

# BILLSHRINK

# BANK FEE

With all of the recent banking legislation, many banks are seeking new revenue streams. Unfortunately, this may mean new and higher fees for you.

How does your bank fare when it comes to your money?

# COMPARISON CHART

BANK	ACCOUNT	FEES	INTEREST RATE	TO WAIVE MONTHLY FEE
	Basic Checking	Monthly: \$8 Annual: \$96 Overdraft: \$34 Non-Bank ATM: \$2	0.0 %	Perform a minimum of 5 qualified transactions a month.
	Day-to-Day Basic Checking	Monthly: \$8 Annual: \$96 Overdraft: \$34 Non-Bank ATM: \$2	0.15 %	Maintain a minimum balance of \$500+.
	Value Checking	Monthly: \$5 Annual: \$60 Overdraft: \$25-30 Non-Bank ATM: \$2.50	0.00 %	Maintain a balance of \$1,500+, or have a monthly deposit of \$250+.
	Goal Savings	Monthly: \$3 Annual: \$36 Overdraft: \$25-30 Non-Bank ATM: \$2.50	0.05 %	Maintain a balance of \$300+, have a monthly direct deposit of \$100+, or have an automatic transfer of \$25+ from another Wells Fargo account.
	Total Checking	Monthly: \$10 Annual: \$120 Overdraft: \$34 Non-Bank ATM: \$2	0.00 %	Maintain a checking balance of \$1,500+, make monthly direct deposits of \$500+, or keep a \$5,000+ balance.
	Savings	Monthly: \$5 Annual: \$60 Overdraft: \$34 Non-Bank ATM: \$2	0.01%	Maintain a balance of \$300+, have an automatic transfer of \$25+ from another Chase account, or be under 18 years old.
	Basic Checking	Monthly: \$3 Annual: \$36 Overdraft: \$35 Non-Bank ATM: \$1.50	0.00 %	Maintain a balance of \$200+. Seniors may not be charged.
	Regular Checking	Monthly: \$2 Annual: \$24 Overdraft: \$35 Non-Bank ATM: \$1.50	0.05 %	Maintain a balance of \$200+.
	Standard Checking	Monthly: \$14 Annual: \$168 Overdraft: \$35 Non-Bank ATM: \$2	0.00 %	Maintain \$1,500+ in your account, or keep \$5,000+ in all linked deposits or investments.
	Basic Savings	Monthly: \$5 Annual: \$60 Overdraft: \$35 Non-Bank ATM: \$2	0.05 %	Maintain a balance of \$300+ or have an automatic transfer of \$25+ from another Bank of America account

# BEFORE AND AFTER

	2009	2010	CHANGE
Checking Without:			