



BANK CHECKLIST

Name: _____

Using an Internet search engine, locate and review the offerings from three different financial institutions and complete the chart below.

*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?			
Is it insured by the FDIC/NCUA?			
Does the bank have any special programs for students?			
Accounts			
Requirements for opening 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 a savings account to cover overdrafts? If so, is there a fee?			



BANK CHECKLIST (CONTINUED)

	Bank Name/ Account Type _____	Bank Name/ Account Type _____	Bank Name/ Account Type _____
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?			
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			