Choosing a Bank and a Checking Account Checklist

If you would like, print this study aid for future reference.

*If the financial institution is a credit union, be sure you are eligible to join.

<table>
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<tr>
<th>Bank Name/Account Type</th>
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Bank Information

- Does the bank offer the services I need?
- Convenient branches and ATMs?
- Bank hours?
- Do employees speak my language?
- Is it insured by FDIC/National Credit Union Administration (NCUA)?

Accounts

- Requirements for opening account?

Checking Accounts

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

Overdraft Programs

- Low balance alerts offered?
- Overdraft fees?
- Link to a savings account to cover overdrafts?
- Opt-out options?

Savings Accounts

- Minimum opening balance?
- Minimum monthly balance?
- Annual percentage yield (APY)?
- Fees?
- Fee waivers available?
- Withdrawal limits per month?
<table>
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<th>Services available?</th>
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### 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 transactions requirements or limits?

### Mobile/Online Banking
- Is it available?
- Transaction types and limits?
- Fees?
- Fee waivers available?
- Online bill pay?

### Other Information?

### Total Monthly Costs

### Total Annual Costs