

Checklist for Choosing a Bank and Bank Account

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

Table may scroll horizontally depending on device and screen size.

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*If the financial institution is a credit union, be sure you're eligible to join.	N/A	N/A	N/A
Bank Name and Info			
<ul style="list-style-type: none"> Does the bank offer the services I need? 			
<ul style="list-style-type: none"> Convenient branches and ATMs? 			
<ul style="list-style-type: none"> Bank hours? 			
<ul style="list-style-type: none"> Do employees speak my language? 			
<ul style="list-style-type: none"> Is it insured by FDIC/NCUA? 			
Other Information?	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Monthly Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Annual Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>

<p>*If the financial institution is a credit union, be sure you're eligible to join.</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>
<p>Accounts</p>			
<ul style="list-style-type: none"> • Requirements for opening account? 			
<p>Checking Accounts</p>			
<ul style="list-style-type: none"> • Minimum opening balance? 			
<ul style="list-style-type: none"> • Minimum monthly balance? 			
<ul style="list-style-type: none"> • Fees? 			
<ul style="list-style-type: none"> • Fee waivers available? 			
<ul style="list-style-type: none"> • Number of withdrawals per month without a fee? 			
<p>Other Information?</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Monthly Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Annual Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<p>*If the financial institution is a credit union, be sure you're eligible to join.</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>
<ul style="list-style-type: none"> Earns interest? 			
<ul style="list-style-type: none"> Deposit hold times? 			
<p>Overdraft Programs</p>			
<ul style="list-style-type: none"> Low balance alerts offered? 			
<ul style="list-style-type: none"> Overdraft fees? 			
<ul style="list-style-type: none"> Link to a savings account to cover overdrafts? 			
<ul style="list-style-type: none"> Opt-out options? 			
<p>Savings Accounts</p>			
<ul style="list-style-type: none"> Minimum opening balance? 			
<p>Other Information?</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Monthly Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Annual Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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<ul style="list-style-type: none"> • Minimum monthly balance? 			
<ul style="list-style-type: none"> • Annual percentage yield (APY)? 			
<ul style="list-style-type: none"> • Fees? 			
<ul style="list-style-type: none"> • Fee waivers available? 			
<ul style="list-style-type: none"> • Withdrawal limits per month? 			
<ul style="list-style-type: none"> • Services available? 			
<p>ATM Cards</p>			
<ul style="list-style-type: none"> • Fees? 			
<ul style="list-style-type: none"> • Fee waivers 			
<p>Other Information?</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Monthly Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Annual Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<p>*If the financial institution is a credit union, be sure you're eligible to join.</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>
<p>available?</p>			
<ul style="list-style-type: none"> • Location/number of ATMs? 			
<p>Debit Cards</p>			
<ul style="list-style-type: none"> • Fees? 			
<ul style="list-style-type: none"> • Fee waivers available? 			
<ul style="list-style-type: none"> • Rebates or bonuses for use? 			
<ul style="list-style-type: none"> • Location/number of ATMs? 			
<ul style="list-style-type: none"> • Debit card transactions requirements or limits? 			
<p>Mobile/Online Banking</p>			
<p>Other Information?</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Monthly Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Total Annual Costs</p>	<input type="text"/>	<input type="text"/>	<input type="text"/>

*If the financial institution is a credit union, be sure you're eligible to join.	N/A	N/A	N/A
• Is it available?			
• Transaction types and limits?			
• Fees?			
• Fee waivers available?			
• Online bill pay?			
Other Information?	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Monthly Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Annual Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>

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