

YOUR LIFE, YOUR MONEY

Name: _____

Activity: Picking a Bank

Answer the following questions for your financial institution.

- 1. Must I keep a minimum balance to avoid fees?**
- 2. What rate of interest will I earn AND is there a minimum balance to begin earning interest?**
- 3. Is there a monthly fee or are there fees per transaction?**
- 4. Will my cancelled checks be returned to me or retained by the bank?**
- 5. What are the fees for bouncing checks? Is overdraft protection available?**
- 6. How can I arrange direct deposit?**
- 7. Can I link my checking and savings accounts?**
- 8. What are the ATM fees and how available are the ATMs?**
- 9. Is online banking available and what is the cost?**
- 10. What other fees are associated with the checking and savings accounts?**