

Choosing a Bank

Banks can help you to manage your money. Banks offer many services. Think about your needs. What services are important to you? Checking? Savings? ATMs? Think about the type of bank you want.

Read the list below and circle the number which shows how important the statement is to you. Circle 1 if it is not important. Circle 5 if it is very important.

	<u>Not important</u>		<u>Very important</u>		
	1	2	3	4	5
1. Checking account (low check fees, minimum balance, number of free checks allowed per month, etc.)	1	2	3	4	5
2. Savings account (good interest rate, minimum balance, number of withdrawals allowed per month, etc.)	1	2	3	4	5
3. Investment accounts (CDs, IRAs, etc.) (good interest rates)	1	2	3	4	5
4. ATM (good location, no fees)	1	2	3	4	5
5. Loans (good rates, simple requirements)	1	2	3	4	5
6. Good location/hours	1	2	3	4	5
7. Friendly staff (Helpful staff, good customer service, etc.)	1	2	3	4	5
8. Easy requirements to open an account (minimum balance, low fees, etc.)	1	2	3	4	5
9. Insured by FDIC (banks) or NCUA (credit unions) (These are insured by the government for up to \$100,000.)	1	2	3	4	5

What else is important to you? Talk about it with a friend. Write it here.
