primary identification accepted at PNC Bank.

- State issued ID or current drivers license
- Passport (current)
- Government issued current ID card

Products and Services

- Foundation Checking: (PNC's account for those new to banking - required \$25 to open, no minimum balance requirement and no monthly service charge – unique product features – speak to a PNC representative for eligibility requirements)
- Free Checking: (required \$25 to open, no minimum balance requirement and no monthly service charge)
- Statement Savings (required \$25 to open, \$400 average monthly balance required to avoid monthly service charge – fee waived for first year for Foundation Checking customers)
- Online Banking and Bill Pay
- Online Statements
- Mobile Banking
- Auto Savings
- Turbo Tax
- Direct Deposit
- Telephone Banking Services
- Telephone Bill Pay
- Student Accounts
- Spanish Language services available

ChexSystems

- Under certain circumstances, we may override an adverse non-fraud response if the customer completes our Foundations of Money Management class.
- If a person has no ChexSystems record because they have never had a bank account, they qualify to open a checking account.
- We may require repayment of outstanding balances owed before opening an account.
- If a person has fraud in their history, we will not open an account for them.

PNC Branches

For information on location of branches please visit www.pncbank.com.

Contact

Nelson Acevedo – Community Development Consultant – 215-585-8657