

# Determining Your Account Needs Worksheet

The following questions will help you determine what you need in a checking account.

Table may scroll horizontally depending on device and screen size.

Print

| <b>Convenience</b>   |  |
|--|--|
| <b>How many checks do you think you'll write per month?</b>                            |  |
| <b>Will you use the ATM or teller services often?</b>                                  |  |
| <b>Does the bank have ATMs or locations close to where you live or work?</b>           |  |
| <b>What are the bank's hours of operation?</b>   |  |
| <b>Do you plan to do most of your banking online or with a debit card?</b>             |  |
| <b>What other bank services are important to you?</b>                                  |  |
| <b>What online services does the bank offer?</b>                                       |  |
| <b>Can you link your savings account to your checking account to cover overdrafts?</b> |  |
| <b>Cost</b>  |  |
| <b>How much money will you keep in your account?</b>                                   |  |
| <b>Will you be charged for writing checks?</b>   |  |

| <b>Convenience</b>   |  |
|--|--|
| <b>Will you be charged for online banking/bill pay?</b>                              |  |
| <b>Are you willing to pay a monthly fee? If so, how much?</b>                        |  |
| <b>Will you be charged to use your bank's ATM?</b>                                   |  |
| <b>Will you be charged for using other banks' ATMs?</b>                              |  |
| <b>Will you be charged for using teller services or contacting customer service?</b> |  |
| <b>Are there ways to avoid paying fees?</b>  |  |