

Non-Custodial Youth Accounts (for young persons only)

Financial Institution	Account Name <i>**Online Account Opening Capability</i>	Monthly Fee	Minimum Deposit	Minimum Age	ATM Languages	Out of Network ATM Fees
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

Bank of America	SafeBalance Banking**	\$4.95 (waived if under age 25)	\$25.00	16, 13 with parent/ guardian	English, Spanish, Chinese, Korean, Russian, Portuguese	\$2.50
Wells Fargo	Clear Access Banking**	\$5.00 (waived for ages 13-24)	\$25.00	17, 13-16 with adult co-owner	English, Spanish, Chinese, Hmong, French, Korean, Russian, Vietnamese	\$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 (waived if under age 25)	\$25.00	18, 13 with parent/ guardian	English, Spanish (depending on location)	\$3.00
Chase	Secure Banking**	\$4.95 (waived if under age 24)	\$0.00	18, 17 with an adult guarantor	English, Spanish	\$2.50
Nusenda Credit Union	Breeze Account**	\$5.00 (waived if under age 25)	\$25.00	18, 15 with parent/guardian	English, Spanish	\$1.50
PNC	Simple Checking**	\$5.00 (waived if under age 21)	\$0.00	18, 14 with adult co-applicant	English, Spanish, German, Chinese (Mandarin), Vietnamese, Italian, Japanese, Korean, Polish, Portuguese	\$3.00
Sunward Federal Credit Union	Simple Spend**	\$0.00	\$0.00	18, under 18 – any age with an adult as a joint owner	English, Spanish	No Fee (Fees may be charged by the out-of-network ATM)
UMB	Check-Free Banking**	\$5.00	\$10.00	18, 14 with adult joint signer	English, Spanish	\$2.00
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)