

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

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

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