

Checklist of Questions Regarding Fees

- Will you pay a monthly fee? Is it variable or fixed?
- Will you pay a fee if the balance in your account drops below a specified amount?
- Are fees reduced or waived if you use direct deposit for your paycheck or government benefit checks?

Is there a fee for:

- writing checks (or writing more than a certain number of checks)?
- making deposits or withdrawals?
- using ATMs, particularly if the ATM is owned by another institution?
- doing too many transactions?
- transferring money from your savings to your checking account?
- ordering new checks?
- stopping payment on a check you have written?
- asking about your account balance?
- online or phone banking?
- calling customer service?
- closing an account soon after it is opened?
- bouncing a check?
- overdraft protection?
- depositing a check from someone else that bounces?