

## Appendix C: Results by Consolidated Metropolitan Statistical Area

C.1.1. Noninterest checking in the  
Boston–Worcester–Lawrence CMSA, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	78.4	66.0
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering . . . . .	51.9	6.8
Monthly fee (low balance)	...	...
Minimum balance to avoid fee . . . . .	...	...
Minimum balance to open	...	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering . . . . .	44.1	32.7
Monthly fee . . . . .	...	3.42
Check charge		
Percent charging . . . . .	...	76.9
Average . . . . .	...	...
Minimum balance to open	...	22.69
<b>Free checking<sup>3</sup></b>		
Percent offering . . . . .	.0	18.9
Minimum balance to open	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, N.H., and Conn. CMSAs are defined by the Bureau of the Census.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.2. Noninterest checking in the  
Chicago–Gary–Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	81.9	80.0
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering . . . . .	39.0	22.1
Monthly fee (low balance)	6.90	...
Minimum balance		
to avoid fee . . . . .	253.20	...
Minimum balance to open	96.24	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering . . . . .	27.1	52.9
Monthly fee . . . . .	6.38	...
Check charge		
Percent charging . . . . .	57.9	...
Average . . . . .	.28	...
Minimum balance to open	85.34	...
<b>Free checking<sup>3</sup></b>		
Percent offering . . . . .	19.4	.0
Minimum balance to open	...	...

NOTE. Gary is in Ind., and Kenosha is in Wis.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.3. Noninterest checking in the  
Denver–Boulder–Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	87.2	...
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering .....	50.2	...
Monthly fee (low balance)	5.31	...
Minimum balance		
to avoid fee .....	460.31	...
Minimum balance to open	120.63	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering .....	20.3	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
<b>Free checking<sup>3</sup></b>		
Percent offering .....	3.8	...
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Colo.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.4. Noninterest checking in the  
Los Angeles–Riverside–Orange County  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	100.0	75.5
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering . . . . .	42.2	45.5
Monthly fee (low balance)	8.90	6.33
Minimum balance to avoid fee . . . . .	736.36	413.33
Minimum balance to open	144.91	187.45
<b>Fee-only checking<sup>2</sup></b>		
Percent offering . . . . .	39.2	5.4
Monthly fee . . . . .	6.76	...
Check charge		
Percent charging . . . . .	36.7	...
Average . . . . .	...	...
Minimum balance to open	274.77	...
<b>Free checking<sup>3</sup></b>		
Percent offering . . . . .	.0	19.8
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Calif.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.5. Noninterest checking in the  
New York City–Northern New Jersey–  
Long Island CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Percent offering</b> .....	79.3	76.4
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering .....	33.4	24.2
Monthly fee (low balance)	8.24	6.30
Minimum balance to avoid fee .....	757.70	849.82
Minimum balance to open	571.44	269.41
<b>Fee-only checking<sup>2</sup></b>		
Percent offering .....	41.6	36.6
Monthly fee .....	4.16	3.33
Check charge		
Percent charging .....	60.1	88.7
Average .....	.45	.48
Minimum balance to open	42.71	43.06
<b>Free checking<sup>3</sup></b>		
Percent offering .....	10.6	15.1
Minimum balance to open	...	...

NOTE. This CMSA also covers parts of Conn. and Pa.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.6. Noninterest checking in the  
Philadelphia–Wilmington–Atlantic City  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	100.0	69.7
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering . . . . .	67.3	24.9
Monthly fee (low balance)	6.74	...
Minimum balance		
to avoid fee . . . . .	484.67	...
Minimum balance to open	147.49	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering . . . . .	33.1	47.3
Monthly fee . . . . .	...	3.29
Check charge		
Percent charging . . . . .	...	35.1
Average . . . . .	...	...
Minimum balance to open	...	65.65
<b>Free checking<sup>3</sup></b>		
Percent offering . . . . .	13.1	10.6
Minimum balance to open	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.7. Noninterest checking in the  
San Francisco–Oakland–San Jose CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	95.6	39.8
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering .....	63.3	26.5
Monthly fee (low balance)	8.14	...
Minimum balance to avoid fee .....	936.89	...
Minimum balance to open	417.85	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering .....	23.7	26.5
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
<b>Free checking<sup>3</sup></b>		
Percent offering .....	.0	.0
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Calif.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.8. Noninterest checking in the  
Seattle–Tacoma–Bremerton CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	100.0	39.3
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering . . . . .	61.3	.0
Monthly fee (low balance)	4.67	...
Minimum balance		
to avoid fee . . . . .	425.41	...
Minimum balance to open	95.90	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering . . . . .	33.7	19.6
Monthly fee . . . . .	...	...
Check charge		
Percent charging . . . . .	...	...
Average . . . . .	...	...
Minimum balance to open	...	...
<b>Free checking<sup>3</sup></b>		
Percent offering . . . . .	22.1	19.6
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Wash.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.1.9. Noninterest checking in the  
Washington–Baltimore CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	100.0	28.6
<b>Single-balance, single-fee account<sup>1</sup></b>		
Percent offering . . . . .	37.8	.0
Monthly fee (low balance)	7.04	...
Minimum balance to avoid fee . . . . .	572.78	...
Minimum balance to open	24.95	...
<b>Fee-only checking<sup>2</sup></b>		
Percent offering . . . . .	47.3	.0
Monthly fee . . . . .	4.34	...
Check charge		
Percent charging . . . . .	4.1	...
Average . . . . .	...	...
Minimum balance to open	290.02	...
<b>Free checking<sup>3</sup></b>		
Percent offering . . . . .	4.3	.0
Minimum balance to open	...	...

NOTE. This CMSA also covers parts of Va. and W.Va.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.

3. No monthly fee or per-check fee, although a charge may be imposed for check printing.

... Data are insufficient to report.

**C.2.1. NOW accounts in the  
Boston–Worcester–Lawrence CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	100.0	94.7
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	26.1	37.3
Monthly fee		
(low balance) ...	...	5.82
Minimum balance		
to avoid fee .....	...	1,067.86
Minimum balance		
to open .....	...	207.01
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	22.0	14.4
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	6.8
Minimum balance		
to open .....	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, N.H., and Conn.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.2. NOW accounts in the  
Chicago–Gary–Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	99.2	100.0
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	30.6	62.5
Monthly fee		
(low balance) ...	14.26	6.29
Minimum balance		
to avoid fee .....	1,317.43	403.46
Minimum balance		
to open .....	1,099.97	195.58
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	23.2	30.8
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. Gary is in Ind., and Kenosha is in Wis.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.3. NOW accounts in the  
Denver–Boulder–Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	100.0	...
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	31.1	...
Monthly fee		
(low balance) ...	7.84	...
Minimum balance		
to avoid fee .....	647.34	...
Minimum balance		
to open .....	244.63	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	.0	...
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	...
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Colo.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are insufficient to report.

**C.2.4. NOW accounts in the  
Los Angeles–Riverside–Orange County  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	100.0	84.8
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	37.4	59.5
Monthly fee		
(low balance) ...	10.37	6.33
Minimum balance		
to avoid fee .....	1,427.68	860.06
Minimum balance		
to open .....	516.73	544.74
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	44.0	.0
Monthly fee		
(low balance) ...	8.81	...
Check charge .....	.23	...
Minimum balance		
to avoid fee .....	2,332.75	...
Minimum balance		
to open .....	1,207.59	...
<b>No-fee account</b>		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Calif.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.5. NOW accounts in the  
New York City–Northern New Jersey–  
Long Island CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	75.1	99.1
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	32.2	37.5
Monthly fee		
(low balance) ...	9.47	7.43
Minimum balance		
to avoid fee .....	1,044.36	850.42
Minimum balance		
to open .....	627.31	321.75
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	16.6	19.8
Monthly fee		
(low balance) ...	9.78	8.61
Check charge .....	.30	.25
Minimum balance		
to avoid fee .....	2,219.88	1,168.16
Minimum balance		
to open .....	1,540.09	149.07
<b>No-fee account</b>		
Percent offering .....	.0	6.4
Minimum balance		
to open .....	...	...

NOTE. This CMSA also covers parts of Conn. and Pa.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.6. NOW accounts in the  
Philadelphia–Wilmington–Atlantic City  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	100.0	86.6
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	41.1	43.6
Monthly fee		
(low balance) ...	7.37	...
Minimum balance		
to avoid fee .....	1,024.19	...
Minimum balance		
to open .....	561.09	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	25.8	15.7
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.7. NOW accounts in the  
San Francisco–Oakland–San Jose  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	86.0	100.0
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	56.9	86.7
Monthly fee		
(low balance) ...	9.75	8.23
Minimum balance		
to avoid fee .....	1,430.79	1,911.99
Minimum balance		
to open .....	1,063.58	514.54
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	9.6	.0
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Calif.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.8. NOW accounts in the  
Seattle–Tacoma–Bremerton CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	100.0	...
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	68.9	...
Monthly fee		
(low balance) ...	8.45	...
Minimum balance		
to avoid fee .....	1,000.00	...
Minimum balance		
to open .....	85.89	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	11.7	...
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	...
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Wash.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

...Data are insufficient to report.

**C.2.9. NOW accounts in the  
Washington-Baltimore CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ..</b>	95.5	42.0
<b>Single-fee account<sup>1</sup></b>		
Percent offering .....	45.5	27.8
Monthly fee		
(low balance) ...	10.18	...
Minimum balance		
to avoid fee .....	1,199.43	...
Minimum balance		
to open .....	610.70	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>		
Percent offering .....	.0	14.2
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
<b>No-fee account</b>		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. This CMSA also covers parts of Va. and W.Va.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.

2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are insufficient to report.

**C.3.1. Savings accounts in the  
Chicago–Gary–Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	34.4	81.0
Monthly fee (low balance) ...	1.58	2.01
Minimum balance		
to avoid fee .....	245.95	168.67
Minimum balance to open ...	157.39	153.65
<b>No-fee passbook savings</b>		
Percent offering .....	9.0	4.4
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	67.8	66.6
Monthly fee (low balance) ...	2.06	2.23
Minimum balance		
to avoid fee .....	431.97	154.34
Minimum balance to open ...	168.37	136.09
<b>No-fee statement savings</b>		
Percent offering .....	22.4	.0
Minimum balance to open ...	...	...

NOTE. Gary is in Ind., and Kenosha is in Wis. ... Data are insufficient to report.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.

**C.3.2. Savings accounts in the  
Dallas–Fort Worth CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	93.0	100.0
<b>Simple passbook savings</b> <sup>1</sup>		
Percent offering .....	30.8	.0
Monthly fee (low balance) ...	.96	...
Minimum balance		
to avoid fee .....	132.52	...
Minimum balance to open ...	117.08	...
<b>No-fee passbook savings</b>		
Percent offering .....	.0	.0
Minimum balance to open ...	...	...
<b>Simple statement savings</b> <sup>1</sup>		
Percent offering .....	90.4	73.5
Monthly fee (low balance) ...	3.42	...
Minimum balance		
to avoid fee .....	200.00	...
Minimum balance to open ...	220.58	...
<b>No-fee statement savings</b>		
Percent offering .....	.0	26.5
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Tex.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.

... Data are insufficient to report.

**C.3.3. Savings accounts in the  
Denver–Boulder–Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	72.6	...
Monthly fee (low balance) ...	1.61	...
Minimum balance		
to avoid fee .....	90.25	...
Minimum balance to open ...	78.03	...
<b>No-fee passbook savings</b>		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	76.9	...
Monthly fee (low balance) ...	2.07	...
Minimum balance		
to avoid fee .....	109.62	...
Minimum balance to open ...	88.46	...
<b>No-fee statement savings</b>		
Percent offering .....	.0	...
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Colo.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.

... Data are insufficient to report.

**C.3.4. Savings accounts in the  
Los Angeles–Riverside–Orange County  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	97.5	98.8
<b>Simple passbook savings</b> <sup>1</sup>		
Percent offering .....	56.3	51.6
Monthly fee (low balance) ...	2.09	2.29
Minimum balance		
to avoid fee .....	317.47	290.35
Minimum balance to open ...	245.78	172.94
<b>No-fee passbook savings</b>		
Percent offering .....	.0	22.8
Minimum balance to open ...	...	...
<b>Simple statement savings</b> <sup>1</sup>		
Percent offering .....	55.0	72.5
Monthly fee (low balance) ...	2.71	2.26
Minimum balance		
to avoid fee .....	482.70	299.50
Minimum balance to open ...	257.81	165.66
<b>No-fee statement savings</b>		
Percent offering .....	.0	6.4
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Calif.

1. A monthly fee for balances below the minimum and no monthly fee for balances above the minimum.

... Data are insufficient to report.

**C.3.5. Savings accounts in the  
New York City–Northern New Jersey–  
Long Island CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	82.9	100.0
<b>Simple passbook savings</b> <sup>1</sup>		
Percent offering .....	46.7	65.3
Monthly fee (low balance) ...	2.05	2.84
Minimum balance		
to avoid fee .....	171.39	295.56
Minimum balance to open ...	146.92	175.67
<b>No-fee passbook savings</b>		
Percent offering .....	4.6	33.6
Minimum balance to open ...	...	72.23
<b>Simple statement savings</b> <sup>1</sup>		
Percent offering .....	65.1	63.7
Monthly fee (low balance) ...	2.62	2.83
Minimum balance		
to avoid fee .....	795.72	322.58
Minimum balance to open ...	694.02	182.28
<b>No-fee statement savings</b>		
Percent offering .....	4.6	13.9
Minimum balance to open ...	...	...

NOTE. This CMSA also covers parts of Conn. and Pa. ... Data are insufficient to report.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.

**C.3.6. Savings accounts in the  
Philadelphia–Wilmington–Atlantic City  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> . . . . .	100.0	80.8
<b>Simple passbook savings</b> <sup>1</sup>		
Percent offering . . . . .	32.3	24.4
Monthly fee (low balance) . . .	2.02	1.87
Minimum balance		
to avoid fee . . . . .	154.16	159.24
Minimum balance to open . . .	62.07	129.40
<b>No-fee passbook savings</b>		
Percent offering . . . . .	.0	56.4
Minimum balance to open . . .	...	199.83
<b>Simple statement savings</b> <sup>1</sup>		
Percent offering . . . . .	100.0	26.4
Monthly fee (low balance) . . .	4.94	1.69
Minimum balance		
to avoid fee . . . . .	457.10	216.21
Minimum balance to open . . .	412.11	184.87
<b>No-fee statement savings</b>		
Percent offering . . . . .	.0	13.3
Minimum balance to open . . .	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.

... Data are insufficient to report.

**C.3.7. Savings accounts in the  
San Francisco–Oakland–San Jose  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings</b> <sup>1</sup>		
Percent offering .....	60.4	47.9
Monthly fee (low balance) ...	1.71	2.72
Minimum balance		
to avoid fee .....	386.80	400.64
Minimum balance to open ...	306.46	121.15
<b>No-fee passbook savings</b>		
Percent offering .....	.0	10.7
Minimum balance to open ...	...	...
<b>Simple statement savings</b> <sup>1</sup>		
Percent offering .....	32.8	89.3
Monthly fee (low balance) ...	1.61	3.30
Minimum balance		
to avoid fee .....	533.88	341.92
Minimum balance to open ...	232.38	77.32
<b>No-fee statement savings</b>		
Percent offering .....	10.7	10.7
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Calif.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.

... Data are insufficient to report.

**C.4.1. Special fees in the  
Boston–Worcester–Lawrence CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	87.0	100.0
Average .....	16.96	13.22
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	19.15	16.12
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	19.15	16.19
<b>Deposit items returned</b>		
Percent charging .....	83.6	100.0
Average .....	5.33	6.43

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, N.H., and Conn.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**C.4.2. Special fees in the  
Chicago–Gary–Kenosha CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	18.46	16.41
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	21.43	18.14
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	21.43	18.74
<b>Deposit items returned</b>		
Percent charging .....	76.0	95.2
Average .....	6.98	8.33

NOTE. Gary is in Ind., and Kenosha is in Wis.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**C.4.3. Special fees in the  
Dallas–Fort Worth CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	...
Average .....	17.29	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	19.36	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	19.36	...
<b>Deposit items returned</b>		
Percent charging .....	100.0	...
Average .....	3.81	...

NOTE. This CMSA lies entirely within Tex.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**C.4.4. Special fees in the  
Denver–Boulder–Greeley CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	84.4	...
Average .....	17.84	...
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	...
Average .....	17.10	...
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	...
Average .....	17.10	...
<b>Deposit items returned</b>		
Percent charging .....	95.1	...
Average .....	3.60	...

NOTE. This CMSA lies entirely within Colo.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

**C.4.5. Special fees in the  
Los Angeles–Riverside–Orange County  
CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	10.69	11.02
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	93.6
Average .....	15.35	13.46
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	93.6
Average .....	15.35	12.74
<b>Deposit items returned</b>		
Percent charging .....	100.0	93.6
Average .....	5.24	6.71

NOTE. This CMSA lies entirely within Calif.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**C.4.6. Special fees in the  
New York City–Northern New Jersey–  
Long Island CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	98.7	100.0
Average .....	14.09	14.39
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	17.07	18.87
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	17.70	18.79
<b>Deposit items returned</b>		
Percent charging .....	88.6	98.9
Average .....	10.09	11.97

NOTE. This CMSA also covers parts of Conn. and Pa.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**C.4.7. Special fees in the  
Philadelphia–Wilmington–Atlantic City  
CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	15.03	12.29
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	25.38	22.43
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	25.53	22.43
<b>Deposit items returned</b>		
Percent charging .....	95.7	80.9
Average .....	6.36	10.25

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**C.4.8. Special fees in the  
San Francisco–Oakland–San Jose CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
<b>Stop-payment orders</b>		
Percent charging .....	100.0	100.0
Average .....	10.46	9.55
<b>NSF checks<sup>1</sup></b>		
Percent charging .....	100.0	100.0
Average .....	14.61	11.86
<b>Overdrafts<sup>2</sup></b>		
Percent charging .....	100.0	100.0
Average .....	14.61	11.41
<b>Deposit items returned</b>		
Percent charging .....	100.0	91.0
Average .....	6.47	6.14

NOTE. This CMSA lies entirely within Calif.

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

**C.5.1. Automated teller machines in the  
Boston–Worcester–Lawrence CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ...</b>	100.0	83.4
<b>Annual fee</b>		
Percent charging .....	16.3	.0
Average .....	...	...
<b>Card fee</b>		
Percent charging .....	29.3	7.3
Average .....	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging ...	.0	2.6
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	13.0	2.6
Average .....	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging ...	87.0	74.2
Average .....	1.04	.88
Deposits		
Percent charging ...	45.8	54.0
Average .....	...	.91
Balance inquiries		
Percent charging ...	66.2	66.9
Average .....	1.07	1.06

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, N.H., and Conn.

Transactions in which the machine used is that of the customer's institution are called "on us."

...Data are insufficient to report.

**C.5.2. Automated teller machines in the  
Chicago–Gary–Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ...</b>	100.0	85.6
<b>Annual fee</b>		
Percent charging .....	.0	5.6
Average .....	...	...
<b>Card fee</b>		
Percent charging .....	20.1	.0
Average .....	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging ...	8.0	6.6
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	4.0	.0
Average .....	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging ...	73.1	100.0
Average .....	1.23	1.06
Deposits		
Percent charging ...	56.9	56.9
Average .....	1.18	...
Balance inquiries		
Percent charging ...	63.8	93.6
Average .....	1.25	.96

NOTE. Gary is in Ind., and Kenosha is in Wis. ...Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."

**C.5.3. Automated teller machines in the  
Dallas–Fort Worth CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ...</b>	56.9	...
<b>Annual fee</b>		
Percent charging .....	3.4	...
Average .....	...	...
<b>Card fee</b>		
Percent charging .....	9.4	...
Average .....	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging ...	3.4	...
Average .....	...	...
Deposits		
Percent charging ...	3.4	...
Average .....	...	...
Balance inquiries		
Percent charging ...	3.4	...
Average .....	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging ...	100.0	...
Average .....	.99	...
Deposits		
Percent charging ...	68.8	...
Average .....	...	...
Balance inquiries		
Percent charging ...	100.0	...
Average .....	.92	...

NOTE. This CMSA lies entirely within Tex. ...Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."

**C.5.4. Automated teller machines in the  
Denver–Boulder–Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ...</b>	84.4	...
<b>Annual fee</b>		
Percent charging .....	70.3	...
Average .....	9.37	...
<b>Card fee</b>		
Percent charging .....	.0	...
Average .....	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging ...	94.4	...
Average .....	1.11	...
Deposits		
Percent charging ...	59.5	...
Average .....	...	...
Balance inquiries		
Percent charging ...	82.3	...
Average .....	1.07	...

NOTE. This CMSA lies entirely within Colo. ...Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."

**C.5.5. Automated teller machines in the  
Los Angeles–Riverside–Orange County  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering . . .</b>	95.0	77.2
<b>Annual fee</b>		
Percent charging . . . . .	.0	.0
Average . . . . .	...	...
<b>Card fee</b>		
Percent charging . . . . .	5.0	7.4
Average . . . . .	...	...
<b>Fee for transactions on us</b>		
<b>Withdrawals</b>		
Percent charging . . .	8.0	19.2
Average . . . . .	...	...
<b>Deposits</b>		
Percent charging . . .	5.9	19.2
Average . . . . .	...	...
<b>Balance inquiries</b>		
Percent charging . . .	8.0	19.2
Average . . . . .	...	...
<b>Fee for transactions on others</b>		
<b>Withdrawals</b>		
Percent charging . . .	61.3	100.0
Average . . . . .	1.12	1.22
<b>Deposits</b>		
Percent charging . . .	...	...
Average . . . . .	...	...
<b>Balance inquiries</b>		
Percent charging . . .	58.1	100.0
Average . . . . .	1.07	1.21

NOTE. This CMSA lies entirely within Calif. . . . . Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."

**C.5.6. Automated teller machines in the  
New York City–Northern New Jersey–  
Long Island CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ...</b>	51.1	97.9
<b>Annual fee</b>		
Percent charging .....	13.8	9.0
Average .....	...	...
<b>Card fee</b>		
Percent charging .....	3.5	6.1
Average .....	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging ...	8.6	.0
Average .....	...	...
Deposits		
Percent charging ...	5.6	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	6.2	.0
Average .....	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging ...	79.9	68.2
Average .....	.78	.84
Deposits		
Percent charging ...	71.7	84.9
Average .....	.68	1.89
Balance inquiries		
Percent charging ...	61.1	66.9
Average .....	.73	.80

NOTE. This CMSA also covers parts of Conn. and Pa. ... Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."

**C.5.7. Automated teller machines in the  
Philadelphia–Wilmington–Atlantic City  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering . . .</b>	94.5	49.1
<b>Annual fee</b>		
Percent charging . . . . .	25.4	47.5
Average . . . . .	...	...
<b>Card fee</b>		
Percent charging . . . . .	15.7	20.3
Average . . . . .	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging . . .	.0	.0
Average . . . . .	...	...
Deposits		
Percent charging . . .	.0	.0
Average . . . . .	...	...
Balance inquiries		
Percent charging . . .	.0	.0
Average . . . . .	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging . . .	66.2	59.3
Average . . . . .	...	...
Deposits		
Percent charging . . .	51.9	59.3
Average . . . . .	...	...
Balance inquiries		
Percent charging . . .	59.6	38.9
Average . . . . .	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

Transactions in which the machine used is that of the customer's institution are called "on us."

...Data are insufficient to report.

**C.5.8. Automated teller machines in the  
San Francisco–Oakland–San Jose  
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering ...</b>	68.7	58.6
<b>Annual fee</b>		
Percent charging .....	2.2	.0
Average .....	...	...
<b>Card fee</b>		
Percent charging .....	.0	.0
Average .....	...	...
<b>Fee for transactions on us</b>		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	.0
Average .....	...	...
<b>Fee for transactions on others</b>		
Withdrawals		
Percent charging ...	24.7	86.4
Average .....	...	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	24.7	72.2
Average .....	...	...

NOTE. This CMSA lies entirely within Calif. ... Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."