



When opening a bank account, here are some questions you should consider asking your new bank:

- How much do I need to deposit to open a bank account today?
- What is your minimum monthly balance? What happens if my account drops below that?
- What is the monthly fee for the account? Is there any way to reduce the monthly fee?
- Does this account come with a debit card?
- Will I be charged if I use the ATM at this bank?
- Will I be charged if I use my debit card at retailers or ATMs at another bank?
- Does this account come with checks?
- Do you provide free online account access? What will my online account allow me to do?
Can you help me set the online account and show me how to use it?
- Do you provide free online bill pay? Can you help me set up the online bill pay account and show me how to use it?
- Do you offer a mobile app? What will the mobile app allow me to do? Can you help me set up the mobile app and show me how to use it?
- What are the fees for over drafting my account? Can you opt me out of overdraft protection?
- Are there any other fees?