



Worksheet:

PICK THE BEST CHECKING ACCOUNT CHECKLIST

After you analyze your spending, you'll see where you can make some improvements to save money on fees and other expenses – such as by making fewer out-of-network ATM transactions and maintaining a minimum account balance to avoid surcharges. But it's also a good time to look around and see if there is a more appropriate account for you – either at your current bank or credit union or by switching to another option. Here are some key factors to keep in mind when comparing checking accounts:

1. On a scale of 1 (not convenient) to 10 (super convenient), rate the convenience of in-network ATMs:

1 2 3 4 5 6 7 8 9 10

2. Does the account require a minimum deposit to open an account?

Yes; Amount: \$_____

No

3. Will you pay a fee if your balance drops below a minimum amount?

Yes; Amount: \$_____

No

4. Does the account charge monthly maintenance fees or service charges?

Yes; Amount per month: \$_____

No

5. Is there a nonsufficient funds fee?

Yes; Amount: \$_____

No

6. Does the account provide overdraft protection?

Yes; Conditions & Fees:

No

7. Does the money in the account earn any interest?

Yes; How much (APY %): _____%

No

8. Are you charged for out-of-network ATM withdrawals?

Yes; Amount per transaction: \$_____

No

9. Are there limits to the number of checks you can write or debit card transactions you can make? What are they?



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10. Can you review your account balances online at any time?
 Yes No
11. Does the bank offer additional budgeting programs or other information to help you analyze your spending?
 Yes No
12. Is it easy to pay bills online?
 Yes No
13. Can you set up bills to be paid automatically?
 Yes No
14. Can you get email alerts about your account balance and other information?
 Yes No
15. Is it easy to have money transferred directly from your checking account to a savings or retirement account?
 Yes No

NOTES:
