

Money Smart for Young People - Bank Checklist

Bank Checklist

*If the 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 the services I need?			
	Convenient branches and ATMs?			
	Bank hours?			
	Do employees speak my language?			
	Is it insured by FDIC/National Credit Union Administration (NCUA)?			
	Does the bank have any special programs for students?			
Accounts	Requirements for opening account?			
Checking Accounts	Minimum opening balance?			
	Minimum monthly balance?			
	Fees?			
	Fee waivers available?			
	Number of withdrawals per month without a fee?			
	Earns interest?			
	Deposit hold times?			
Overdraft Programs	Low balance alerts offered?			
	Overdraft fees?			
	Link to a savings account to cover overdrafts?			
	Opt-out options?			
Savings accounts	Minimum opening balance?			
	Minimum monthly balance?			
	Annual percentage yield (APY)?			
	Fees?			
	Fee waivers available?			
	Withdrawal limits per month?			
	Services available?			
ATM Cards	Fees?			
	Fee waivers available?			
	Location/number of ATMs?			
Debit cards	Fees?			
	Fee waivers available?			
	Rebates or bonuses for use?			
	Location/number of ATMs?			
	Debit card transactions requirements or limits?			
Mobile/ online banking	Is it available?			
	Transaction types and limits?			
	Fees?			
	Fee waivers available?			
	Online bill pay?			
	Other Information?			
Total Monthly Costs				
Total Annual Costs				