

Bank Account Comparison Tool

Use this worksheet to help decide which type of bank account is right for you.

FEATURES	Account Name		Account Name	
	Bank		Bank	
	FDIC/NCUA		FDIC/NCUA	
	Yes	No	Yes	No
RATES & FEES				
Average minimum balance	\$ _____		\$ _____	
Daily minimum balance required	\$ _____		\$ _____	
Monthly service fee (if below minimum balance)	\$ _____		\$ _____	
CHECKS				
Direct deposit required	Yes	No	Yes	No
Free or discounted printing of checks	Yes	No	Yes	No
Limit on number of checks written each month	Yes	No	Yes	No
Checks imaged or returned	Yes	No	Yes	No
ATM & DEBIT CARD				
ATM card	Yes	No	Yes	No
Check card	Yes	No	Yes	No
Free use of another bank's ATM	Yes	No	Yes	No
ONLINE BANKING				
Online banking (costs?)	Yes (\$)) No		Yes (\$)) No	
Online bill pay (costs?)	Yes (\$)) No		Yes (\$)) No	
TELEPHONE BANKING				
Automated telephone access	Yes	No	Yes	No
24/7 customer service	Yes	No	Yes	No
OTHER SERVICES				
Overdraft protection option	Yes	No	Yes	No
Travelers checks fees	\$ _____		\$ _____	
Money orders & cashier's checks fees	\$ _____		\$ _____	
Safe deposit box monthly fees	\$ _____		\$ _____	
INVESTMENTS & TRADING				
Online investing access	Yes	No	Yes	No
Linked brokerage accounts	Yes	No	Yes	No