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PREMIERONE CREDIT UNION RECEIVES NATIONAL CERTIFICATION BY BANKING ADVOCATES AS SAFE, AFFORDABLE ACCOUNT

The Cities for Financial Empowerment Fund's Bank On National Account Standards Certification of Fresh Start Checking Account indicates that it meets over 25 features for safe and affordable consumer transaction accounts.

February 9, 2026 – Today PremierOne Credit Union announced that its Fresh Start Checking Account was officially certified by the national Cities for Financial Empowerment Fund (CFE Fund) as meeting the Bank On National Account Standards (2025 - 2026). The national safe account Standards, co-created by consumer advocates, leading national nonprofit organizations, civic leaders, and other financial institutions, designate both core and strongly recommended features that ensure low cost, high functionality, and consumer safety.

Key features of Fresh Start Checking Account include a monthly cost of only $5.00, no overdraft or nonsufficient fund fees, the ability to pay bills and make purchases, and federal deposit insurance.

"The Cities for Financial Empowerment Fund is delighted to award its national Bank On account certification to PremierOne Credit Union's Fresh Start Checking Account," said Jonathan Mintz, President and Chief Executive Officer of the Cities for Financial Empowerment Fund. "Fresh Start Checking offers eligible residents who are looking to improve their finances a safe, affordable, and truly useful mainstream banking product to access and manage their money. PremierOne Credit Union's offering of this terrific account brings them into the forefront of national banking access efforts, and we thank them."

"This certification reinforces our commitment to financial inclusion and to providing our communities with access to safe, transparent, and affordable banking options," said Dody Gemmette, VP Business Operations, PremierOne Credit Union. "Fresh Start Checking was designed to remove common barriers to banking and help individuals take confident steps toward long-term financial stability. We are proud to meet the Bank On National Account Standards and to support the financial well-being of the communities we serve."

The goal of Bank On is to ensure that everyone has access to safe and affordable financial products and services. The Bank On National Account Standards identify critical product features for appropriate bank or credit union accounts, making it easier for local coalitions across the country to connect consumers to accounts that meet their needs.

With the addition of the Fresh Start Checking, accounts that meet Bank On National Account Standards are now available at over 46,000 branches in all 50 states and Washington, DC; financial institutions with Bank On certified accounts already comprise two-thirds of the national deposit market share. In addition to Fresh Start Checking Account, there are almost 500 other Bank On certified accounts available at financial institutions across the country. Data collected by the CFE Fund in partnership with the Federal Reserve Bank of St. Louis through Bank On's national reporting platform shows that these accounts are meeting consumers' needs; since their offering, millions of consumers have opened Bank On certified accounts, with approximately 85% of them opened by consumers new to the financial institutions.

The CFE Fund leads the national Bank On movement, supporting 100 local coalitions working to connect individuals and families to the financial mainstream through partnerships between governments, financial institutions, and community organizations. To learn more about Bank On and the National Account Standards click here, or follow the conversation on Bluesky @cfefund.bsky.social #BankOn.

About PremierOne Credit Union

PremierOne Credit Union is committed to helping members achieve better financial lives through trusted relationships, personalized service, and expanded access. With over $650 million in assets, PremierOne Credit Union serves individuals who live, work, attend school, or worship in Santa Clara, Santa Cruz, Monterey, San Benito, Alameda, San Mateo, Merced, San Joaquin, and Stanislaus counties. Members have access to five branches in Santa Clara County, one in San Mateo County, and nearly 5,000 CO-OP branches and 30,000 ATMs nationwide. For more information, visit www.premieronecu.org.

About the Cities for Financial Empowerment Fund (CFE Fund)

The CFE Fund supports municipal efforts to improve the financial stability of households by leveraging opportunities unique to local government. By translating cutting-edge experience with large-scale programs, research, and policy in cities of all sizes, the CFE Fund assists mayors and other local leaders to identify, develop, fund, implement, and research pilots and programs that help families build assets and make the most of their financial resources. The CFE Fund is currently working in over 100 cities and counties, and has disbursed over $66 million to local governments and their partners to support these efforts. For more information, please visit www.cfefund.org or follow us on Bluesky at @cfefund.bsky.social.

About Bank On

The CFE Fund's national Bank On movement supports local coalition and financial institution efforts to connect consumers to safe, affordable banking accounts as a fundamental component of financial stability. Already, almost 500 accounts at banks and credit unions nationwide – representing over two-thirds of the national deposit market share – are certified as meeting the Bank On National Account Standards, which designate both core and strongly recommended features that ensure low cost, no surprise fees, high functionality, and consumer safety. More than 100 Bank On coalitions across the country are working to connect unbanked and underbanked individuals to certified accounts, often through leveraging large-scale government program and payment opportunities. Visit www.joinbankon.org for more information.