D.2.1. NOW accounts in Alabama, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account[1]		
Percent offering	77.0	...
Monthly fee (low balance) ...	9.04	...
Minimum balance to avoid fee	1,213.60	...
Minimum balance to open	1,051.07	...
Single-fee, single-check-charge account[2]		
Percent offering	11.3	...
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.2. NOW accounts in Arkansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	100.0
Single-fee account[1]		
Percent offering	55.4	66.5
Monthly fee (low balance) ...	9.95	5.50
Minimum balance to avoid fee	1,069.21	647.08
Minimum balance to open	574.53	298.54
Single-fee, single-check-charge account[2]		
Percent offering	21.0	.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.3. NOW accounts in California, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	97.2	87.9
Single-fee account[1]		
Percent offering	45.2	63.4
Monthly fee (low balance) ...	9.60	7.12
Minimum balance to avoid fee	1,451.03	1,251.11
Minimum balance to open	618.92	563.05
Single-fee, single-check-charge account[2]		
Percent offering	28.4	.0
Monthly fee (low balance) ...	8.47	...
Check charge	.22	...
Minimum balance to avoid fee	1,911.64	...
Minimum balance to open	914.25	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.4. NOW accounts in Colorado, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	95.7	72.9
Single-fee account[1]		
Percent offering	36.0	27.6
Monthly fee (low balance) ...	7.44	...
Minimum balance to avoid fee	824.66	...
Minimum balance to open	651.90	...
Single-fee, single-check-charge account[2]		
Percent offering	21.2	.0
Monthly fee (low balance) ...	5.85	...
Check charge	.15	...
Minimum balance to avoid fee	785.16	...
Minimum balance to open	674.21	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.5. NOW accounts in Florida, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	97.7	88.2
Single-fee account[1]		
Percent offering	57.6	69.8
Monthly fee (low balance) ...	14.02	8.73
Minimum balance to avoid fee	1,313.58	968.81
Minimum balance to open	190.57	560.47
Single-fee, single-check-charge account[2]		
Percent offering	5.8	.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.6. NOW accounts in Georgia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	96.6	...
Single-fee account[1]		
Percent offering	25.9	...
Monthly fee (low balance) ...	7.22	...
Minimum balance to avoid fee	1,351.55	...
Minimum balance to open	596.58	...
Single-fee, single-check-charge account[2]		
Percent offering	67.2	...
Monthly fee (low balance) ...	5.47	...
Check charge	.24	...
Minimum balance to avoid fee	954.64	...
Minimum balance to open	359.96	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.7. NOW accounts in Iowa, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account[1]		
Percent offering	34.8	...
Monthly fee (low balance) ...	7.60	...
Minimum balance to avoid fee	920.28	...
Minimum balance to open	471.47	...
Single-fee, single-check-charge account[2]		
Percent offering	38.8	...
Monthly fee (low balance) ...	4.49	...
Check charge	.32	...
Minimum balance to avoid fee	1,198.23	...
Minimum balance to open	834.80	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.8. NOW accounts in Illinois, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	99.1	89.8
Single-fee account[1]		
Percent offering	39.9	54.9
Monthly fee (low balance) ...	8.17	6.41
Minimum balance to avoid fee	1,113.03	610.80
Minimum balance to open	621.27	199.36
Single-fee, single-check-charge account[2]		
Percent offering	18.2	.0
Monthly fee (low balance) ...	5.39	...
Check charge	.15	...
Minimum balance to avoid fee	904.05	...
Minimum balance to open	736.93	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.9. NOW accounts in Indiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	97.0	100.0
Single-fee account[1]		
Percent offering	64.8	74.0
Monthly fee (low balance) ...	6.08	6.24
Minimum balance to avoid fee	1,115.20	335.20
Minimum balance to open	312.91	138.20
Single-fee, single-check-charge account[2]		
Percent offering	7.4	13.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.10. NOW accounts in Kansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	94.1	...
Single-fee account[1]		
Percent offering	18.7	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
Single-fee, single-check-charge account[2]		
Percent offering	33.1	...
Monthly fee (low balance) ...	6.10	...
Check charge	.16	...
Minimum balance to avoid fee	970.92	...
Minimum balance to open	833.58	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.11. NOW accounts in Kentucky, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	79.0
Single-fee account[1]		
Percent offering	69.5	58.1
Monthly fee (low balance) ...	9.13	7.07
Minimum balance to avoid fee	1,000.00	923.07
Minimum balance to open	584.00	568.94
Single-fee, single-check-charge account[2]		
Percent offering	13.3	.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.12. NOW accounts in Louisiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	94.8	81.3
Single-fee account[1]		
Percent offering	42.2	43.8
Monthly fee (low balance) ...	8.98	8.49
Minimum balance to avoid fee	1,649.91	837.22
Minimum balance to open	1,227.24	547.52
Single-fee, single-check-charge account[2]		
Percent offering	33.2	18.7
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.13. NOW accounts in Massachusetts, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	95.6
Single-fee account[1]		
Percent offering	8.6	33.2
Monthly fee (low balance) ...	...	6.08
Minimum balance to avoid fee	...	1,095.17
Minimum balance to open	...	194.56
Single-fee, single-check-charge account[2]		
Percent offering	37.6	20.8
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	5.7
Minimum balance to open	...	...

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.

D.2.14. NOW accounts in Maryland, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	49.1
Single-fee account[1]		
Percent offering	44.8	32.8
Monthly fee (low balance) ...	10.02	...
Minimum balance to avoid fee	1,336.91	...
Minimum balance to open	383.91	...
Single-fee, single-check-charge account[2]		
Percent offering	.0	16.3
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.15. NOW accounts in Minnesota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account[1]		
Percent offering	74.4	...
Monthly fee (low balance) ...	8.91	...
Minimum balance to avoid fee	841.34	...
Minimum balance to open	401.76	...
Single-fee, single-check-charge account[2]		
Percent offering	15.4	...
Monthly fee (low balance) ...	6.64	...
Check charge	.15	...
Minimum balance to avoid fee	918.76	...
Minimum balance to open	473.40	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.16. NOW accounts in Missouri, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	79.0
Single-fee account[1]		
Percent offering	21.5	31.1
Monthly fee (low balance) ...	7.36	...
Minimum balance to avoid fee	998.60	...
Minimum balance to open	495.08	...
Single-fee, single-check-charge account[2]		
Percent offering	21.3	.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.17. NOW accounts in Mississippi, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	86.9	...
Single-fee account[1]		
Percent offering	58.5	...
Monthly fee (low balance) ...	6.89	...
Minimum balance to avoid fee	1,114.21	...
Minimum balance to open	1,031.89	...
Single-fee, single-check-charge account[2]		
Percent offering	2.8	...
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.18. NOW accounts in Montana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	100.0
Single-fee account[1]		
Percent offering	29.8	84.0
Monthly fee (low balance) ...	...	7.69
Minimum balance to avoid fee	...	463.83
Minimum balance to open	...	162.11
Single-fee, single-check-charge account[2]		
Percent offering	70.2	16.0
Monthly fee (low balance) ...	6.80	...
Check charge	.22	...
Minimum balance to avoid fee	950.72	...
Minimum balance to open	905.79	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.19. NOW accounts in Nebraska, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account[1]		
Percent offering	13.1	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
Single-fee, single-check-charge account[2]		
Percent offering	2.0	...
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	2.0	...
Minimum balance to open	...	...

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.

D.2.20. NOW accounts in New Jersey, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	91.9	100.0
Single-fee account[1]		
Percent offering	47.8	43.3
Monthly fee (low balance) ...	8.80	5.84
Minimum balance to avoid fee	1,036.66	393.49
Minimum balance to open	601.16	149.77
Single-fee, single-check-charge account[2]		
Percent offering	12.1	.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	8.4
Minimum balance to open	...	...

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.

D.2.21. NOW accounts in New Mexico, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account[1]		
Percent offering	29.8	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
Single-fee, single-check-charge account[2]		
Percent offering	43.8	...
Monthly fee (low balance) ...	5.89	...
Check charge	.28	...
Minimum balance to avoid fee	549.65	...
Minimum balance to open	100.00	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.22. NOW accounts in New York, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	62.7	98.7
Single-fee account[1]		
Percent offering	16.1	47.0
Monthly fee (low balance) ...	8.61	6.80
Minimum balance to avoid fee	1,157.61	856.60
Minimum balance to open	663.54	372.63
Single-fee, single-check-charge account[2]		
Percent offering	36.5	14.8
Monthly fee (low balance) ...	8.54	...
Check charge	.27	...
Minimum balance to avoid fee	2,140.50	...
Minimum balance to open	1,295.77	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.23. NOW accounts in Ohio, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	95.6	89.2
Single-fee account[1]		
Percent offering	37.1	50.2
Monthly fee (low balance) ...	9.38	5.55
Minimum balance to avoid fee	1,445.93	518.59
Minimum balance to open	916.54	276.65
Single-fee, single-check-charge account[2]		
Percent offering	.0	33.9
Monthly fee (low balance) ...	...	7.55
Check charge	...	.19
Minimum balance to avoid fee	...	578.43
Minimum balance to open	...	280.84
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.24. NOW accounts in Oklahoma, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account[1]		
Percent offering	26.5	...
Monthly fee (low balance) ...	6.24	...
Minimum balance to avoid fee	1,786.18	...
Minimum balance to open	1,401.76	...
Single-fee, single-check-charge account[2]		
Percent offering	30.9	...
Monthly fee (low balance) ...	7.19	...
Check charge	.14	...
Minimum balance to avoid fee	1,377.29	...
Minimum balance to open	942.25	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.25. NOW accounts in Pennsylvania, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	61.5
Single-fee account[1]		
Percent offering	50.0	15.6
Monthly fee (low balance) ...	6.00	...
Minimum balance to avoid fee	1,218.93	...
Minimum balance to open	469.46	...
Single-fee, single-check-charge account[2]		
Percent offering	9.3	18.9
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.26. NOW accounts in South Dakota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	97.7	...
Single-fee account[1]		
Percent offering	35.9	...
Monthly fee (low balance) ...	9.94	...
Minimum balance to avoid fee	592.57	...
Minimum balance to open	384.05	...
Single-fee, single-check-charge account[2]		
Percent offering	49.8	...
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.27. NOW accounts in Tennessee, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	99.0	100.0
Single-fee account[1]		
Percent offering	46.8	58.2
Monthly fee (low balance) ...	7.42	...
Minimum balance to avoid fee	1,216.90	...
Minimum balance to open	590.73	...
Single-fee, single-check-charge account[2]		
Percent offering	32.1	28.8
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.28. NOW accounts in Texas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	72.6
Single-fee account[1]		
Percent offering	47.5	35.3
Monthly fee (low balance) ...	7.73	...
Minimum balance to avoid fee	1,319.64	...
Minimum balance to open	1,187.21	...
Single-fee, single-check-charge account[2]		
Percent offering	25.6	9.3
Monthly fee (low balance) ...	8.43	...
Check charge	.18	...
Minimum balance to avoid fee	1,104.67	...
Minimum balance to open	674.70	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.29. NOW accounts in Virginia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	89.2	...
Single-fee account[1]		
Percent offering	39.3	...
Monthly fee (low balance) ...	8.26	...
Minimum balance to avoid fee	843.77	...
Minimum balance to open	502.87	...
Single-fee, single-check-charge account[2]		
Percent offering	2.7	...
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	...
Minimum balance to open	...	...

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.

D.2.30. NOW accounts in Washington state, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	88.2
Single-fee account[1]		
Percent offering	59.7	77.5
Monthly fee (low balance) ...	8.26	5.11
Minimum balance to avoid fee	1,000.00	531.65
Minimum balance to open	157.41	482.91
Single-fee, single-check-charge account[2]		
Percent offering	9.3	.0
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.

D.2.31. NOW accounts in Wisconsin, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	95.1	100.0
Single-fee account[1]		
Percent offering	67.9	43.5
Monthly fee (low balance) ...	6.47	5.95
Minimum balance to avoid fee	720.25	905.74
Minimum balance to open	659.89	737.64
Single-fee, single-check-charge account[2]		
Percent offering	19.8	26.9
Monthly fee (low balance) ...	...	...
Check charge	...	...
Minimum balance to avoid fee	...	...
Minimum balance to open	...	...
No-fee account		
Percent offering	.0	.0
Minimum balance to open	...	...

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.