



We would like to collect some information about available financial institutions in your vicinity. To this end, please:

Name at least 12 key financial institutions (banks and credit unions) in your area of residence and provide some important facts about each of them:

1. U.S. Bank
2. Golden Pacific Bank
3. Wells Fargo
4. Chase
5. United Business Bank
6. Safe Credit Union
7. California Bank & Trust
8. Bank of The West
9. Citibank
10. Bank of America
11. First U.S. Campus Commons Branch
12. Sacramento Credit Union

1) Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

1. U.S. Bank-

- i. An American bank holding company
- ii. Parent company of U.S. Bank National Association
- iii. 5th largest banking institution in the United States
- iv. Founded July 13, 1863, in Cincinnati, Ohio
- v. Andrew Cecere is current CEO, President, and Chairman
- vi. Revenue: 22.72 billion (USD), 2021

12) If not only local, specify states (counties) of presence (at least mention number of states);

1. 2,900 brick-and-mortar locations in 25 states and 4,700 ATMs nationwide

12) Specify Head Office address.

1. 425 Walnut Street, Cincinnati, Ohio 45202

12) Specify the number of branches in your area of residence.

1. There are 22 locations in Sacramento, California

12) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

1. There are 22 ATMs in Sacramento, California, that are owned by U.S. Bank

12) Does the institution support opening business (corporate) account?

1. U.S. Bank provides business checking, business savings, business lending, business credit cards, and merchant services

12) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

1. SSN (social security number), personal address, and phone number



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2. The business's employer identification number (EIN) or tax ID

number

3. Name, email address and phone number for any additional owners with 25% or more ownership in the company
4. Articles of incorporation, company charter, partnership agreement or similar legal document (not requires for sole proprietors)
 - i. Opening an account at the branch should take about an hour, or less.
 - ii. Opening an account online usually takes less than 15 minutes.

12)Specify key banking services (e.g.: credit card, lending, investing, etc.);

1. Credit cards
2. Checking and savings
3. Mortgage
4. Refinance
5. Investing

12)What types of credit cards are offered and what are their benefits?

1.

2.

3.



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12)What

types of modern payment solutions are supported? (e.g.:

Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.);

1. A virtual card through Apple wallet and Paypal wallet
2. Zelle

12)Does an institution have online banking (for personal/business accounts) and how easily can it be activated?

1. Yes. It is overall simple as all it takes is the account number, PIN, and SSN

12)Does an institution have mobile banking? How can it be activated?

1. Yes. With downloading the app and logging in with the online banking information.

1) Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

2. Golden Pacific Bank Inc.

- i. A bank holding company for Golden Pacific Bank Company.
- ii. Private
- iii. Founded 1968 in Sacramento, California
- iv. Virginia Varela President & CEO
- v. Sacramento's smallest independent bank
- vi. \$134 million in assets and net income of \$333,000 in 2019
- vii. Community bank
- viii. Locally Owned
- ix. Revenue is \$7 Million
- x. Acquired by SoFi

2) If not only local, specify states (counties) of presence (at least mention number of states).

- a. Yuba City, CA
- b. Live Oak, CA

3) Specify Head Office address:

- a. 1409 28th Street, Sacramento, CA 95816

4) Specify the number of branches in your area of residence.

- a. 1

5) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

- a. Through the MoneyPass network, there are over 24,000 ATMs nationwide surcharge-free for account holders

6) Does the institution support opening business (corporate) account?

- a. Yes. It offers business checking, business debit card, business savings, business loans, and small business loans

7) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

- a. SSN (social security number), personal address, and phone number
- b. The business's employer identification number (EIN) or tax ID number
- c. Articles of incorporation, company charter, partnership agreement or similar legal document
 - i. It should take no more than an hour at the local branch



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ii. Does not

specify whom.

8) Specify key banking services (e.g.: credit card, lending, investing, etc.).

- a. Business
- b. Personal
- c. Loans for business (small included)
- d. Cash management

9) What types of credit cards are offered and what are their benefits?



a.

10) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).

- a. It does not mention any modern payment solutions aside from loan payments through the app or online,

11) Does an institution have online banking (for personal/business accounts) and how easily can it be activated?

- a. Yes. One fills out a registration form online and then goes from there.

12) Does an institution have mobile banking? How can it be activated?

- a. Yes.
- b. With downloading the app and using the online banking info to Login

Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

3. Wells Fargo

- xi. An American multinational financial services company
- xii. Charles W. Scharf CEO
- xiii. Founded by William Fargo and Henry Wells, 1852
 - 1. Founded in between San Francisco, California and New York, New York
- xiv. Became Wells Fargo & Company in 1998 after being acquired by Northwest Corporation
- xv. Revenue is \$78.492 Billion (USD)
- xvi. 4th largest bank in the United States

1) If not only local, specify states (counties) of presence (at least mention number of states);

- a. 5,200 Branches in 2021



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b. In 37 states

c. 13,000 ATMs in 2021

d. Worldwide banking

2) Specify Head Office address:

a. 420 Montgomery Street, San Francisco, CA 94104

3) Specify the number of branches in your area of residence:

a. There are 24 open branches in Sacramento, California (Aug. 2022)

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

a. 14 working ATMs

5) Does the institution support opening business (corporate) account?

a. Yes. They offer corporate and investment banking as well as small business.

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

a. Original or certified copies of the business documents

b. Taxpayer identification number for both the business and the individuals opening the account (e.g., Employer identification number for the business and SSN for individuals).

c. Two forms of personal identification, one of which must be issued by a government agency (e.g., driver's license or passport).

i. When applying online or over the phone, one will receive instructions for how to provide us documents.

ii. The following forms must be completed and signed:

1. Authorization for Info. and Certificate of Authority *to check credit*

2. Certification Regarding Beneficial Owners of Legal Entity Customer *certifies the beneficial owners for business customers operating as a legal entity* *not needed for sole proprietorships*

iii. There is no information about whom or how long it would take to open a business account.

7) Specify key banking services (e.g.: credit card, lending, investing, etc.).

a. Checking

b. Savings & CDs

c. Credit Cards



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d. Home

Loans

- e. Personal Loans
- f. Investing
- g. Auto Loans
- h. Education and Tools
- i. Premier

8) What types of credit cards are offered and what are their benefits?

Wells Fargo Reflect® Card

Enjoy our lowest intro APR for up to 21 months



Welcome offer:
0% Intro APR for 18 months from account opening on purchases and qualifying balance transfers. **Intro APR extension of up to 3 months** with on-time minimum payments during the introductory and extension periods. **15.24% to 27.24% variable APR** thereafter. Balance transfers made within 120 days qualify for the intro rate and fee.

\$0 Annual Fee

[Important Credit Terms](#)

[Apply Now](#)

[Learn More](#)

Hotels.com® Rewards Visa® Credit Card

LIMITED TIME OFFER! Get closer to unlocking your next escape



Welcome offer:
Get 3 reward nights worth \$375 total (max \$125 per night)* with qualifying purchases! *Excludes taxes and fees. If a night costs less than \$125, you won't get the difference.

Collect stamps when you spend & stay:

- Collect 1 stamp each time you spend \$500 in card purchases!
- Collect 1 stamp for every night you stay at any eligible property booked on Hotels.com®

Collect 10 stamps, get 1 reward night!

\$0 Annual Fee

[Important Credit Terms](#)

[Apply Now](#)

[Learn More](#)

a.

Wells Fargo Active Cash® Card

Earn unlimited 2% cash rewards on purchases¹



Welcome offer:
Earn a \$200 cash rewards bonus when you spend \$1,000 in purchases in the first 3 months!
0% Intro APR for 15 months from account opening on purchases and qualifying balance transfers. **17.24%, 22.24% or 27.24% variable APR** thereafter. Balance transfers made within 120 days qualify for the intro rate and fee.

\$0 Annual Fee

[Important Credit Terms](#)

[Apply Now](#)

[Learn More](#)

Wells Fargo Autograph™ Card

Earn 3X points¹ for many ways to keep life in motion



Welcome offer:
Earn 30,000 bonus points when you spend \$1,500 in purchases in the first 3 months!
0% Intro APR for 12 months from account opening on purchases. **17.24%, 22.24% or 27.24% variable APR** thereafter.

Earn 3X points¹ on restaurants, travel, gas stations, transit, popular streaming services, and phone plans.

Plus, earn 1X points¹ on other purchases!

\$0 Annual Fee

[Important Credit Terms](#)

[Apply Now](#)

[Learn More](#)

b.

Bilt Mastercard®

Finally. A credit card that lets you earn points on rent.¹ And more.



\$0 Annual Fee

1X points on rent payments without the transaction fee!¹

2X points on travel¹

3X points on dining¹

& 1X points on other purchases¹

Earn points when you make 5 transactions that post to your account each statement period.¹

[Important Credit Terms](#)

[Apply Now](#)

[Learn More](#)

9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.);

- a. Apple Pay
- b. PayPal Wallet
- c. Zelle



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10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

- a. Yes. It can be done within 20 minutes online
- b. There is also the option of going to a branch and that usually takes about an hour

11) Does an institution have mobile banking? How can it be activated?

- a. Yes.
 - i. Through the app. One signs in with their online banking info.

1) Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

4. Chase Bank

- i. One of the oldest financial institutions in the United States
- ii. Founded by Aaron Burr
- iii. \$2.6T+ of client assets under management
- iv. Subsidiary of the U.S. multinational banking and financial services holding company, JPMorgan Chase
- v. Founded September 1, 1799, in New York, New York
- vi. Jamie Dimon Chairman and CEO
- vii. Revenue is \$124.54 Billion 2022
- viii. Was Manhattan Chase bank before JPMorgan

2) If not only local, specify states (counties) of presence (at least mention number of states).

- a. 4,700 branches and 17,000 ATMs nationwide
- b. 100 countries (2022)
- c. 48 states

3) Specify Head Office address:

- a. 270 Park Ave 31st Floor, New York, NY 10017, United States

4) Specify the number of branches in your area of residence:

- a. 26 branches in Sacramento, California

5) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).



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a. 26 ATMs

6) Does the institution support opening business (corporate) account?

a. Yes

7) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

a. EIN number

b. Personal and business identification

c. Initial deposit

8) Specify key banking services (e.g.: credit card, lending, investing, etc.).

a. Credit cards

b. Auto loans

c. Home loans

d. Investing

e. Checking

f. Savings

9) What types of credit cards are offered and what are their benefits?

Credit Cards | Chase Cards

Learn more about Chase brand & partner cards

 What are the benefits of a United Airlines credit card? Each United credit card provides plenty of travel perks to choose from. Learn more about all the rewards and benefits the United credit card has to offer.	 Is the Marriott Bonvoy card worth it? Earn bonus points faster to redeem for free nights with the Marriott Bonvoy Boundaries™ credit card, which has a low annual fee and great value for travelers.	 What are the Amazon Rewards Visa Signature® credit card benefits? Amazon Visa Signature Credit Card offers many strong benefits and perks that may be valuable to Amazon users. Learn more about the Amazon Visa Signature card.
 What is the United® Explorer Card? Are you a frequent United Airlines traveler? Learn more about all the rewards and benefits the United Explorer credit card has to offer.	 Which United credit card is best for me? Wondering which United credit card is best for you? Learn more about each of United credit cards featuring a unique set of perks and benefits.	 Everything you need to know about the Chase IHG® Rewards Premier credit card Considering applying for the Chase IHG® Rewards Premier credit card? In this article, we cover everything from the IHG rewards to card benefits, fees, features, and more.

a.

10) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.)

a. Apple Pay

b. Google Pay

c. Zelle



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d. Visa

contactless

11) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

a. Yes. One can sign up in less than 15 min

12) Does an institution have mobile banking? How can it be activated?

a. Yes. Using the online banking info. one can use the app, along with Zelle.

Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

5. United Business Bank

i. Founded in July 2004

ii. In May 2017, United Business Bank had total assets of approximately \$1.1 Billion with offices in California, New Mexico, and Washington

iii. Bay Commercial Bank

iv. George J. Guarini CEO

1) If not only local, specify states (counties) of presence (at least mention number of states);

a. There are branches in California, Washington, New Mexico, and Colorado

2) Specify Head Office address.

a. 500 Ygnacio Valley Road, Suite 200, Walnut Creek, CA 94596

3) Specify the number of branches in your area of residence.

a. There is only 1 branch in Sacramento, CA

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable)

a. There are not any ATMs in Sacramento, CA.

b. There are 4 ATMs total in the entire state of California

5) Does the institution support opening business (corporate) account?

a. Yes. Business checking and savings, including small business

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

a. On their website, one can fill out an online application with brief information about the business.



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b. In the

online application, one must provide contact information to

get an appointment set up.

c. EIN and Taxpayer ID

d. It should take no more than an hour.

7) Specify key banking services (e.g.: credit card, lending, investing, etc.);

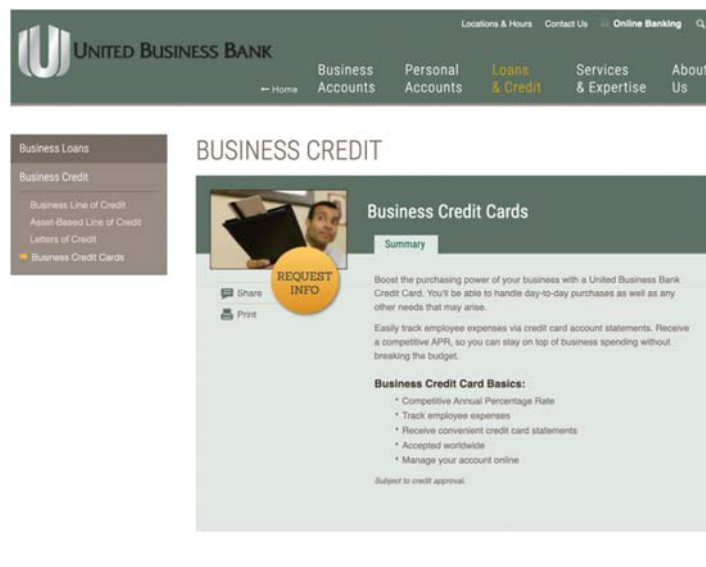
a. Personal accounts

b. Business accounts

c. Business loans and credit

d. Business credit cards

8) What types of credit cards are offered and what are their benefits?



a.

9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).

a. There aren't any specifications of any modern payment solutions

10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

a. Yes.

b. One must get it set up at a branch to get credentials

11) Does an institution have mobile banking? How can it be activated?

a. Yes.

b. Using the online banking credentials.



Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

6. Safe Credit Union

- i. Opened in 1940 as the Sacramento Air Depot Federal Credit Union.
- ii. It was renamed Sacramento Air Force Employees Federal Credit Union
- iii. 1959 the board of directors shortened the name to S.A.F.E. Federal Credit Union
- iv. In 1984, SAFE ranked 75th largest credit union of 21,000 credit unions in the U.S., with assets of nearly \$143 Million and a 40,000 strong.
- v. In 2016 Henry Wirz retired and Dave Roughton became CEO
- vi. In 2021 the Roughton leadership showed tremendous growth with having \$4 Billion and 240,000 members

1) If not only local, specify states (counties) of presence (at least mention number of states).

a. Serves only in California

- a. Sacramento county
- b. Placer county
- c. Yuba county
- d. Sutter county
- e. Alameda county
- f. Amador county
- g. Butte county
- h. Contra costa county
- i. Nevada county
- j. San Joaquin county
- k. Solano county
- l. El dorado county

2) Specify Head Office address.

- a. 2295 Iron Point Rd Ste 100, Folsom, CA 95630 United States

3) Specify the number of branches in your area of residence.



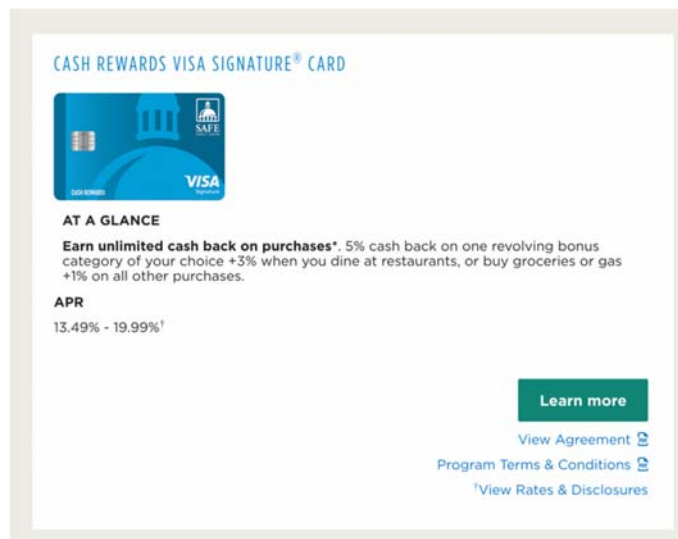
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a. 20 in

Sacramento, CA

- 4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).
 - a. 22 in Sacramento, CA
- 5) Does the institution support opening business (corporate) account?
 - a. Yes. They offer business checking & savings.
 - b. Loans & credit
 - c. Other business services
- 6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?
 - a. The website says 90 minutes for opening a business account.
 - b. They do not specify what to bring
- 7) Specify key banking services (e.g.: credit card, lending, investing, etc.).
 - a. Credit card
 - b. Home and auto loans
 - c. Wealth management
 - d. Personal checking and savings
- 8) What types of credit cards are offered and what are their benefits?
 - a.



- b.
- c.



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d.

PLATINUM CARD



AT A GLANCE
If you tend to carry a balance, or anticipate needing to pay a balance over time, this card is a "must have."

APR
10.49% - 16.99%[†]

[Learn more](#)

[View Agreement](#)

[†][View Rates & Disclosures](#)

e.

PLATINUM REWARDS CARD



AT A GLANCE
For jetsetters (and tomorrow's jetsetters). Earn one reward point toward travel and merchandise for every \$1 spent on new purchases.

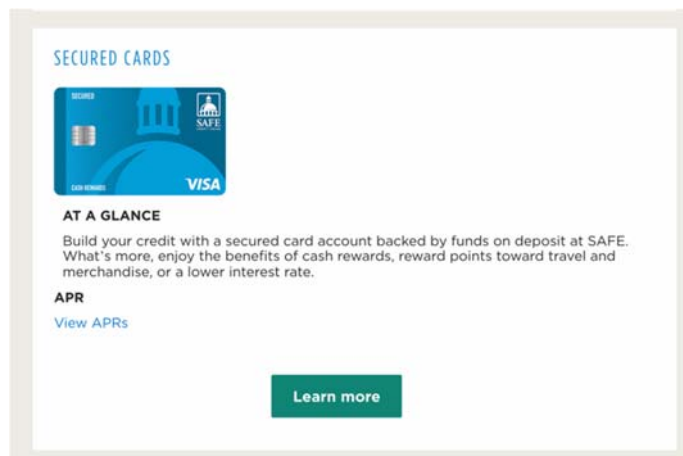
APR
11.49% - 17.99%[†]

[Learn more](#)

[View Agreement](#)

[Program Terms & Conditions](#)

[†][View Rates & Disclosures](#)



f.

9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).

- a. Apple Pay
- b. Google Pay
- c. Garmin Pay
- d. Fitbit Pay
- e. Samsung Pay

10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

- a. Yes
- b. With the SSN and member number, one can access online banking.
- c. It should be activated promptly but, at times it may take a day or two.

11) Does an institution have mobile banking? How can it be activated?

- a. Yes.
- b. It should be easily and quickly with the online banking credentials

Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

7. California Bank & Trust

- i. Founded 1952
- ii. Subsidiary of Zion Bancorporation
- iii. \$91 Billion assets in 2022
- iv. Eric Ellingsen President & CEO

1) If not only local, specify states (counties) of presence (at least mention number of states).

- a. Serves California
- b. Bay Area
- c. Central Valley
- d. Sacramento
- e. Greater Los Angeles

2) Specify Head Office address.

- a. 11622 El Camino Real Suite 200, San Diego, CA 92130 United Statea

3) Specify the number of branches in your area of residence.

- a. 3 in Sacramento, CA

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

- a. 3 in Sacramento, CA

5) Does the institution support opening business (corporate) account?

- a. Yes. It has many services to offer for business finances

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

- a. There are no specifications on whom
- b. There are no specifications on what to bring

7) Specify key banking services (e.g.: credit card, lending, investing, etc.).

- a. Credit cards
- b. Loans



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c. Real Estate

financing

- d. International banking and foreign exchange
- e. Specialty financing
- f. Personal and Business banking

8) What types of credit cards are offered and what are their benefits?

SELECT CARDS		
Low Rate Card	Rewards Card	Cash Back Card
LEARN MORE	LEARN MORE	LEARN MORE
APPLY NOW	APPLY NOW	APPLY NOW
SPECIAL OFFER		
Earn \$750 when you spend \$7,500 on purchases in the first 90 days from account opening ¹ .	Earn 75,000 points when you spend \$7,500 on purchases in the first 90 days from account opening ¹ .	Earn \$750 cash back when you spend \$7,500 on purchases in the first 90 days from account opening ¹ .
0% introductory APR on purchases and balance transfers for the first 6 months, 12.50% variable APR after that. ² (3% fee, \$5 minimum)	0% introductory APR on purchases for the first 6 months, 16.50% variable APR after that. ²	0% introductory APR on purchases for the first 6 months, 16.50% variable APR after that. ²
REWARDS		
None	3 reward points ³ on office supplies, wireless telephone services, computer network services, and telecommunications services and equipment	3% cash back ³ on office supplies, wireless telephone services, computer network services, and telecommunications services and equipment
	2 reward points on airlines and car rentals when the purchase is made directly with the airline or car rental company	2% cash back on airlines and car rentals when the purchase is made directly with the airline or car rental company
	1 reward point on all other purchases	1% cash back on all other purchases
APR		
12.50% Variable APR ^{2, 4}	16.50% Variable APR ^{2, 4}	16.50% Variable APR ^{2, 4}
ANNUAL FEES		
None	None	None
AMAZING DEALS		

a.

9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.)

- a. Apple Pay
- b. Google Pay
- c. Samsung Pay

10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

- a. Yes.
- b. There is a simple enrollment page
- c. Should take no more than 20 minutes

11) Does an institution have mobile banking? How can it be activated?

- a. Yes
- b. With downloading the app and signing in with online banking credential



Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

8. Bank of The West

- i. Founded 1874
- ii. Subsidiary of the French bank BNP Paribas
- iii. Revenue is \$2.75 Billion
- iv. Nandita Bakhshi CEO & President
- v. Began as Farmers National Gold Bank of San Jose, California

1) If not only local, specify states (counties) of presence (at least mention number of states).

- a. Arizona
- b. California
- c. Colorado
- d. Idaho
- e. Iowa
- f. Kansas
- g. Minnesota
- h. Missouri
- i. Nebraska
- j. Nevada
- k. New Mexico
- l. North Dakota
- m. Oklahoma
- n. Oregon
- o. South Dakota
- p. Utah
- q. Washington
- r. Wisconsin
- s. Wyoming



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2) Specify

Head Office address.

a. 505 Montgomery St, San Francisco, CA 94111, USA

3) Specify the number of branches in your area of residence.

a. 34 branches within my 13-mile radius in Sacramento, CA

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

a. 9 ATMs within my 13-mile radius in Sacramento, CA

5) Does the institution support opening business (corporate) account?

a. Yes. It offers small business and commercial

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

Freelancers & Independents

☐ **Sole Proprietorship**
Owned and operating independently

What will I need to apply as a Sole Proprietorship?

- ✓ Date of Establishment and Doing Business As (DBA) name if applicable
- ✓ Official business industry type (Find it on NAICS.com)

☐ **Single-Member LLC**
Registered with a state as an LLC — owned and operated solely by you

What will I need to apply as an LLC?

- ✓ Date of Organization & State of Legal Formation
- ✓ Business industry classification code (defined by NAICS)
- ✓ Fictitious name statement for Doing Business As (DBA) name

Other Business Structures

☐ **Multi-Member LLC**
Registered with a state as an LLC — formed and operated with other members

☐ **Corporation**
An incorporated business entity — separate and distinct from its owners

What will I need to apply as a Corporation?

- ✓ Date of Incorporation & state of legal formation
- ✓ Business industry classification code (defined by NAICS)
- ✓ Fictitious name statement for Doing Business As (DBA)

☐ **Partnership or Other**
A jointly-managed business, non-profit, trust or other entity

a.

7) Specify key banking services (e.g.: credit card, lending, investing, etc.).

a. Credit cards

b. Banking

c. Loans

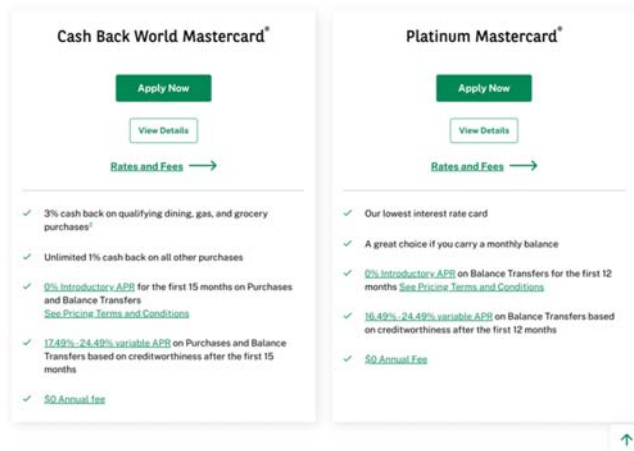


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d. Investments

8) What types of credit cards are offered and what are their benefits?



a.

9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).

- a. Apple Pay
- b. Google Pay
- c. Visa Contactless
- d. Mastercard PayPass

10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

- a. Yes.
- b. One can sign up online

11) Does an institution have mobile banking? How can it be activated?

- a. Yes.
- b. It gets activated the same time as online banking does.



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Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

9. Citibank

- i. Founded June 16, 1812, as the City Bank of New York, and later became First National Bank
- ii. Subsidiary of Citigroup
- iii. Jane Fraser CEO
- iv. Financed war bonds in 1812

1) If not only local, specify states (counties) of presence (at least mention number of states).

- a. 13 states
- b. Mid Atlantic and California

2) Specify Head Office address.

- a. 388 Greenwich St, New York, NY 10013, USA

3) Specify the number of branches in your area of residence.

- a. 9 in Sacramento, CA

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

- a. 9 in Sacramento, CA

5) Does the institution support opening business (corporate) account?

- a. Yes. It offers many types of business accounts, including for small businesses

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

- a. Government-issued form of identification (e.g., driver's license, passport)
- b. Business formation Document
- c. Business name
- d. Taxpayer identification number
- e. Transaction activity
- f. Number of Employees, etc.
- g. All individuals associated with the business must bring:
 - a. Name



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b. Date of

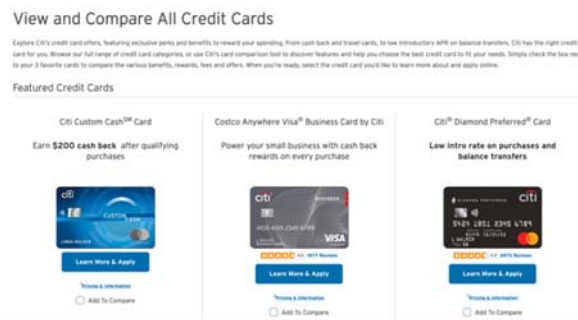
Birth

- c. Residential Address
- d. Citizenship Status
- e. Country of Residence
- f. Country of Citizenship
- g. SSN/Taxpayer ID number
- h. Percent of ownership

7) Specify key banking services (e.g.: credit card, lending, investing, etc.).

- a. Credit Cards
- b. Banking
- c. Lending
- d. Investing
- e. Wealth Management

8) What types of credit cards are offered and what are their benefits?



- a.
- b. <https://www.citi.com/credit-cards/compare/view-all-credit-cards?intc=citihpmenu~creditcards~vac>

- a. The link provided contains the rest of the credit cards as the three above are the featured ones.

9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).

- a. Apple Pay
- b. Google Pay
- c. Visa Contactless

10) Does an institution have online banking (for personal/business accounts) and how easily it can be



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activated?

- a. Yes.
- b. Through 6 steps online

11) Does an institution have mobile banking? How can it be activated?

- a. Yes.
- b. Downloading the app and using online banking credentials.

Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

10. Bank of America

- i. Founded September 30, 1998
- ii. Brian Moynihan CEO
- iii. Revenue is \$89.11 Billion (2021)
- iv. An American Multinational investment bank and financial services holding company

1) If not only local, specify states (counties) of presence (at least mention number of states).

- a. 38 States & Territories

2) Specify Head Office address.

- a. 100 North Tryon Street, Charlotte, NC 28255

3) Specify the number of branches in your area of residence.

- a. 23 in Sacramento, CA

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

- a. 22 in Sacramento, CA

5) Does the institution support opening business (corporate) account?

- a. Yes.

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

- a. The address and phone number of the company
- b. The name(s) of the people who will be listed as account owners
- c. Personal ID like a driver's license



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- d. Documentation to prove the existence of the business such as an EIN
 - e. SSN and state or local authority documents that show the forming of a legal entity, such as an LLC.
 - f. They do not specify how long it would take
- 7) Specify key banking services (e.g.: credit card, lending, investing, etc.).
 - a. Checking
 - b. Savings
 - c. Credit Cards
 - d. Home Loans
 - e. Auto Loans
 - f. Investing
 - g. Better Money Habits
- 8) What types of credit cards are offered and what are their benefits?
 - a. <https://www.bankofamerica.com/credit-cards/#filter>
- 9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).
 - a. Apple Pay
 - b. Google Pay
 - c. Visa Contactless
 - d. Google Pay
- 10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?
 - a. Yes
 - b. One needs an open account already to enroll online
 - c. Card or account number
 - d. SSN or Tax ID number
- 11) Does an institution have mobile banking? How can it be activated?
 - a. Getting the app
 - b. Entering online banking credentials



Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

11. First U.S. Community Credit Union

- i. Carol Hauk CEO
- ii. Founded 1936
- iii. First U.S., is a cooperative, not-for-profit financial institution
- iv. Only available in certain counties

1) If not only local, specify states (counties) of presence (at least mention number of states).

a. Anyone who lives, works, or worships in the following counties & regions,

- 1. Sacramento County
- 2. Place County
- 3. Nevada County
- 4. El Dorado County
- 5. Amador County
- 6. Yuba County
- 7. Yolo County
- 8. Sutter County
- 9. San Joaquin County
- 10. Solano County
- 11. Sierra County
- 12. Contra Costa County
- 13. Northern Nevada & Northern California

2) Specify Head Office address.

- a. 580 University Ave, Sacramento, CA 95825

3) Specify the number of branches in your area of residence.

- a. 6 in Sacramento, CA

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

- a. 6 in Sacramento, CA



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5) Does the institution support opening business (corporate) account?

a. Yes.

6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?

- a. EIN or SSN
- b. Government ID
- c. Business formation documents
- d. Ownership agreements
- e. Business license

7) Specify key banking services (e.g.: credit card, lending, investing, etc.).

- a. Personal banking
- b. Business banking
- c. Financial Education
- d. Loans

8) What types of credit cards are offered and what are their benefits?

Credit Card Choices

When it comes to credit cards, First U.S. gives you all the choices you need – whether you want rewards or a fixed rate, we've got the right card for you.

And with a card from First U.S., you know you'll enjoy a low rate and other great features, like:

- No Annual Fees
- No Balance Transfer Fees
- No Penalty Rates

[Apply Online](#)

Looking for cash rewards?

Check out our new Cash Rewards Visa®

- Earn unlimited cash back – up to 3% – each month on your everyday purchases
- It's simple! Stop worrying about using the right card at the right merchant – and earn on every purchase no matter where
- Cash rewards are deposited to your savings account each month – with no expiration dates or points to track
- And since it's great for travel, there are No Foreign Transaction Fees

[View our Card Agreement](#)
[View Additional Terms & Conditions](#)

Looking for a fixed-rate card?

You need The First U.S. Platinum Visa

- Enjoy a 0% APR for six months, then a fixed APR as low as 9.90%
- Stop worrying about interest rate changes with our fixed-rate card, since the APR that applies after the introductory period will not increase
- With No Balance Transfer Fees it's easy to move balances from higher-rate credit cards to save money every month
- It's budget friendly – because it's a fixed interest rate, it's easy to keep your payments on target

[View our Card Agreement](#)

Need To Build (or Rebuild) Your Credit?

Our Share Secured Visa can help

- Establish or rebuild your credit history with a secured card
- Your limit is based on funds you deposit
- Enjoy a low, FIXED Rate

[View our Card Agreement](#)

“Your service is customer-care oriented. I have been a member for years. Would use no other. Have recommended to family and friends.”
- Ruth I.



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9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).

- a. Apple Pay
- b. Google Pay

10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?

- a. Yes
- b. One must open an account at a local branch to be able to enroll online

11) Does an institution have mobile banking? How can it be activated?

- a. Yes.
- b. Downloading the app and using the online banking credentials.

Write some key facts about each institution and its history (including foundation date, present CEO name, etc.).

12. Sacramento Credit Union

- i. Cooperative Banking
- ii. Founded 1935
- iii. \$558 Million total in assets
- iv. 100 employees
- v. Bhavnesh Makin President & CEO
- vi. First opened in an abandoned church.

1) If not only local, specify states (counties) of presence (at least mention number of states).

- a. Only serves in Sacramento, CA

2) Specify Head Office address.

- a. 800 H St, Sacramento, CA 95814

3) Specify the number of branches in your area of residence.

- a. 7

4) Specify the number of ATMs locally and throughout the whole network of presence (if applicable).

- a. ATMs are in every branch and there are 7 total



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- 5) Does the institution support opening business (corporate) account?
- Yes. It offers many services.
- 6) What is needed to set up a business account (list of documents, requirements, etc.)? Who can set up a business account and how long would it take?
- <https://www.sactocu.org/Business/Business-Accounts/Business-Account-Requirements>
 - They do not mention how long it would take,
- 7) Specify key banking services (e.g.: credit card, lending, investing, etc.).
- Personal
 - Business
 - Planning & investing
 - Loans
 - Credit Cards
- 8) What types of credit cards are offered and what are their benefits?

a.

Compare Our Credit Cards Below			
Existing Sacramento Credit Union credit card holders, please click here to request a credit limit increase or click here to request a no-fee balance transfer.			
	Visa Platinum	Visa Platinum Rewards Plus	Visa Secured
	APPLY NOW	APPLY NOW	APPLY NOW
Why You'll Like It	Features a low interest rate and no fees	Earns rewards points on every dollar spent	Helps build credit
Annual Fee	None	None	None
Balance Transfer Fee	None	None	None
Foreign Transaction Fee	None	None	None
Credit Limit	Up to \$25,000	Up to \$25,000	\$500 to \$1,500
Includes Rewards Program	No	Unlimited 1% cash back and more	No

- 9) What types of modern payment solutions are supported? (e.g.: Mastercard PayPass, Visa Contactless, Google Pay, Apple Pay, etc.).
- Apple Pay
 - Google Pay
- 10) Does an institution have online banking (for personal/business accounts) and how easily it can be activated?
- Yes.
 - A member can simply enroll with their information



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11) Does an institution have mobile banking? How can it be activated?

- a. Yes.
- b. A member enrolls online and uses the same credentials as the online banking account.

Date:

First & Last Name: