

# CHOOSING A BANK AND A BANK ACCOUNT CHECKLIST

Use the Choosing a Bank and a Bank Account Checklist when looking for a bank and accounts that are right for you.

*If the financial institution is a credit union, be sure you are eligible to join.	Bank Name/ Account Type	Bank Name/ Account Type	Bank Name/ Account Type
<b>BANK INFORMATION</b>			
Does the bank offer the services I need?			
Convenient branches and ATMs?			
Bank hours?			
Do employees speak my language?			
Does the bank offer the services I need?			
<b>ACCOUNTS</b>			
Requirements for opening an account?			
<b>Checking Accounts</b>			
Minimum opening balance?			
Minimum monthly balance?			
Fees?			
Fee waivers available?			
Number of withdrawals per month without a fee?			
Earns interest?			
Deposit hold times?			
<b>Overdraft Programs</b>			
Low balance alerts offered?			
Overdraft fees?			
Link to savings account to cover overdrafts?			
Opt-out options?			
<b>Savings Accounts</b>			
Minimum opening balance?			
Minimum monthly balance?			
Annual percentage yield (APY)?			
Fees?			
Fee waivers available?			
Withdrawal limits per month?			
Services available?			
<b>ATM Cards</b>			
Fees?			
Fee waivers available?			
Location/Number of ATMs?			

	Bank Name/ Account Type	Bank Name/ Account Type	Bank Name/ Account Type
<b>Debit Cards</b>			
Fees?			
Fee waivers available?			
Rebates or bonuses for use?			
Location/number of ATMs?			
Debit card transactions requirements or limits?			
<b>Mobile/Online Banking</b>			
Is it available?			
Transaction types and limits?			
Fees?			
Fee waivers available?			
Online bill pay?			
<b>Other information?</b>			
<b>TOTAL MONTHLY COSTS</b>			
<b>TOTAL ANNUAL COSTS</b>			