



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
BANK INFORMATION			
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?			
ACCOUNTS			
Requirements for opening an 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 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?			
Services available?			
ATM Cards			
Fees?			
Fee waivers available?			
Location/Number of ATMs?			

	Bank Name/ Account Type	Bank Name/ Account Type	Bank Name/ Account Type
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			