

Youth Friendly Bank On Certified Accounts



Independent Youth Accounts (No Parent / Adult Co-signer signature required) with No Monthly Fee					
Financial Institution	Account Name **Online Account Opening Capability	Monthly Fee	Minimum Deposit	Minimum Age	Out of Network ATM Fees
First Convenience Bank	Flex Account**	No Fee	\$0.00	Account is available for ages 15-21 only	\$2.50
Rio Grande Credit Union	CU Succeed**	No Fee	\$25.00	Account is available for ages 13-17 only	No Fee (Fees may be charged by the out-of-network ATM)
Accounts with Independent Youth and Parent /Guardian Co-Signer Options and Monthly Fee Waived					
Bank of America	SafeBalance Banking**	\$4.95 (waived if under age 25)	\$25.00	16 13 with parent/ guardian	\$2.50
Wells Fargo	Clear Access Banking**	\$5.00 (waived for ages 13-24)	\$25.00	17 13-16 with adult co-owner	\$3.00
Accounts with Parent or Guardian Co-signer Required and Monthly Fee Waived or No Monthly Fee					
BMO	Smart Money	\$5.00 (waived if under age 25)	\$25.00	18 13 with parent/ guardian	\$3.00
Chase	Secure Banking**	\$4.95 (waived if under age 24)	\$0.00	18 17 with an adult guarantor	\$2.50
Nusenda Credit Union	Breeze Account**	\$5.00 (waived if under age 21)	\$25.00	18 15 with parent/ guardian	\$1.50
PNC	Simple Checking**	\$5.00 (waived if under age 25)	\$0.00	18 14 with adult co-applicant	\$3.00
Sunward Federal Credit Union	Simple Spend**	\$0.00	\$0.00	18, under 18 – any age with an adult as a joint owner	No Fee (Fees may be charged by the out-of-network ATM)
Accounts with Parent or Guardian Co-signer Required					
Bank of Albuquerque	Opportunity Banking**	\$5.00	\$25.00	18 16 with parent/ guardian	\$2.00
Guadalupe Credit Union	Restart Debit	\$5.00	\$6:00	18 15 with an adult guarantor	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	\$2.00
U.S Bank	Safe Debit**	\$4.95	\$25.00	18 13-17 with adult co-signer	\$2.50
U.S Eagle Federal Credit Union	Flex Checking**	\$5.00	\$25.00	18 13 with adult co-signer	\$2.00
WaFd	Fresh Start	\$4.00	\$25.00	18 13-17 with adult co-owner	No Fee (Fees may be charged by the out-of-network ATM)