

Checking Account

Determine Your Checking Account Needs

When you consider opening a checking account, remember that banks offer different types of checking accounts. To determine what you need, think about how you plan to use your checking account. The following are a few examples of questions that will help you determine what you need to look for in a checking account.

Consider Convenience:

1. How many checks do you think you will write every month?
2. Do you want a bank that is close to your home or work?
3. What are the bank's hours of operation?

Determine Costs:

1. How much money will you keep in your account?
2. Will you be charged for writing extra checks?
3. Are you willing to pay a monthly fee?