

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

## Comparing Banks & Banking Services

**Directions:** Choose three financial institutions to compare. One must be a local bank, one a local credit union and one must be an online bank (ex. PayPal or Citibank). Search for answers to each of the questions below by visiting the websites of the financial institutions you have chosen. Write your answers in the spaces given.

1. Local bank: \_\_\_\_\_

2. Local credit union: \_\_\_\_\_

3. Online bank: \_\_\_\_\_

	Bank	Credit Union	Online Bank
Does it have special offers for students?			
How many locations does this bank have?			
Closest branch to where I live?			
Hours the bank is open?			
Are there ATM's?			
Does this bank give student loans?			
Will there be fees at this bank to open new accounts?			
Is this bank insured by the FDIC/NCUA?			
Does this bank offer online banking?			

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## Comparing Checking vs. Savings Accounts

*Directions: Out of the 3 financial institutions you researched, choose the one that you think best meets your financial needs. Answer the following questions by visiting the website of the financial institution that you feel best meets your financial needs.*

**Financial institution chosen:** \_\_\_\_\_

	Checking Accounts	Savings Accounts
How much money will I need to start the account?		
How much do I need to keep in the account to avoid fees?		
What are the fees for bouncing checks?		
Does this account pay interest?		
Does an ATM or debit card come with this account?		
Will I be charged when I use this ATM card at my own bank?		
Will I be charged when I use this ATM card at a different bank?		
Are there any other fees I should worry about?		