

## Choosing a bank Worksheet:

Use this worksheet to help you find the right bank for your needs. Contact the banks you are interested in, ask these questions and write them down. Decide which bank is best for you after comparing the information you find.

**Bank Name:** \_\_\_\_\_

**Bank phone number:** \_\_\_\_\_

**Name of person you spoke with:** \_\_\_\_\_

- Do you have a branch near where I live or work?
- What are your hours?

### Basic services and fees

- What types of accounts do you have? Will I be charged a monthly fee?
- Do I need to keep a certain amount of money (“minimum balance”) in my account? What will I be charged if I do not keep this balance?
- Is there a phone number I can call to check my balance? Is it a free call?
- Do you have ATM machines? Are there fees for using an ATM?
- How much will it cost to order checks?
- Is there a fee for every check I write?
- What is the fee if I write a check that is for more than I have in my account (a “bounced” or bad check)?
- How much does “overdraft protection” cost to keep me from “bouncing” a check?
- How do you keep my information private?