

Non-Custodial Youth Accounts (for young persons only)

<i>Financial Institution</i>	<i>Account Name **Online Account Opening</i>	<i>Monthly Fee</i>	<i>Minimum Deposit</i>	<i>Minimum Age</i>	<i>ATM Languages</i>	<i>Out of Network ATM Fees</i>
First Convenience Bank	Flex Account**	No Fee	\$0.00	Account is for ages 15-21 only	English, Spanish	\$2.50
Rio Grande Credit Union	CU Succeed**	No Fee	\$25.00	Account is for ages 13-17 only	English, Spanish	No Fee (Fees may be charged by the out-of-network ATM)

Accounts with Non-Custodial Options

Wells Fargo	Clear Access Banking**	\$5.00 Fee waived for ages 13-24	\$25.00	17, 13-16 with adult co-owner	English, Spanish, Chinese, Hmong, French, Korean, Russian,	\$3.00
-------------	--	----------------------------------	---------	-------------------------------	--	--------

Accounts with Parent or Guardian Co-signer

Bank of Albuquerque	Opportunity Banking**	\$5.00	\$25.00	18, 16 with parent/guardian	English, Spanish	\$2.00
BMO	Smart Money	\$5.00 Fee waived if under age 25	\$25.00	18, 13 with parent/guardian	English, Spanish (depending on location)	\$3.00
Nusenda Credit Union	Breeze Account**	\$5.00 Fee waived if under age 25	\$25.00	18, 15 with parent/guardian	English, Spanish	\$1.50
PNC	Foundation Checking	\$5.00 Fee waived if under age 21	\$0.00	18, 16 with adult guarantor	English, Spanish, German, Chinese (Mandarin), Vietnamese, Italian,	\$3.00
Sunward	Simple Spend**	\$0.00	\$0.00	18, under 18 – any age with an adult as a joint	English, Spanish	No Fee (Fees may be charged by the out-of-network ATM)
WaFd	Fresh Start	\$4.00	\$25.00	18, 13-17 with adult co-owner	English, Spanish	No Fee (Fees may be charged by the out-of-network ATM)