

Checking Account

Choosing a Checking Account

Use this Checklist to Choose a Checking Account

When looking for a checking account, take this checklist with you. Below are the types of checking accounts and some questions that will help you choose the checking account that is right for you. When you are finished, you will be able to compare what each account has to offer with your needs.

What to Take With You

In addition to routine information (such as your address), you will generally need three things when you open your checking account:

1. Picture identification
2. Taxpayer identification number (usually a Social Security number)
3. Money to put in the account

	Bank A	Bank B	Bank C
<i>Name of Bank/Product:</i>			
<i>Low-Cost Checking:</i> <ol style="list-style-type: none"> 1. Monthly fee? 2. Number of free checks per month? 			
<i>ATM-Checking:</i> <ol style="list-style-type: none"> 1. Paycheck direct deposit? 2. Monthly fee? 3. Unlimited check writing? 4. Fee for teller services? 			
<i>Regular checking:</i> <ol style="list-style-type: none"> 1. Minimum balance or monthly fee? 2. Unlimited check writing? 			
<i>Interest checking account:</i> <ol style="list-style-type: none"> 1. Minimum balance or monthly fee? 2. Amount of interest? 3. Transaction restrictions? 			
What, if any, fees will be charged? (Refer			

to checking account fees)			
Is it close to your home or work?			
Does that bank offer other services that are important to you?			