

Choosing a Bank or Bank Account



(If the institution is a Credit Union, confirm that you are eligible to join)

BANK 1 NAME/ACCT. TYPE	BANK 2 NAME/ACCT. TYPE	BANK 3 NAME/ACCT. TYPE
------------------------	------------------------	------------------------

BANK INFORMATION

Does the bank offer the services I need?			
Convenient branches and ATMs?			
Bank hours?			
Do bank employees speak my language?			
Is it insured by FDIC/NCUA?			

ACCOUNTS

Requirements for opening an account?			
--------------------------------------	--	--	--

CHECKING ACCOUNTS

Minimum opening balance?			
Minimum monthly balance?			
Fees?			
Fee waivers available?			
Number of withdrawals per month without fee?			
Earns interest?			
Deposit hold times?			

OVERDRAFT PROGRAMS

Low balance alerts offered?			
Overdraft fees?			
Link to savings account to cover overdrafts? If so, is there a fee?			

SAVINGS ACCOUNTS

Minimum opening balance?			
Minimum monthly balance?			
Annual percentage yield (APY)?			
Fees?			
Fee waivers available?			
Withdrawal limits per month?			
Services available?			

AUTOMATIC TELLER MACHINE (ATM) CARDS

Fees?			
Fee waivers available?			
Location/number of ATMs?			

DEBIT CARDS

Fees?			
Fee waivers available?			
Rebates or bonuses for use?			
Location/number of ATMs?			
Debit card transaction requirements or limits?			

MOBILE/ONLINE BANKING

Is it available?			
Transaction types and limits?			
Fees?			
Fee waivers available?			

OTHER INFORMATION?

TOTAL MONTHLY COSTS			
---------------------	--	--	--

TOTAL ANNUAL COSTS			
--------------------	--	--	--