

9 of the Most annoying Bank Fees

By [Chris Morran](#) on June 13, 2011 3:30 PM

The banks of America are breaking new ground every day in the science of nickel-and-diming consumers with fees that start from the second you open an account to the moment you angrily close your account... only to move it to another bank with a different set of fees. But since there are so many ways in which financial institutions can bleed your account dry, the folks at CNN Money have come up with their list of the most annoying fees.

9. Forgetting To Update Your Address: Forgot to tell your bank you moved? That could hurt, because some banks charge anywhere from \$5 to \$25 per month for every undeliverable statement.

8. Cashing In Your Coins: Next time you bring in that jar of pennies, you could be charged 5% or more to have the bank count it. This isn't in the CNN piece, but we've had a number of readers complain about their banks charging fees even when the coins come pre-rolled.

7. Talking To A Human: More and more banks are offering accounts that require the account-holder to transact their business online or through an ATM, lest they incur a fee for the opportunity to be sneered at by a teller.

6. Losing Your Debit Card: Expect to pay \$5 to eventually get a replacement debit card in a few weeks. Need it ASAP? That will be \$25.

5. Getting A Paper Statement: If you still like having that piece of paper in your hand every month, that's going to cost you one or two bucks for the privilege.

4. Requesting Old Statements: Need to dispute an old payment but don't have that old statement or canceled check? Expect to pay anywhere from \$3 to a research fee of \$25 an hour.

3. Receiving Money: While a wire transfer is a fast and secure way to move money from one bank to another, banks like Chase charge \$15 just to receive money into your account.

2. Redeeming Awards Points: Wells Fargo charges \$24 each time you book an airline ticket through its rewards vendor.

1. Closing Your Account: Cellphone companies aren't the only ones with early termination fees. Closing your account in the first three to six months after opening it could result in you paying around \$25.

<http://consumerist.com/2011/06/9-of-the-most-annoying-bank-fees.html>