

Banks offering free checking

Bank	Basic account	Minimum opening balance	Other hitches	Perks
U.S. Bank	Free checking	\$50	No free checks; stopped enrolling in debit rewards last month	
Umpqua Bank	Personal Free & HIP - High Interest Paperless Checking	\$100	No free checks	HIP offers up to 1% interest & ATM refunds with 10 debits, one bill pay and paperless statements each month
West Coast Bank	Totally Free Checking	\$50	No free checks	Free gift for new account (right now, it's a crockpot); up to 5 other ATM reimbursements
Washington Federal	Simple Checking	\$250	\$5 a month bill pay	
Bank of the West	Free Checking	\$100		\$100 bonus through March 25 if set up a \$250 recurring monthly direct deposit or 10 online bill pays
Columbia Bank	Free Personal Checking	\$100		Free online bill pay
Banner Bank	Connected Checking & E-checking	\$50	No free checks	Connected: Unlimited rebates of other bank ATM surcharges; attractive debit card rewards; no monthly debit requirements
Pacific West Bank	Community Choice	\$100		Free online bill pay
OnPoint Credit Union	Basic Checking	\$100	Fee on online bill payments	
Oregonians Credit Union	Smart Checking	\$50		First 3 overdrafts \$3, then \$10
Unitus Community Credit Union	Unitus Rewards	\$20		Rewards; first checks free; free bill pay

Banks offering fee-based checking

Bank	Basic account	Minimum opening balance	Fee
Bank of America	eBanking or MyAccess Checking	\$25	\$8.95 without \$1,500 balance or monthly direct deposit. Or do all transactions electronically with paperless statements
Wells Fargo	Value Checking	\$100	\$5 without \$250 monthly direct deposit or \$1,500 balance
Chase	Total Checking	\$25	\$10 without \$500 monthly direct deposit, \$1,500 balance, \$5,000 in linked accounts or \$25 in other monthly fees
KeyBank	Key Express Checking	\$50	As of June 1: \$5 without 5 or \$500 monthly deposits
Bank of the Cascades	Classic Checking	\$100	\$7.50 if under \$750
The Bank of Oswego	Personal Checking	\$100	\$5 - \$7.50 below \$500 minimum