|  |  |  |  |
| --- | --- | --- | --- |
| \*If 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 services I need? |  |  |  |
| Convenient branches and ATMs? |  |  |  |
| Are bank hours convenient? |  |  |  |
| Do employees speak my language? |  |  |  |
| Is it insured by FDIC or NCUA? |  |  |  |
| **Accounts** | | | |
| Do I meet the requirements for opening account? |  |  |  |
| **Checking Accounts** | | | |
| Minimum opening balance requirement? |  |  |  |
| Minimum monthly balance requirement? |  |  |  |
| Fees? |  |  |  |
| Fee waivers available? |  |  |  |
| Withdraw fees? |  |  |  |
| Earn interest? |  |  |  |
| **Overdraft Program** | | | |
| Low balance alert offered? |  |  |  |
| Overdraft fees? |  |  |  |
| Link to a savings account to cover overdrafts? |  |  |  |
| **Savings Accounts** | | | |
| Minimum opening balance requirement? |  |  |  |
| Minimum monthly balance requirement? |  |  |  |
| Annual percentage yield (APY)? |  |  |  |
| Fees? |  |  |  |
| Fee waivers available? |  |  |  |
| Withdraw limits per month? |  |  |  |
| Services available? |  |  |  |
| **ATM Cards** | | | |
| Fees? |  |  |  |
| Location/ number of ATMs? |  |  |  |
| Fee waivers available? |  |  |  |
| Rebates or bonuses for use? |  |  |  |
| Debit card transactions requirements or limits? |  |  |  |
| **Mobile/online banking** | | | |
| Is it available? |  |  |  |
| Transactions type and limits? |  |  |  |
| Online bill pay? |  |  |  |
| **Total Monthly Cost** |  |  |  |
| **Total Annual Cost** |  |  |  |