

NEED FINANCIAL HELP? BANK ON CHARLESTON IS HERE FOR YOU



(843) 965-4190

sturmm@charleston-sc.gov

Bankoncharleston.org

NEED HELP FINDING A JOB?

Our Partners provide job training programs to get you prepared to find a job and get you on your feet quickly.

To get job training and help finding a job visit any one of our partners:

SC Works

<https://scworks.org/jobseeker>

Palmetto Goodwill

<https://palmettogoodwill.org/coc/>

Call (843) 566-0072

Palmetto Community Action Partnership

<https://palmettocap.org/employment-education/>

TAKE CONTROL OF YOUR FINANCES

Our Bank On coalition partners have many programs and resources to make you the master of your finances.

Some of the services they provide:

Financial literacy classes, one-on-one budgeting sources, free VITA tax preparation, home ownership counseling, foreclosure prevention, bankruptcy counseling and more.

To gain access to these services visit:

Palmetto Community Action Partnership

<https://palmettocap.org/community/>

Increasing H.O.P.E

<https://increasinghope.org/>

Origin SC

<https://originsc.org/>



WHAT IS BANK ON

Bank On Charleston is part of the national Bank On Coalition whose goal is to ensure that everyone has access to a safe and affordable bank or credit union account. Bank On Charleston works with local financial institutions and organizations to provide the necessary resources to set up people with accounts that work for them.

WHY BANK?

- With a bank account your money is *safe*
- With a bank account you can *build credit*
- In a bank account *your money* is insured
- Using checking-cashing stores is *more expensive*
- Canceled checks give you *proof of your payments*
- Having a bank account makes it *easier* to *track your money*

KEY FACTORS TO CONSIDER WHEN CHOOSING A BANK

- Is it FDIC or NCUA Insured?
- Is it a Bank On certified account?*
- Minimum opening balance required
- Monthly fees
- Overdraft fees
- Accessibility of ATM's and bank branches to your home or work
- Availability of online banking and mobile banking

Make sure the account checks all the right boxes for you! ✓

- * FEATURES OF BANK ON ACCOUNTS:
 - NO OVERDRAFT OR OTHER HIDDEN FEES
 - NO MINIMUM BALANCE REQUIRED
 - MINIMUM OPENING DEPOSIT OF \$25
 - LOW MONTHLY FEE OF \$5 OR LESS
 - ONLINE AND MOBILE BANKING
 - ONLINE BILL PAY