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:

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