



## nerdwallet

**BEST FOR:** *Mobile banking  
Branch/ATM access*

### Free Checking

---

Classic Banking

- *\$10 monthly fee, waived under certain conditions*

### High-Yield Savings

---

Santander Basic Savings

- *0.03% APY*

### ATM / Branches

---

- 705 domestic branch locations
- 2,200 surcharge-free ATMs
- Access across 9 states

### Online / Mobile Banking

---

Accounts accessible **online** or via **mobile app**

### Security

---

FDIC insured