



Choosing a Checking Account

When choosing a checking account, you want to use a bank or credit union that works best for you and your needs. Before you open an account, take a moment to ask yourself the questions below. Then compare accounts in the chart below. This will help you feel confident in the account you choose.

Questions to ask your self:

1. How much money on average will you keep in the account?
2. What features do you want for your checking account? Is a savings account available?
3. Will you use online banking or in person banking more?
 - a. If you go in person to a bank, what banks/ credit unions are close to you?
 - b. What are their hours?
4. How often do you use ATMs?
 - a. Are there ATMs near where you live or work?
5. How often do you use Checks?
 - a. Will the bank charge for checks?
6. What type of fees do you want to avoid?
 - a. What are the ways to avoid fees?

Checking Account Check List

Use the check list below to compare accounts to see what account would be best for you!

	Bank/ Credit Union A	Bank/ Credit Union B	Bank/ Credit Union C
Bank/Credit Union Name:			
Account Name:			
Required Starting Minimum deposit:			
Required Minimum Balance:			
Monthly Fee:			
Direct Deposit:			
Is there fee for teller services?			
What are the overdraft fees?			
Fee for in-network ATM:			
Fee for out of network ATM:			
Online/ Mobile Banking available:			
Monthly Statements:			
Is the Bank/ Credit Union close to home or work?			
Are ATMs close to where you home or work?			
Is there an affordable savings account available?			
Bill Pay Abilities:			
Other fees			
Extra services			
Notes:			