

# Evaluating Savings and Checking Account Options

Think about how you typically do your banking.

- Do you mostly write checks, use your debit card or use online banking?
- Do you prefer meeting face-to-face with a teller or quick transactions online?
- How often do you tap into your savings, if at all?
- Do you prefer setting up automatic withdrawals or managing your account with an online passbook?

Whichever transaction mode you prefer, it's important to make sure to choose the financial institution that provides you with the best service at the the most affordable cost. The following worksheets can help you assess the different financial institutions you research so you can determine which one is the best fit based on your needs and preferences.

*Use the following interactive worksheets on pages 2 and 3 to record your savings account and checking account options. To customize this form for your own use, click the appropriate fields and then enter your information. For example, click either "yes" or "no," or enter a monetary amount according to the prompt in the left column.*



### Savings Account Bank Options and Features

	Bank 1:		Bank 2:		Bank 3:	
This bank fits my banking habits.	Yes	No	Yes	No	Yes	No
Funds are easily accessible.	Yes	No	Yes	No	Yes	No
Interest rate percentage:						
Fees that apply to the account:						
Required minimum deposit/balance:						
Transactions are limited.	Yes	No	Yes	No	Yes	No

**NOTES:**



### Checking Account Bank Options and Features

	Bank 1:		Bank 2:		Bank 3:	
This bank fits my banking habits.	Yes	No	Yes	No	Yes	No
I can maintain the required balance.	Yes	No	Yes	No	Yes	No
The required ATM fees:						
The ATM fees are reimbursable.	Yes	No	Yes	No	Yes	No
Fees are clear and easy to understand.	Yes	No	Yes	No	Yes	No
I have the ability to negotiate fees at this bank.	Yes	No	Yes	No	Yes	No

**NOTES:**

