

# Banking Account Checklist

You can use this checklist to compare financial institutions and accounts. Use a separate piece of paper if you need more space.

## Financial Institutions

1

2

3

Financial Institutions	1	2	3
Is the institution insured by FDIC (for banks) or NCUA (for credit unions)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the bank have physical branches? Can I access my account online/through an app?			
Is there a minimum opening balance or minimum monthly balance?	\$	\$	\$
Does my money earn interest? If so, what is the Annual Percentage Yield (APY)?	%	%	%
How can I deposit money and when are funds made available to me?			
Can I do online bill pay?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any fees?			
What are the overdraft policies?			