

Board of Governors of the Federal Reserve System



**Annual Report to the Congress
on Retail Fees and Services
of Depository Institutions**

June 1997

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Submitted to the Congress pursuant to section 1002 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 as amended by section 108 of the Riegle–Neal Interstate Banking and Branching Efficiency Act of 1994 and by section 2608 of the Economic Growth and Regulatory Paperwork Reduction Act of 1996

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Since the passage of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the Congress has required the Board of Governors of the Federal Reserve System to report annually on discernible changes in the cost and availability of certain retail banking services and on correlations, if any, between these changes and increases in deposit insurance premiums. The act further specified that these annual reports be based on annual surveys of samples of insured depository institutions that are representative in terms of size and location.

The Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 amended the requirements for the contents of the Board's report. The amendments require separate treatment of the trends in the cost and availability of retail banking services in each of several different regions, for each of several different size classes of institution, and, separately, for institutions that do and do not engage in multistate activities. To meet the additional requirements mandated by the Riegle-Neal act, the number of institutions surveyed was expanded substantially.

The requirements for the contents of the report were expanded again under a provision of the Economic Growth and Regulatory Paperwork Reduction Act of 1996. Under section 2608 of this act, the requirement that trends be reported by region was amended to require that they be reported for each state and for each consolidated metropolitan statistical area or primary metropolitan statistical area. This report is the first issued under the requirements of this act.¹

The surveys on which this report is based were conducted using large, randomly selected samples of depository institutions belonging either to BIF (the Bank Insurance Fund, whose participants are predominantly commercial banks) or SAIF (the Savings Association Insurance Fund, made up primarily of savings and loan associations). The samples were drawn so as to adequately represent different regions of the country and different sizes of institution. The results are population estimates, for the nation as a whole and for each of several subcategories of institution, of the availability

of a large number of retail banking services and the fees for such services.

The survey results (population estimates) applying to members of BIF are reported separately from those applying to members of SAIF. This distinction is made in part because of the numerous differences that exist between commercial banks and savings associations. The distinction is also required, however, to account for differences in insurance assessments that apply to members of the two funds.

Summary of General Findings

For the purposes of these reports, data on the fees and availability of retail services are obtained annually for the members of BIF and SAIF. In all, information on more than fifty measures of fees and service availability are reported here for members of each of the two insurance funds and for numerous subcategories of these institutions.

Although results differ by type of service, a few generalizations regarding the changes that occurred industrywide between 1995 and 1996 can be made. First, the availability of many of the retail services examined did not change appreciably between 1995 and 1996. Of those statistically significant changes that did occur, however, more than half were in the direction of greater availability rather than less availability. For members of BIF, about 60 percent of such changes were in the direction of greater availability, while for members of SAIF, about 70 percent were in this direction.

A substantial number of fees increased between 1995 and 1996, while a few declined. Of the nine cases of statistically significant changes in average fees reported for members of BIF, seven were increases. Of the eight cases reported for members of SAIF, seven also were increases. Of those cases involving a statistically significant change in the proportion of financial institutions charging for a given retail service, increases and decreases were about equal in number.

This report also compares the fees and availability of services at "single-state" and "multistate" banking organizations. Banks are designated as multistate if they are part of banking organizations that conduct banking operations in more than one state, while all other banks are designated as single-state. In most cases, the average fees charged by multistate organizations are significantly higher than those charged by single-state organizations. Statistical analyses designed to account for the role of locational and

¹ Under a sunset provision, these surveys will terminate with the report covering the year 2000.

other factors that might explain differences in the level of fees charged by banks also find significantly higher fees charged by multistate organizations.

Deposit Insurance Premiums and the Cost and Availability of Retail Banking Services

In general, deposit insurance assessment rates declined for members of both BIF and SAIF between the dates of the 1995 and 1996 surveys. Under the assessment system, each member institution of BIF and SAIF is assigned to one of nine assessment classifications based on the risk posed by the institution to its insurance fund. The following ranges of assessment rates on deposits were in effect at the time of the 1995 surveys (an institution's actual rate depended on its supervisory rating and capital position):

- For members of BIF: 0.04–0.31 percent
- For members of SAIF: 0.23–0.31 percent.

By the time of the 1996 surveys, assessment rates had declined, although not dramatically, for most members of the two funds. Thus, for the period examined in the present report, any observed increases in fees or reductions in service availability generally cannot be attributed to changes in deposit insurance assessments.

The Survey and Methodology

The two annual surveys that form the basis of this report were conducted with identical procedures.² For each category of retail banking service examined, the surveys collected data on fees and service availability from approximately 700 members of BIF and 350 members of SAIF. Because sample selection probabilities are, by design, not equal across regions or across sizes of institution, stratified random sampling was employed to obtain estimates of fees and service availability for the entire population of the two insurance funds (see appendix A for more details).

The information obtained from surveyed institutions on fees and availability covers the following items:

- Noninterest checking accounts
- NOW accounts
- Savings accounts
- Stop-payment orders
- Charges for checks and deposits involving insufficient funds
- Overdrafts
- Automated teller machines.

²Moebs Services, of Lake Bluff, Illinois, conducted the surveys.

The surveys were divided by product category and conducted by telephone on different dates to keep the length of the interviews manageable and to improve the accuracy of responses.

Estimated changes in the levels of fees and service availability are reported for the nation as a whole and for subsets of institutions according to the following two criteria: size of institution (large, medium-sized, and small) and whether or not the institution is part of a multistate banking organization.³

Average levels of fees and service availability prevailing at the time of the 1996 surveys are also reported for a large number of states and consolidated metropolitan statistical areas for which adequate data are available. Because data for individual states and metropolitan areas were not collected in the 1995 surveys, estimated changes in fees and service availability cannot be reported for them. Such estimates will be provided in next year's report.

Survey Results

Tables 1 through 5 cover noninterest checking accounts, NOW accounts, savings accounts, special fees, and automated teller machines respectively. Each table presents nationwide population estimates separately for banks and for savings associations regarding service availability and the levels of fees at the time of the 1995 and 1996 surveys, along with estimated changes in these values between the two surveys.

For each of tables 1 through 5, appendix B presents three additional tables of nationwide estimates of fee and service changes—one for each of the three institution size categories.

Tables 6 through 11 in the text present information relevant to the distinction between multistate and single-state banking organizations. Appendix C presents information on the average level of fees and services availability for individual states, and appendix D covers the same information for consolidated metropolitan statistical areas.

With the exception of the state and metropolitan area information presented in appendixes C and D, all tables present information on the statistical significance of differences between 1995 and 1996 in the percentage of institutions offering or charging for services and of differences between the two years in the average dollar values of fees and required balances. The levels of statistical significance indicated in the tables are the minimum probability that, given the change (or difference) obtained for sampled in-

³Large institutions are defined as those with assets of more than \$1 billion; medium-sized, between \$100 million and \$1 billion; and small, less than \$100 million.

stitutions, a change (not necessarily of the same magnitude but in the same direction) occurred for the entire population of such institutions.

The following discussion focuses on differences that are identified in the tables as statistically significant at a confidence level of at least 90 percent; the text refers to these selected differences as "statistically significant" or simply as "significant." Most of the other changes shown in the tables are not discussed in the text.

For most of the retail banking services in the survey, service availability is measured by the population estimate of the proportion of depository institutions that offer the service. In the case of noninterest checking accounts, NOW accounts, and savings accounts, population estimates of the average minimum balances needed to open these accounts may also be used to address the question of availability.

For most services, information on fees is presented in the form of population estimates of (1) the proportion of those depository institutions offering a service that charge for the service and (2) the average fee charged by the institutions that charge for the service. When the mix of fees for the service in question is quite diverse, as it is with noninterest checking accounts and NOW accounts, only fees associated with the most common mixes are reported.

Noninterest Checking Accounts

The proportion of members of BIF (hereafter, banks) and members of SAIF (hereafter, savings associations) offering various types of noninterest checking accounts and the fees and minimum balances associated with those accounts were surveyed in December 1995 and December 1996.

Industrywide estimates indicate that nearly all banks offered at least one type of noninterest checking account in both years, while about two-thirds of savings associations did so, with no significant changes over the period (table 1).

Noninterest checking accounts can differ considerably in terms of the nonchecking services provided with the account, the balances that depositors must maintain to qualify for various fee levels, and the mix of fees charged the account holder. Depository institutions can, and frequently do, offer more than one type of account. So that fee and availability figures may be compared systematically over time, three narrowly defined types of checking accounts are reported: (1) single-balance, single-fee accounts, (2) fee-only checking accounts, and (3) free checking accounts. Excluded from the list are noninterest checking accounts that entitle the account holder to a mix of services other than those associated with the checking account itself (the so-called club accounts) and checking accounts with relatively complicated balance structures and fee mixes.

A single-balance, single-fee account involves no fee if the account holder maintains a minimum balance; otherwise, the account holder incurs a single monthly fee. About one third of banks offered this account in 1995 and 1996, while the proportion of savings associations offering this account increased a statistically significant 7 percentage points, to about 21 percent (table 1). Significant increases in this percentage were also registered for large banks and for small savings associations (table B, 1.1 and 1.3). Industrywide, no significant change occurred in the fees or minimum balances associated with this account.

Fee-only checking is a noninterest checking account in which the customer is charged a monthly fee regardless of the account balance; a per-check charge may also be assessed, but not necessarily. Industrywide, the percentage of banks offering this account decreased about 11 percentage points between 1995 and 1996, to about 34 percent. Significant decreases in this percentage are also registered by medium-sized and small banks (table B, 1.2 and 1.3). Because this decrease follows a substantial increase observed in the previous year, no trend in the proportion of banks offering this account is apparent.

Industrywide, the average monthly fee associated with this account rose at banks a significant 41 cents, to about \$5 per month. The proportion of institutions levying a charge per check and the average charge for each check increased statistically significant amounts both at banks and savings associations between 1995 and 1996. The significant increases registered for the monthly fee at banks and for the per check charge at both banks and savings associations are all significantly greater than the roughly 3.3 percent increase in the consumer price index (CPI) during the twelve months between December 1995 and December 1996.⁴ Significant increases in the incidence and levels of these fees are also registered for several different size categories of banks and savings associations (table B, 1.1-3).

Free checking is a noninterest checking account that imposes no fees of any kind. The proportion of banks offering this account decreased a statistically significant 5 percentage points, to about 9 percent in 1996, while at savings associations it decreased a significant 9 percentage points, to about 12 percent. Significant decreases in this percentage

⁴In this context, the test for statistical significance refers to the difference between the 1996 average fee and the fee that would have existed had it risen no more than did the CPI in the same period. The CPI used is the urban index, all items.

1. Noninterest checking

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	97.7	97.8	.1	64.6	67.0	2.4
Single-balance, single-fee account¹						
Percent offering	29.4	32.9	3.5	14.4	21.1	6.7**
Monthly fee (low balance)	6.61	6.34	-.27	5.95	5.76	-.19
Minimum balance to avoid fee	479.22	480.26	1.04	383.61	424.54	40.93
Minimum balance to open	...	123.33	...	...	152.71	...
Fee-only checking²						
Percent offering	45.7	34.2	-11.5**	22.1	26.9	4.8
Monthly fee	4.61	5.02	.41**	4.04	4.13	.09
Check charge						
Percent charging	21.6	45.8	24.2**	29.3	55.7	26.4**
Average . . . . .	.23	.34	.11**	.25	.44	.19**
Minimum balance to open	81.62	82.15	.53	72.38	68.80	-3.58
Free checking³						
Percent offering	14.2	8.7	-5.5**	21.2	12.5	-8.7**
Minimum balance to open	...	62.71	...	...	...	...

NOTE. For percentages, change is measured in percentage points; for dollars, change is measured in dollars. Data on minimum balance to open were not collected on all accounts for 1995.

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 or not comparable across surveys.

** Significant at the 95 percent confidence level.

also occurred at large, medium-sized, and small institutions (table B, 1.1-3).

NOW Accounts

NOW (negotiable order of withdrawal) accounts are checking accounts that pay interest and often have fee structures that differ from those of noninterest checking accounts. NOW accounts were surveyed in December 1995 and December 1996. Over 95 percent of all banks offered NOW accounts in 1995 and 1996, while about 85 percent of savings associations did so, with no significant change during the period (table 2).

The surveys of NOW accounts covered three fee structures. In the first of these, a single-fee account, the institution charges no fee if the account holder maintains a minimum balance; otherwise, the institution levies one monthly

fee with no check charges. Industrywide, somewhat more than 40 percent of both banks and savings associations offered this account in 1996, an amount not significantly different from that registered for the previous year. The only significant industrywide change associated with this account was in the minimum balance required to avoid a monthly fee at savings associations; the minimum balance rose about \$200, to nearly \$800, and reflected the substantial increase registered for large savings associations (table B.2.1).

The second type of NOW account, the single-fee, single-check-charge account, differs from the first in that a below-minimum balance triggers check charges as well as a monthly fee. The proportion of institutions offering this account increased at banks a significant 7 percentage points,

2. NOW accounts

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	96.4	97.3	.9	84.9	84.8	-.1
Single-fee account¹						
Percent offering	43.9	44.0	.1	38.5	42.5	4.0
Monthly fee (low balance)	8.49	8.11	-.38	6.84	6.54	-.30
Minimum balance to avoid fee	1,069.54	1,078.78	9.24	597.83	783.33	185.50**
Minimum balance to open	...	653.72	...	...	365.15	...
Single-fee, single- check-charge account²						
Percent offering	16.1	22.7	6.6**	5.5	14.3	8.8**
Monthly fee (low balance)	5.95	6.30	.35	5.24	6.16	.92*
Check charge . . . . .	.22	.21	-.01	.22	.22	0.00
Minimum balance to avoid fee	1,064.25	1,102.83	38.58	764.04	666.45	-97.59
Minimum balance to open	...	722.26	...	...	268.30	...
No-fee account						
Percent offering . . . . .	.0	.0	.0	.0	1.0	1.0*
Minimum balance to open	...	...	...	...	...	...

NOTE. See general note to table 1.

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 or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

to about 23 percent; and at savings associations a significant 9 percentage points, to about 14 percent. Significant increases in this percentage were also observed for both medium-sized and small institutions (table B, 2.2 and 2.3). The only other significant change associated with this account, industrywide, was in the average monthly fee charged at savings associations. This fee increased about 90 cents, to somewhat more than \$6.⁵

The percentage of banks and savings associations offering NOW accounts that entail no fees—negligible in both

1995 and 1996—increased slightly at savings associations, mostly the small institutions (table B.2.3).

Savings Accounts

Savings accounts were surveyed in November 1995 and November 1996. Nearly all banks and savings associations offered some form of savings account in both 1995 and 1996 (table 3).

The survey covered four fee structures for savings accounts: (1) simple passbook, (2) no-fee passbook, (3) simple statement, and (4) no-fee statement. For the simple passbook account, the institution charges customers no fee

⁵This increase was significantly greater than the 3.3 percent increase in the CPI during the period.

3. Savings accounts

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	98.7	99.4	.7	98.5	97.2	-1.3
Simple passbook savings ¹						
Percent offering	36.6	36.1	-.5	39.6	39.7	.1
Monthly fee (low balance)	1.61	1.46	-.15	1.77	1.93	.16
Minimum balance to avoid fee	157.44	135.73	-21.71*	176.89	188.94	12.05
Minimum balance to open	81.86	88.36	6.50	81.22	104.78	23.56**
No-fee passbook savings						
Percent offering	17.4	29.2	11.8**	13.8	45.8	32.0**
Minimum balance to open	39.33	34.40	-4.93	58.76	74.96	16.20
Simple statement savings ¹						
Percent offering	48.3	43.9	-4.4	56.8	44.4	-12.4**
Monthly fee (low balance)	2.39	1.97	-.42**	2.33	2.10	-.23
Minimum balance to avoid fee	253.27	189.62	-63.65**	227.02	219.34	-7.68
Minimum balance to open	183.60	137.96	-45.64	135.63	114.59	-21.04
No-fee statement savings						
Percent offering	9.5	14.8	5.3**	10.1	18.9	8.8**
Minimum balance to open	40.02	50.42	10.40	39.68	247.03	207.35**

NOTE. See general note to table 1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

if they maintain a minimum balance and one monthly fee otherwise. Somewhat more than one-third of both banks and savings associations offered this account in the two years surveyed, with no significant change during the period. Industrywide, the only significant changes associated with this account were in the average minimum balance to avoid the monthly fee at banks, which decreased from \$157 in 1995 to \$136 in 1996, and in the average minimum balance to open the account at savings associations, which increased from \$81 in 1995 to \$105 in 1996. These significant changes are also found for large banks and for medium-sized savings associations (table B, 3.1 and 3.2).

The second type of savings account, the no-fee passbook account, requires no minimum balance to avoid service fees. The proportion of banks offering this account increased a significant 12 percentage points over the period, to about 30 percent, while the proportion of savings

associations offering the account increased a significant 32 percentage points, to 46 percent. Significant increases in this percentage also occurred at large and small banks and at all three sizes of savings association (table B, 3.1-3).

Like the simple passbook account, the simple statement account requires the holder to maintain a minimum balance to avoid a fee. Industrywide, the proportion of institutions offering this type of account was somewhat greater than 40 percent in 1996 for both banks and savings associations. This level represents a sharp decline from the 1995 level for savings associations, but it follows a substantial increase observed for the previous period; thus no longer-term change is apparent from the 1996 result.

Industrywide, the average monthly fee charged account holders with low balances decreased at banks a significant 42 cents, to about \$2, and the minimum balances required to avoid the fee decreased about \$64. Small banks

4. Special fees

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Stop-payment orders						
Percent charging	99.0	99.4	.4	100.0	100.0	.0
Average	13.68	13.68	.00	14.09	14.08	-.01
NSF checks¹						
Percent charging	100.0	100.0	.0	99.8	99.9	.1
Average	15.71	16.36	.65**	17.06	17.62	.56
Overdrafts²						
Percent charging	98.4	100.0	1.6**	99.3	99.4	.1
Average	15.67	16.28	.61**	16.75	17.53	.78**
Deposit items returned						
Percent charging	59.0	59.3	.3	78.2	80.5	2.3
Average	4.95	5.50	.55*	6.85	7.62	.77*

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

also showed significant declines in these two items (table B.3.3). The declines follow substantial increases observed between the 1994 and 1995 surveys, thus providing no evidence of a trend.

The proportion of institutions offering statement savings accounts that entail no fee increased industrywide a significant 5 percentage points at banks, to about 15 percent; and a significant 9 percentage points at saving associations, to about 20 percent. Similar increases were observed at small and medium-sized banks and at medium-sized and large savings associations. The minimum balance required to open the account at savings associations increased, however, a significant \$200, to about \$250 over the period. Significant increases in this item are also registered for small savings associations (table B.3.3).

Special Fees

Surveys of the fees that depository institutions charge for certain special functions were conducted in November 1995 and November 1996. The surveys collected information on both the incidence of fees and on the level of fees for stop-payment orders, NSF (not sufficient funds) checks, overdrafts, and deposit items returned. Virtually all banks and savings associations charged for stop-payment orders, NSF checks, and overdrafts in 1995 and 1996 (table 4).

Although the average charge for stop-payment orders remained constant during the period at both banks and savings associations, other fees tended to rise significantly. The charge at banks for both NSF checks and overdrafts rose more than 60 cents, to somewhat more than \$16, and the average charge at savings associations for overdrafts rose about 80 cents, to \$17.50. Medium-sized banks also showed significant increases in the average charge for both NSF checks and overdrafts (table B.4.2).

The proportion of institutions charging for deposit items returned remained relatively constant, at about 60 percent for banks and 80 percent for savings associations. The average charge, however, increased significant amounts at both types of institution: 55 cents at banks, to \$5.50, and nearly 80 cents at savings associations, to about \$7.60. Small banks also showed a significant increase in this fee (table B.4.3).⁶

ATM Services

The availability of services from automated teller machines (ATMs) and the level of associated fees were surveyed in

⁶Of all the increases in fees registered for banks and savings associations industrywide, only the increase observed at banks for deposit items returned is significantly greater than the increase in the CPI during the period.

5. Automated teller machines

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ..	79.6	72.9	-6.7**	68.5	73.2	4.7
Annual fee						
Percent charging ...	18.9	13.4	-5.5**	11.7	10.1	-1.6
Average	13.07	7.94	-5.13**	11.71	12.86	1.15
Card fee						
Percent charging ...	8.2	10.0	1.8	5.5	8.6	3.1
Average	5.29	4.89	-.40	4.53	3.00	-1.53*
Fee for transactions on us						
Withdrawals						
Percent charging ..	9.6	6.8	-2.8*	8.8	11.3	2.5
Average .....	.61	.59	-.02	.65	.86	.21**
Deposits						
Percent charging ..	4.2	2.1	-2.1*	3.0	7.2	4.2*
Average .....	...	...	...	...	.85	...
Balance inquiries						
Percent charging ..	5.2	4.4	-.8	8.0	11.2	3.2
Average .....	.81	.70	-.11	.61	.79	.18**
Fee for transactions on others						
Withdrawals						
Percent charging ..	85.3	79.8	-5.5**	83.1	79.2	-3.9
Average	1.03	1.10	.07**	.97	.98	.01
Deposits						
Percent charging ..	70.0	64.7	-5.3	62.7	66.5	3.8
Average	1.03	1.08	.05	.92	1.00	.08
Balance inquiries						
Percent charging ..	71.4	64.7	-6.7**	70.5	70.2	-.3
Average .....	.95	1.03	.08**	.88	.95	.07*

NOTE. See general note to table 1. Transactions in which the machine used is that of the customer's institution are called "on us."

... Data are insufficient to report or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

November 1995 and November 1996. Industrywide, the proportion of both banks and savings associations offering ATM services was somewhat greater than 70 percent in 1996 (table 5). The significant reduction registered for banks between 1995 and 1996 follows an increase of simi-

lar magnitude registered during the previous period. Thus, no long-term trend in availability is apparent.

The ATM survey requested data on yearly fees, fees for issuing the ATM card, and various types of transaction fees. ATM transactions cover deposits, with-

6. Noninterest checking at single-state and multistate banking organizations, 1996

Dollars except as noted

Service availability and account averages	Single-state (1)	Multistate (2)	Difference (2 - 1)
Percent offering	97.7	98.5	.8
Single-balance, single-fee account¹			
Percent offering	31.8	39.8	8.0**
Monthly fee (low balance)	6.18	7.15	.97**
Minimum balance to avoid fee	471.33	524.13	52.80
Minimum balance to open	120.44	137.54	17.10
Fee-only checking²			
Percent offering	31.8	48.6	16.8**
Monthly fee	4.98	5.17	.19
Check charge			
Percent charging	43.5	54.8	11.3*
Average .....	.33	.40	.07*
Minimum balance to open	83.05	78.74	-4.31
Free checking³			
Percent offering	8.7	8.5	-.2
Minimum balance to open .....	...	...	...

NOTE. For percentages, difference is measured in percentage points; for dollars, difference is measured in dollars. Single-state and multistate refer to the number of states in which the banking organization conducts banking operations.

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.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

drawals, and balance inquiries; the average fees for each type differ depending on whether the institution's customer uses the institution's ATM ("on us" transactions) or another institution's ATM ("on others" transactions).

ATM "surcharges" are becoming increasingly common. These charges are the fees levied directly on users at ATMs by ATM owners; typically, the users incurring the fee are those that do not maintain an account with the institution that owns the ATM. Data on these fees, not gathered for this year's report, will appear in next year's report.

Between 1995 and 1996, the proportion of banks charging an annual ATM fee decreased a significant 5.5 percentage points, to about 13 percent, and the average annual fee at banks declined about \$5, to \$8. Significant decreases in one or both of these items are also observed for small and medium-sized banks (table B, 5.2 and 5.3).

About 10 percent of banks and 9 percent of savings associations charged a card fee in connection with ATM services in 1996, and the average level of the fee at savings associations declined that year a significant \$1.50, to \$3.

As it has been in previous years, the industrywide incidence of fees for transactions "on us" was low in 1996, ranging between 2 and 7 percent at banks and between 7 and 11 percent at savings associations. Between 1995 and 1996, the proportion of banks charging for "on us" transactions decreased for withdrawals a significant 3 percentage points, to about 7 percent; and for balance inquiries about 2 percentage points, to 2 percent. These declines in incidence were particularly striking in the case of medium-sized banks (table B.5.2). For savings associations, however, the incidence of "on us" fees increased significantly in the case of deposits, from 3 percent in 1995 to about 7 percent in 1996. This increase appears to have been centered at

7. NOW accounts at single-state and multistate banking organizations, 1996

Dollars except as noted

Service availability and account averages	Single-state (1)	Multistate (2)	Difference (2 - 1)
Percent offering	97.9	93.4	-4.5**
Single-fee account¹			
Percent offering	43.1	49.4	6.3*
Monthly fee (low balance)	7.89	9.29	1.40**
Minimum balance to avoid fee	1,058.01	1,191.72	133.71*
Minimum balance to open	697.25	417.33	-279.92**
Single-fee, single-check-charge account²			
Percent offering	23.0	20.3	-2.7
Monthly fee (low balance)	6.16	7.29	1.13**
Check charge .....	.20	.27	.07**
Minimum balance to avoid fee	1,100.26	1,121.07	20.81
Minimum balance to open	747.46	543.81	-203.65*
No-fee account			
Percent offering .....	.0	.2	.2
Minimum balance to open .....	...	...	...

NOTE. See general note to table 6.

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 other charges.

... Data are insufficient to report.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

small savings associations, where the incidence of all "on us" transaction fees rose sharply (table B.5.3).

The level of "on us" fees did not change significantly at banks during the period, but they increased significantly at savings associations, from 65 cents in 1995 to 86 cents in 1996 in the case of withdrawals and from about 60 cents to about 80 cents in the case of balance inquiries. (Both of these increases are significantly greater than those accounted for by the increase in the CPI during the period.)

The industrywide incidence of fees in 1996 for transactions "on others" was much higher than for transactions "on us," ranging from 65 percent (for deposits and balance inquiries at banks) to 80 percent (for withdrawals at banks and savings associations). The proportion of banks charging for "on others" ATM transaction fees generally declined about 5 to 7 percentage points during the period. These moderate declines, however, follow much more substantial increases observed for the period between the 1994

and 1995 surveys. Thus, viewed from a longer perspective, the incidence of these fees has been on the rise at banks.

The average level of "on others" ATM transaction fees continued to rise at banks. Between the 1995 and 1996 surveys, the average charge for withdrawals and balance inquiries rose a significant 7 to 8 cents: to \$1.10 in the case of withdrawals and to \$1.03 in the case of balance inquiries, with the latter appearing to be particularly sharp at large banks (table B.5.1). The average charge for balance inquiries also increased significantly at savings associations, from 88 cents in 1995 to 95 cents in 1996.⁷

⁷The increases observed for balance inquiries at both banks and savings associations are significantly greater than the increase in the CPI during the period, while the increase observed for withdrawals at banks is not.

8. Savings accounts at single-state and multistate banking organizations, 1996

Dollars except as noted

Service availability and account averages	Single-state (1)	Multistate (2)	Difference (2 - 1)
Percent offering	99.4	99.7	.3
Simple passbook savings¹			
Percent offering	36.4	34.1	-2.3
Monthly fee (low balance)	1.38	2.00	.62**
Minimum balance to avoid fee	134.03	146.92	12.89
Minimum balance to open	88.01	90.67	2.66
No-fee passbook savings			
Percent offering	32.3	10.2	-22.1**
Minimum balance to open	29.17	136.20	107.03
Simple statement savings¹			
Percent offering	40.1	67.4	27.3**
Monthly fee (low balance)	1.87	2.32	.45**
Minimum balance to avoid fee	178.91	228.84	49.93
Minimum balance to open	137.44	139.85	2.41
No-fee statement savings			
Percent offering	15.7	9.1	-6.6**
Minimum balance to open	51.21	42.01	-9.20

NOTE. See general note to table 6.

** Significant at the 95 percent confidence level.

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

Comparisons between Single-State and Multistate Banking Organizations

Tables 6 through 10 present information relating to the distinction between single-state and multistate banking organizations. Banks are designated as multistate if they are part of banking organizations that conduct banking operations in more than one state, while all other banks are designated as single-state.⁸ This distinction treats one type of bank differently from the in-state and out-of-state distinction drawn in previous reports: Banks headquartered in the same state as the multistate banking organizations that own them were previously classified as in-state, but are now classified as multistate. In all other cases (which constitute the vast majority of banks in the sample), banks previously classified as in-state are now single-state, and banks previously classified as out-of-state are now multistate.

⁸Because multistate activity is much less common for savings associations than it is for banks, only information applying to banks is reported.

The change to a single-state vs. multistate comparison has been made (1) because of wording in recent amendments to the legislation requiring this report, which calls for a delineation between institutions according to engagement in "multistate activity" and (2) because analyses of the fee data have indicated that the fees charged by a bank owned by a multistate organization headquartered in the bank's state are more similar to the fees of other banks owned by multistate organizations than they are to banks that are not part of multistate organizations.

The tables comparing single-state to multistate banks present information on the same items as those found in tables 1 through 5. As was the case with the difference between the in-state and out-of-state banks discussed in previous reports, average fees reported for banks that were part of multistate organizations in 1996 were in most cases significantly higher than the average fees charged by banks that were not part of such organizations. Of the eighteen comparisons involving average fees, banks that were part of multistate organizations exhibited higher average

9. Special fees at single-state and multistate banking organizations, 1996

Dollars except as noted

Fee averages	Single-state (1)	Multistate (2)	Difference (2 - 1)
Stop-payment orders			
Percent charging	99.3	99.9	.6
Average	13.11	17.14	4.03**
NSF checks¹			
Percent charging	100.0	100.0	.0
Average	15.90	19.22	3.32**
Overdrafts²			
Percent charging	100.0	99.8	-.2
Average	15.82	19.11	3.29**
Deposit items returned			
Percent charging	57.9	68.2	10.3**
Average	5.39	6.07	.68

NOTE. See general note to table 6.

** Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

charges in all of them, with thirteen of the comparisons registering statistical significance.

Average fees charged for stop-payment orders, for example, were more than \$4 higher for the multistate category and more than \$3 higher in the case of NSF checks and overdrafts. These observed differences may be due to locational differences or other factors that correlate with the distinction between single-state and multistate banking operations. To follow up that possibility, regression analyses of the 1996 fee data were conducted to account for differences in the location of the bank and differences in the size of the bank. This analysis indicates that, even after accounting in detail for differences in the location of the bank (as indicated by data on the state or CMSA in which the bank is located) and size category of the bank, substantial differences in the fees charged by single-state and multistate banking organizations remain (table 11, which shows the results of these analyses as they apply to the special fees shown in table 4).

Comparisons of the incidence of fees, in contrast to their averages, tend to be fairly evenly divided between cases in which multistate organizations are more likely and less likely to charge a fee.

Fees and Service Availability by CMSA and by State

Appendix C presents information on fees and service availability for individual CMSAs, and appendix D presents the same information for individual states. Tables are not presented for those CMSAs and states in which too few institutions were surveyed to provide accurate information. Further, since data collected in the 1995 survey were not distinguished by CMSA and state, tables in appendixes C and D report only 1996 information. Annual changes by CMSA and by state will be included in next year's report.

10. Automated teller machines at single-state and multistate banking organizations, 1996

Dollars except as noted

Service availability and account averages	Single-state (1)	Multistate (2)	Difference (2 - 1)
Percent offering	69.5	93.9	24.4**
Annual fee			
Percent charging	12.8	15.9	3.1
Average	7.48	9.94	2.46**
Card fee			
Percent charging	11.0	5.6	-5.4**
Average	4.88	...	...
Fee for transactions on us			
Withdrawals			
Percent charging	6.8	6.8	.0
Average .....	.55	.88	.33*
Deposits			
Percent charging	2.3	1.2	-1.1
Average .....	...	...	...
Balance inquiries			
Percent charging	4.1	5.6	1.5
Average .....	.67	.82	.15
Fee for transactions on others			
Withdrawals			
Percent charging	79.4	81.7	2.3
Average	1.08	1.19	.11**
Deposits			
Percent charging	66.7	53.6	-13.1**
Average	1.06	1.28	.22
Balance inquiries			
Percent charging	64.1	67.5	3.4
Average	1.02	1.09	.07

NOTE. See general note to table 6. Transactions in which the machine used is that of the customer's institution are called "on us."

... Data are insufficient to report.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

11. Amount by which fees for special services at multistate banking organizations are higher (lower, -) than those at single-state banking organizations after controlling for size and location of institution, 1996

Dollars

Dependent variable	Multistate organization
Stop-payment orders	1.88**
NSF checks¹	1.64**
Overdrafts²	1.46**
Deposit items returned	.83**

NOTE. Ordinary-least-squares regression analysis.

1. NSF—Not sufficient funds.

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

** Significant at the 95 percent confidence level.

Appendix A: Design of the Survey

The data employed in this report were obtained through telephone interviews conducted by Moebs Services, of Lake Bluff, Illinois, under contract with the Board of Governors of the Federal Reserve System. Approximately 1,000 depository institutions were surveyed.

As in all surveys, errors in reporting are possible. To minimize these errors, all results obtained by trained interviewers were reviewed by one of two supervisors, each with extensive experience in the area of retail banking. A discrepancy or suspected error resulted in a second phone call to the surveyed institution. In addition, one out of every five surveyed institutions was called a second time to verify results.

The statistical design of the survey, developed for Moebs by George Easton, of Rutgers University, consists of a stratified systematic sample, treated as a stratified random sample. The country was divided into seven regions, and institutions were distributed among five size classes; these regions and size classes served as the strata. Because selection probabilities differ by region and size class, the inverse of the selection probabilities were employed as sampling weights. These weights were employed to obtain population estimates and their associated variances.

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Appendix B: Results by Size Category of Institution

B.1.1. Noninterest checking at large institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	86.2	94.0	7.8*	89.8	93.1	3.3
Single-balance, single-fee account¹						
Percent offering	40.3	54.0	13.7*	18.2	29.2	11.0
Monthly fee (low balance)	8.97	7.59	-1.38*	...	7.49	...
Minimum balance to avoid fee	674.21	553.81	-120.40	...	938.71	...
Minimum balance to open	...	89.86	...	...	316.48	...
Fee-only checking²						
Percent offering	63.2	56.8	-6.4	43.1	38.4	-4.7
Monthly fee	4.45	5.19	.74	4.52	4.60	.08
Check charge						
Percent charging	7.6	53.9	46.3**	...	65.6	...
Average .....	...	.46	...	...	.62	...
Minimum balance to open	52.34	56.18	3.84	56.93	57.75	.82
Free checking³						
Percent offering	14.8	5.7	-9.1**	35.8	19.8	-16.0*
Minimum balance to open	...	...	...	...	...	...

NOTE. For percentages, change is measured in percentage points; for dollars, change is measured in dollars. Data on minimum balance to open were not collected on all accounts for 1995.

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 or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.1.2. Noninterest checking at medium-sized institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	97.5	97.9	.4	69.3	78.0	8.7
Single-balance, single-fee account¹						
Percent offering	37.9	37.4	-.5	15.7	19.2	3.5
Monthly fee (low balance)	7.00	6.49	-.51	5.99	5.61	-.38
Minimum balance to avoid fee	489.91	515.67	25.76	377.51	385.79	8.28
Minimum balance to open	...	175.68	...	...	93.72	...
Fee-only checking²						
Percent offering	56.2	47.8	-8.4*	22.8	40.7	17.9**
Monthly fee	4.28	4.96	.68**	3.88	3.87	-.01
Check charge						
Percent charging	23.6	50.9	27.3**	29.4	62.2	32.8**
Average .....	.26	.38	.12**	...	.43	...
Minimum balance to open	83.19	79.46	-3.73	74.73	63.13	-11.60
Free checking³						
Percent offering	15.0	10.7	-4.3	22.7	13.9	-8.8**
Minimum balance to open	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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 or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.1.3. Noninterest checking at small institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	98.4	97.9	-.5	56.2	51.8	-4.4
Single-balance, single-fee account¹						
Percent offering	25.3	29.8	4.5	12.7	21.6	8.9**
Monthly fee (low balance)	6.16	6.13	-.03	5.67	5.49	-.18
Minimum balance to avoid fee	454.98	453.73	-1.25	329.37	342.98	13.61
Minimum balance to open	...	99.58	...	...	167.58	...
Fee-only checking²						
Percent offering	40.5	27.1	-13.4**	18.0	11.4	-6.6*
Monthly fee	4.79	5.04	.25	4.03	4.79	.76
Check charge						
Percent charging	21.2	41.0	19.8**	40.9	27.5	-13.4
Average .....	.22	.29	.07*	...	...	...
Minimum balance to open	83.36	87.72	4.36	75.76	94.98	19.22
Free checking³						
Percent offering	13.9	8.0	-5.9**	17.4	10.0	-7.4*
Minimum balance to open	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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 or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.2.1. NOW accounts at large institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ..	86.8	92.8	6.0	100.0	90.6	-9.4**
Single-fee account¹						
Percent offering	45.7	53.7	8.0	59.3	50.5	-8.8
Monthly fee						
(low balance) ...	10.81	10.12	-.69	8.19	7.70	-.49
Minimum balance						
to avoid fee	1,372.55	1,406.69	34.14	1,008.11	2,135.68	1,127.57*
Minimum balance						
to open .....	...	914.98	...	...	239.76	...
Single-fee, single- check-charge account²						
Percent offering	16.5	17.4	.9	6.8	8.2	1.4
Monthly fee						
(low balance) ...	6.67	8.44	1.77**	...	...	...
Check charge .....	.27	.35	.08	...	...	...
Minimum balance						
to avoid fee	1,311.73	1,624.97	313.24	...	...	...
Minimum balance						
to open .....	...	1,272.83	...	...	...	...
No-fee account						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance						
to open .....	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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 or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.2.2. NOW accounts at medium-sized institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ..	95.2	94.7	-.5	94.1	92.9	-1.2
Single-fee account¹						
Percent offering	50.8	48.6	-2.2	40.2	48.0	7.8
Monthly fee (low balance) ...	8.65	8.97	.32	7.16	6.50	-.66
Minimum balance to avoid fee	1,153.89	1,111.70	-42.19	589.15	670.40	81.25
Minimum balance to open .....	...	596.44	...	...	415.13	...
Single-fee, single- check-charge account²						
Percent offering	13.1	21.1	8.0**	4.4	17.1	12.7**
Monthly fee (low balance) ...	5.81	7.29	1.48**	...	5.87	...
Check charge .....	.23	.21	-.02	...	.23	...
Minimum balance to avoid fee	921.43	1,155.75	234.32**	...	679.92	...
Minimum balance to open .....	...	511.22	...	...	261.17	...
No-fee account						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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 or not comparable across surveys.

** Significant at the 95 percent confidence level.

B.2.3. NOW accounts at small institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ..	97.4	98.5	1.1	73.9	75.9	2.0
Single-fee account¹						
Percent offering	40.9	41.5	.6	33.6	35.9	2.3
Monthly fee (low balance) ...	8.25	7.56	-.69**	6.12	6.32	.20
Minimum balance to avoid fee	1,007.24	1,038.66	31.42	492.48	616.33	123.85
Minimum balance to open .....	...	660.99	...	...	328.62	...
Single-fee, single- check-charge account²						
Percent offering	17.3	23.6	6.3**	6.4	12.5	6.1*
Monthly fee (low balance) ...	5.95	5.85	-.10	...	6.33	...
Check charge .....	.21	.20	-.01	...	.20	...
Minimum balance to avoid fee	1,095.10	1,061.52	-33.58	...	557.99	...
Minimum balance to open .....	...	773.49	...	...	296.13	...
No-fee account						
Percent offering .....	.0	.0	.0	.0	2.3	2.3*
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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 or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.3.1. Savings accounts at large institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	90.7	97.6	6.9**	92.6	100.0	7.4
Simple passbook savings ¹						
Percent offering	29.8	36.9	7.1	41.7	53.8	12.1
Monthly fee (low balance) ...	2.07	2.43	.36	1.72	2.76	1.04**
Minimum balance						
to avoid fee	259.80	203.24	-56.56*	339.52	270.47	-69.05
Minimum balance to open ...	122.17	79.85	-42.32**	119.28	92.01	-27.27
No-fee passbook savings						
Percent offering	1.1	5.6	4.5*	.0	16.8	16.8**
Minimum balance to open ...	...	...	...	...	...	...
Simple statement savings ¹						
Percent offering	84.4	84.6	.2	88.3	83.1	-5.2
Monthly fee (low balance) ...	2.48	2.88	.40	2.34	2.76	.42
Minimum balance						
to avoid fee	289.49	282.61	-6.88	331.94	271.60	-60.34
Minimum balance to open ...	107.72	124.87	17.15	99.07	96.53	-2.54
No-fee statement savings						
Percent offering .....	.9	2.9	2.0	.6	9.3	8.7**
Minimum balance to open ...	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

... Data are insufficient to report or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.3.2. Savings accounts at medium-sized institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	99.0	98.4	-.6	99.4	99.7	.3
Simple passbook savings¹						
Percent offering	38.0	41.9	3.9	41.9	50.7	8.8
Monthly fee (low balance) ...	1.82	1.71	-.11	1.84	1.81	-.03
Minimum balance to avoid fee	170.29	152.77	-17.52	168.50	185.11	16.61
Minimum balance to open ...	87.65	106.58	18.93	85.77	123.01	37.24*
No-fee passbook savings						
Percent offering	12.8	17.6	4.8	12.0	35.0	23.0**
Minimum balance to open ...	72.73	55.77	-16.96	102.57	37.46	-65.11
Simple statement savings¹						
Percent offering	58.9	54.7	-4.2	61.8	54.9	-6.9
Monthly fee (low balance) ...	2.26	2.13	-.13	2.20	1.85	-.35*
Minimum balance to avoid fee	206.13	239.45	33.32	192.89	205.85	12.96
Minimum balance to open ...	99.89	151.57	51.68	93.27	131.72	38.45*
No-fee statement savings						
Percent offering	9.8	16.3	6.5**	10.0	27.2	17.2**
Minimum balance to open ...	44.59	74.31	29.72*	43.33	69.56	26.23

NOTE. See general note to table B.1.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.3.3. Savings accounts at small institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering	99.1	100.0	.9*	98.7	93.7	-5.0**
Simple passbook savings¹						
Percent offering	36.4	33.7	-2.7	37.2	23.4	-13.8**
Monthly fee (low balance) ...	1.50	1.27	-.23	1.71	1.66	-.05
Minimum balance to avoid fee	146.03	122.46	-23.57	154.36	143.49	-10.87
Minimum balance to open ...	77.53	79.49	1.96	69.73	69.36	-.37
No-fee passbook savings						
Percent offering	20.2	35.5	15.3**	17.8	66.3	48.5**
Minimum balance to open ...	30.95	25.09	-5.86	31.01	98.46	67.45**
Simple statement savings¹						
Percent offering	41.8	37.0	-4.8	47.2	21.5	-25.7**
Monthly fee (low balance) ...	2.45	1.75	-.70**	2.49	2.07	-.42
Minimum balance to avoid fee	277.15	146.12	-131.03**	238.01	198.84	-39.17
Minimum balance to open ...	237.43	131.36	-106.07**	194.63	86.34	-108.29**
No-fee statement savings						
Percent offering	9.9	14.9	5.0**	11.7	12.6	.9
Minimum balance to open ...	38.56	39.98	1.42	37.60	715.59	677.99**

NOTE. See general note to table B.1.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.4.1. Special fees at large institutions

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Stop-payment orders						
Percent charging	100.0	99.7	-.3	100.0	100.0	.0
Average	17.94	18.16	.22	15.88	15.95	.07
NSF checks¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average	20.03	20.29	.26	18.51	18.93	.42
Overdrafts²						
Percent charging	97.3	99.2	1.9	100.0	100.0	.0
Average	20.65	20.45	-.20	18.18	18.71	.53
Deposit items returned						
Percent charging	82.1	84.6	2.5	81.8	89.9	8.1
Average	5.53	5.76	.23	7.31	8.15	.84

NOTE. See general note to table B.1.1.

1. NSF—Not sufficient funds.

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

B.4.2. Special fees at medium-sized institutions

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Stop-payment orders						
Percent charging	100.0	98.6	-1.4**	100.0	100.0	.0
Average	15.92	16.13	.21	14.59	14.44	-.15
NSF checks¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average	17.99	18.97	.98**	17.51	18.03	.52
Overdrafts²						
Percent charging	98.5	100.0	1.5*	98.5	99.0	.5
Average	17.80	18.73	.93**	17.31	18.03	.72
Deposit items returned						
Percent charging	68.8	69.3	.5	79.3	82.4	3.1
Average	5.05	5.14	.09	6.63	7.57	.94

NOTE. See general note to table B.1.1.

1. NSF—Not sufficient funds.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.4.3. Special fees at small institutions

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Stop-payment orders						
Percent charging	98.5	99.7	1.2*	100.0	100.0	.0
Average	12.53	12.41	-.12	13.26	13.25	-.01
NSF checks¹						
Percent charging	100.0	100.0	.0	99.5	99.7	.2
Average	14.56	15.05	.49	16.35	16.84	.49
Overdrafts²						
Percent charging	98.5	100.0	1.5**	100.0	99.7	-.3
Average	14.48	15.01	.53	15.91	16.69	.78
Deposit items returned						
Percent charging	53.8	53.7	-.1	76.5	76.1	-.4
Average	4.85	5.68	.83*	7.01	7.55	.54

NOTE. See general note to table B.1.1.

* Significant at the 90 percent confidence level.

1. NSF—Not sufficient funds.

** Significant at the 95 percent confidence

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

B.5.1. Automated teller machines at large institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ...	95.3	96.3	1.0	88.2	95.9	7.7
Annual fee						
Percent charging	5.4	12.1	6.7	19.1	14.4	-4.7
Average .....	...	...	...	...	...	...
Card fee						
Percent charging .....	.3	3.3	3.0	9.5	0.0	-9.5**
Average .....	...	...	...	...	...	...
Fee for transactions on us						
Withdrawals						
Percent charging ...	8.7	9.8	1.1	6.2	12.7	6.5
Average .....	...	...	...	...	...	...
Deposits						
Percent charging ...	0.0	1.0	1.0	0.0	1.7	1.7
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging ...	6.6	6.1	-.5	0.0	9.7	9.7**
Average .....	...	...	...	...	...	...
Fee for transactions on others						
Withdrawals						
Percent charging ...	96.9	87.4	-9.5**	93.9	80.3	-13.6**
Average	1.18	1.24	.06	1.09	1.00	-.09
Deposits						
Percent charging ...	71.6	58.0	-13.6	77.3	60.7	-16.6
Average	1.23	1.15	-.08	1.16	1.63	.47
Balance inquiries						
Percent charging ...	85.9	77.4	-8.5	76.2	71.1	-5.1
Average .....	.95	1.20	.25**	.99	.88	-.11

NOTE. See general note to table B.1.1.
Transactions in which the machine used is that
of the customer's institution are called "on us."

...Data are insufficient to report or not
comparable across surveys.

** Significant at the 95 percent confidence
level.

B.5.2. Automated teller machines at medium-sized institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ...	95.7	97.6	1.9	87.1	86.5	-.6
Annual fee						
Percent charging	25.9	10.6	-15.3**	10.9	14.0	3.1
Average	11.93	9.00	-2.93**	12.33	14.14	1.81
Card fee						
Percent charging	7.6	10.0	2.4	5.6	9.9	4.3
Average .....	...	4.80	...	...	2.64	...
Fee for transactions on us						
Withdrawals						
Percent charging ...	7.0	2.4	-4.6**	10.3	4.5	-5.8*
Average .....	...	...	...	...	...	...
Deposits						
Percent charging ...	4.5	.7	-3.8**	4.7	4.6	-.1
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging ...	3.5	4.0	.5	11.3	4.6	-6.7*
Average .....	...	.92	...	.58	...	...
Fee for transactions on others						
Withdrawals						
Percent charging ...	86.4	83.1	-3.3	85.2	79.6	-5.6
Average	1.05	1.07	.02	.96	1.00	.04
Deposits						
Percent charging ...	73.8	70.2	-3.6	67.3	69.6	2.3
Average	1.04	1.09	.05	.87	.95	.08
Balance inquiries						
Percent charging ...	73.5	74.6	1.1	74.5	70.5	-4.0
Average .....	.96	1.03	.07	.88	.98	.10*

NOTE. See general note to table B.1.1. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.5.3. Automated teller machines at small institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
Percent offering ...	72.1	61.3	-10.8**	48.2	56.4	8.2
Annual fee						
Percent charging	16.1	15.3	-.8	10.9	2.9	-8.0**
Average	14.04	7.26	-6.78**	...	...	...
Card fee						
Percent charging	9.0	10.7	1.7	4.1	9.1	5.0
Average	5.50	4.93	-.57	...	...	...
Fee for transactions on us						
Withdrawals						
Percent charging ...	11.2	9.5	-1.7	7.2	22.3	15.1**
Average .....	.64	.54	-.10	...	...	...
Deposits						
Percent charging ...	4.4	3.2	-1.2	1.0	13.5	12.5**
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging ...	6.0	4.4	-1.6	5.3	22.3	17.0**
Average .....	...	...	...	...	...	...
Fee for transactions on others						
Withdrawals						
Percent charging ...	83.9	76.9	-7.0*	76.8	78.2	1.4
Average	1.01	1.11	.10	.94	.95	.01
Deposits						
Percent charging ...	67.8	62.2	-5.6	49.7	62.2	12.5
Average	1.02	1.07	.05	.90	.92	.02
Balance inquiries						
Percent charging ...	69.0	56.8	-12.2**	62.2	69.6	7.4
Average .....	.95	1.01	.06	.84	.93	.09

NOTE. See general note to table B.1.1. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report or not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

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
Percent offering	78.4	66.0
Single-balance, single-fee account¹		
Percent offering	51.9	6.8
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	44.1	32.7
Monthly fee .....	...	3.42
Check charge		
Percent charging .....	...	76.9
Average .....	...	...
Minimum balance to open	...	22.69
Free checking³		
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
Percent offering	81.9	80.0
Single-balance, single-fee account¹		
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	...
Fee-only checking²		
Percent offering	27.1	52.9
Monthly fee	6.38	...
Check charge		
Percent charging	57.9	...
Average .....	.28	...
Minimum balance to open	85.34	...
Free checking³		
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
Percent offering	87.2	...
Single-balance, single-fee account¹		
Percent offering	50.2	...
Monthly fee (low balance)	5.31	...
Minimum balance		
to avoid fee	460.31	...
Minimum balance to open	120.63	...
Fee-only checking²		
Percent offering	20.3	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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
Percent offering	100.0	75.5
Single-balance, single-fee account¹		
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
Fee-only checking²		
Percent offering	39.2	5.4
Monthly fee	6.76	...
Check charge		
Percent charging	36.7	...
Average .....	...	...
Minimum balance to open	274.77	...
Free checking³		
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
Percent offering	79.3	76.4
Single-balance, single-fee account¹		
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
Fee-only checking²		
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
Free checking³		
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
Percent offering	100.0	69.7
Single-balance, single-fee account¹		
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	...
Fee-only checking²		
Percent offering	33.1	47.3
Monthly fee .....	...	3.29
Check charge		
Percent charging .....	...	35.1
Average .....	...	...
Minimum balance to open	...	65.65
Free checking³		
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
Percent offering	95.6	39.8
Single-balance, single-fee account¹		
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	...
Fee-only checking²		
Percent offering	23.7	26.5
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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
Percent offering	100.0	39.3
Single-balance, single-fee account¹		
Percent offering	61.3	.0
Monthly fee (low balance)	4.67	...
Minimum balance		
to avoid fee	425.41	...
Minimum balance to open	95.90	...
Fee-only checking²		
Percent offering	33.7	19.6
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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
Percent offering	100.0	28.6
Single-balance, single-fee account¹		
Percent offering	37.8	.0
Monthly fee (low balance)	7.04	...
Minimum balance		
to avoid fee	572.78	...
Minimum balance to open	24.95	...
Fee-only checking²		
Percent offering	47.3	.0
Monthly fee	4.34	...
Check charge		
Percent charging	4.1	...
Average .....	...	...
Minimum balance to open	290.02	...
Free checking³		
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
Percent offering ..	100.0	94.7
Single-fee account¹		
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
Single-fee, single- check-charge account²		
Percent offering	22.0	14.4
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
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
Percent offering ..	99.2	100.0
Single-fee account¹		
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
Single-fee, single- check-charge account²		
Percent offering	23.2	30.8
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 .....	...	...

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
Percent offering ..	100.0	...
Single-fee account¹		
Percent offering	31.1	...
Monthly fee (low balance) ...	7.84	...
Minimum balance to avoid fee	647.34	...
Minimum balance to open	244.63	...
Single-fee, single- check-charge account²		
Percent offering .....	.0	...
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 .....	...	...

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
Percent offering ..	100.0	84.8
Single-fee account¹		
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
Single-fee, single- check-charge account²		
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	...
No-fee account		
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
Percent offering ..	75.1	99.1
Single-fee account¹		
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
Single-fee, single- check-charge account²		
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
No-fee account		
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
Percent offering ..	100.0	86.6
Single-fee account¹		
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	...
Single-fee, single- check-charge account²		
Percent offering	25.8	15.7
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 .....	...	...

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
Percent offering ..	86.0	100.0
Single-fee account¹		
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
Single-fee, single- check-charge account²		
Percent offering	9.6	.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 .....	...	...

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
Percent offering ..	100.0	...
Single-fee account¹		
Percent offering	68.9	...
Monthly fee		
(low balance) ...	8.45	...
Minimum balance		
to avoid fee	1,000.00	...
Minimum balance		
to open	85.89	...
Single-fee, single- check-charge account²		
Percent offering	11.7	...
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 .....	...	...

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
Percent offering ..	95.5	42.0
Single-fee account¹		
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	...
Single-fee, single- check-charge account²		
Percent offering .....	.0	14.2
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 .....	...	...

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
Percent offering	100.0	100.0
Simple passbook savings¹		
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
No-fee passbook savings		
Percent offering	9.0	4.4
Minimum balance to open ...	...	...
Simple statement savings¹		
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
No-fee statement savings		
Percent offering	22.4	.0
Minimum balance to open ...	...	...

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

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

... Data are insufficient to report.

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

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	93.0	100.0
Simple passbook savings¹		
Percent offering	30.8	.0
Monthly fee (low balance) ...	.96	...
Minimum balance		
to avoid fee	132.52	...
Minimum balance to open ...	117.08	...
No-fee passbook savings		
Percent offering .....	.0	.0
Minimum balance to open ...	...	...
Simple statement savings¹		
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	...
No-fee statement savings		
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
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	72.6	...
Monthly fee (low balance) ...	1.61	...
Minimum balance		
to avoid fee	90.25	...
Minimum balance to open ...	78.03	...
No-fee passbook savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	76.9	...
Monthly fee (low balance) ...	2.07	...
Minimum balance		
to avoid fee	109.62	...
Minimum balance to open ...	88.46	...
No-fee statement savings		
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
Percent offering	97.5	98.8
Simple passbook savings¹		
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
No-fee passbook savings		
Percent offering .....	.0	22.8
Minimum balance to open ...	...	...
Simple statement savings¹		
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
No-fee statement savings		
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
Percent offering	82.9	100.0
Simple passbook savings¹		
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
No-fee passbook savings		
Percent offering	4.6	33.6
Minimum balance to open ...	...	72.23
Simple statement savings¹		
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
No-fee statement savings		
Percent offering	4.6	13.9
Minimum balance to open ...	...	...

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

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

... Data are insufficient to report.

**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
Percent offering	100.0	80.8
Simple passbook savings¹		
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
No-fee passbook savings		
Percent offering .....	.0	56.4
Minimum balance to open ...	...	199.83
Simple statement savings¹		
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
No-fee statement savings		
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
Percent offering	100.0	100.0
Simple passbook savings¹		
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
No-fee passbook savings		
Percent offering .....	.0	10.7
Minimum balance to open ...	...	...
Simple statement savings¹		
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
No-fee statement savings		
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
Stop-payment orders		
Percent charging	87.0	100.0
Average	16.96	13.22
NSF checks¹		
Percent charging	100.0	100.0
Average	19.15	16.12
Overdrafts²		
Percent charging	100.0	100.0
Average	19.15	16.19
Deposit items returned		
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
Stop-payment orders		
Percent charging	100.0	100.0
Average	18.46	16.41
NSF checks¹		
Percent charging	100.0	100.0
Average	21.43	18.14
Overdrafts²		
Percent charging	100.0	100.0
Average	21.43	18.74
Deposit items returned		
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 insuf-
ficient 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
Stop-payment orders		
Percent charging	100.0	...
Average	17.29	...
NSF checks¹		
Percent charging	100.0	...
Average	19.36	...
Overdrafts²		
Percent charging	100.0	...
Average	19.36	...
Deposit items returned		
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
Stop-payment orders		
Percent charging	84.4	...
Average	17.84	...
NSF checks¹		
Percent charging	100.0	...
Average	17.10	...
Overdrafts²		
Percent charging	100.0	...
Average	17.10	...
Deposit items returned		
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
Stop-payment orders		
Percent charging	100.0	100.0
Average	10.69	11.02
NSF checks¹		
Percent charging	100.0	93.6
Average	15.35	13.46
Overdrafts²		
Percent charging	100.0	93.6
Average	15.35	12.74
Deposit items returned		
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
Stop-payment orders		
Percent charging	98.7	100.0
Average	14.09	14.39
NSF checks¹		
Percent charging	100.0	100.0
Average	17.07	18.87
Overdrafts²		
Percent charging	100.0	100.0
Average	17.70	18.79
Deposit items returned		
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
Stop-payment orders		
Percent charging	100.0	100.0
Average	15.03	12.29
NSF checks¹		
Percent charging	100.0	100.0
Average	25.38	22.43
Overdrafts²		
Percent charging	100.0	100.0
Average	25.53	22.43
Deposit items returned		
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
Stop-payment orders		
Percent charging	100.0	100.0
Average	10.46	9.55
NSF checks¹		
Percent charging	100.0	100.0
Average	14.61	11.86
Overdrafts²		
Percent charging	100.0	100.0
Average	14.61	11.41
Deposit items returned		
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
Percent offering ...	100.0	83.4
Annual fee		
Percent charging	16.3	.0
Average .....	...	...
Card fee		
Percent charging	29.3	7.3
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	2.6
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	13.0	2.6
Average .....	...	...
Fee for transactions on others		
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
Percent offering ...	100.0	85.6
Annual fee		
Percent charging .....	.0	5.6
Average .....	...	...
Card fee		
Percent charging	20.1	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	8.0	6.6
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	4.0	.0
Average .....	...	...
Fee for transactions on others		
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.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

...Data are insufficient to re-
port.

**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
Percent offering ...	56.9	...
Annual fee		
Percent charging	3.4	...
Average .....	...	...
Card fee		
Percent charging	9.4	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	3.4	...
Average .....	...	...
Deposits		
Percent charging ...	3.4	...
Average .....	...	...
Balance inquiries		
Percent charging ...	3.4	...
Average .....	...	...
Fee for transactions on others		
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.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

...Data are insufficient to re-
port.

**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
Percent offering ...	84.4	...
Annual fee		
Percent charging	70.3	...
Average	9.37	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
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.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

...Data are insufficient to re-
port.

**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
Percent offering ...	95.0	77.2
Annual fee		
Percent charging .....	.0	.0
Average .....	...	...
Card fee		
Percent charging	5.0	7.4
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	8.0	19.2
Average .....	...	...
Deposits		
Percent charging ...	5.9	19.2
Average .....	...	...
Balance inquiries		
Percent charging ...	8.0	19.2
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	61.3	100.0
Average	1.12	1.22
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	58.1	100.0
Average	1.07	1.21

NOTE. This CMSA lies entirely
within Calif.

...Data are insufficient to re-
port.

Transactions in which the ma-
chine used is that of the cus-
tomer'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
Percent offering ...	51.1	97.9
Annual fee		
Percent charging	13.8	9.0
Average .....	...	...
Card fee		
Percent charging	3.5	6.1
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	8.6	.0
Average .....	...	...
Deposits		
Percent charging ...	5.6	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	6.2	.0
Average .....	...	...
Fee for transactions on others		
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 re-
port.

Transactions in which the ma-
chine used is that of the cus-
tomer'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
Percent offering ...	94.5	49.1
Annual fee		
Percent charging	25.4	47.5
Average .....	...	...
Card fee		
Percent charging	15.7	20.3
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	.0
Average .....	...	...
Fee for transactions on others		
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
Percent offering ...	68.7	58.6
Annual fee		
Percent charging	2.2	.0
Average .....	...	...
Card fee		
Percent charging .....	.0	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	.0
Average .....	...	...
Fee for transactions on others		
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.

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

...Data are insufficient to report.

Appendix D: Results by State

D.1.1. Noninterest checking in Alabama, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	96.8	...
Single-balance, single-fee account¹		
Percent offering	14.0	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	36.5	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	2.3	...
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, 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.

D.1.2. Noninterest checking in Arizona, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	98.8	88.3
Single-balance, single-fee account¹		
Percent offering	60.4	10.1
Monthly fee (low balance)	6.51	...
Minimum balance		
to avoid fee	408.45	...
Minimum balance to open	142.54	...
Fee-only checking²		
Percent offering	26.1	10.1
Monthly fee	3.97	...
Check charge		
Percent charging	85.7	...
Average .....	...	...
Minimum balance to open	133.02	...
Free checking³		
Percent offering .....	.0	23.5
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, 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.

D.1.3. Noninterest checking in California, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	99.1	64.6
Single-balance, single-fee account¹		
Percent offering	56.7	37.0
Monthly fee (low balance)	8.11	6.76
Minimum balance		
to avoid fee	821.54	690.64
Minimum balance to open	247.25	279.24
Fee-only checking²		
Percent offering	33.8	9.7
Monthly fee	6.05	...
Check charge		
Percent charging	36.6	...
Average .....	.62	...
Minimum balance to open	243.29	...
Free checking³		
Percent offering .....	.0	12.0
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, 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.

D.1.4. Noninterest checking in Colorado, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	95.9	27.6
Single-balance, single-fee account¹		
Percent offering	40.3	27.6
Monthly fee (low balance)	5.46	...
Minimum balance to avoid fee	453.71	...
Minimum balance to open	138.05	...
Fee-only checking²		
Percent offering	13.0	.0
Monthly fee	6.66	...
Check charge		
Percent charging	19.3	...
Average .....	...	...
Minimum balance to open	71.70	...
Free checking³		
Percent offering	11.9	.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, 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.

D.1.5. Noninterest checking in Florida, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	52.3
Single-balance, single-fee account¹		
Percent offering	58.9	29.0
Monthly fee (low balance)	11.96	...
Minimum balance		
to avoid fee	666.95	...
Minimum balance to open	159.11	...
Fee-only checking²		
Percent offering	40.2	16.7
Monthly fee	6.18	...
Check charge		
Percent charging	50.0	...
Average .....	.38	...
Minimum balance to open	76.06	...
Free checking³		
Percent offering .....	.0	5.3
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, 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.

D.1.6. Noninterest checking in Georgia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	9.6	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	67.0	...
Monthly fee	6.20	...
Check charge		
Percent charging	34.8	...
Average .....	...	...
Minimum balance to open	116.01	...
Free checking³		
Percent offering	16.4	...
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, 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.

D.1.7. Noninterest checking in Iowa, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	26.4	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	8.1	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	1.5	...
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, 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.

D.1.8. Noninterest checking in Illinois, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	93.9	69.2
Single-balance, single-fee account¹		
Percent offering	33.1	26.9
Monthly fee (low balance)	5.45	...
Minimum balance		
to avoid fee	267.91	...
Minimum balance to open	90.08	...
Fee-only checking²		
Percent offering	34.4	29.0
Monthly fee	5.00	...
Check charge		
Percent charging	39.2	...
Average .....	.31	...
Minimum balance to open	55.01	...
Free checking³		
Percent offering	13.1	5.1
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, 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.

D.1.9. Noninterest checking in Indiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	56.5
Single-balance, single-fee account¹		
Percent offering	40.6	28.3
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	78.8	13.0
Monthly fee	4.85	...
Check charge		
Percent charging	44.6	...
Average .....	.40	...
Minimum balance to open	64.16	...
Free checking³		
Percent offering .....	.0	15.2
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, 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.

D.1.10. Noninterest checking in Kansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	94.1	...
Single-balance, single-fee account¹		
Percent offering	32.0	...
Monthly fee (low balance)	5.79	...
Minimum balance to avoid fee	440.39	...
Minimum balance to open	42.70	...
Fee-only checking²		
Percent offering	55.7	...
Monthly fee	4.52	...
Check charge		
Percent charging	48.8	...
Average .....	...	...
Minimum balance to open	49.98	...
Free checking³		
Percent offering	1.2	...
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, 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.

D.1.11. Noninterest checking in Kentucky, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	79.0
Single-balance, single-fee account¹		
Percent offering	51.8	41.7
Monthly fee (low balance)	6.82	...
Minimum balance to avoid fee	515.91	...
Minimum balance to open	75.76	...
Fee-only checking²		
Percent offering	46.1	31.0
Monthly fee	7.23	...
Check charge		
Percent charging	11.0	...
Average .....	...	...
Minimum balance to open	56.45	...
Free checking³		
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, 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.

D.1.12. Noninterest checking in Louisiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	94.8	30.8
Single-balance, single-fee account¹		
Percent offering	17.4	18.3
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	5.5	12.1
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	2.0	.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, 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.

D.1.13. Noninterest checking in Massachusetts, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	91.3	71.6
Single-balance, single-fee account¹		
Percent offering	66.0	5.7
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	58.6	36.1
Monthly fee	4.09	3.32
Check charge		
Percent charging	85.3	82.6
Average .....	...	.48
Minimum balance to open	45.66	24.48
Free checking³		
Percent offering .....	.0	23.5
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, 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.

D.1.14. Noninterest checking in Maryland, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	32.8
Single-balance, single-fee account¹		
Percent offering	31.7	.0
Monthly fee (low balance)	8.32	...
Minimum balance		
to avoid fee	716.41	...
Minimum balance to open	110.41	...
Fee-only checking²		
Percent offering	47.5	.0
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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, 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.

D.1.15. Noninterest checking in Minnesota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	19.8	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	27.5	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	4.8	...
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, 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.

D.1.16. Noninterest checking in Missouri, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	79.0
Single-balance, single-fee account¹		
Percent offering	13.9	33.5
Monthly fee (low balance)	5.49	...
Minimum balance to avoid fee	491.65	...
Minimum balance to open	86.54	...
Fee-only checking²		
Percent offering	27.1	14.3
Monthly fee	5.60	...
Check charge		
Percent charging	30.3	...
Average .....	...	...
Minimum balance to open	26.94	...
Free checking³		
Percent offering	7.3	.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, 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.

D.1.17. Noninterest checking in Mississippi, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	29.2	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	45.4	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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, 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.

D.1.18. Noninterest checking in Montana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	85.6	83.2
Single-balance, single-fee account¹		
Percent offering	19.2	16.0
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	48.1	50.3
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	14.5	.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, 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.

D.1.19. Noninterest checking in Nebraska, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	36.6	...
Monthly fee (low balance)	6.11	...
Minimum balance to avoid fee	316.44	...
Minimum balance to open	85.54	...
Fee-only checking²		
Percent offering	45.3	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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, 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.

D.1.20. Noninterest checking in New Jersey, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	82.3
Single-balance, single-fee account¹		
Percent offering	47.8	30.0
Monthly fee (low balance)	7.26	5.57
Minimum balance to avoid fee	629.28	403.89
Minimum balance to open	283.51	68.03
Fee-only checking²		
Percent offering	36.5	48.0
Monthly fee	3.65	3.01
Check charge		
Percent charging	63.8	66.9
Average .....	.43	.36
Minimum balance to open	73.56	77.48
Free checking³		
Percent offering	24.2	9.3
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, 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.

D.1.21. Noninterest checking in New Mexico, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	95.8	...
Monthly fee (low balance)	5.72	...
Minimum balance to avoid fee	435.43	...
Minimum balance to open	75.02	...
Fee-only checking²		
Percent offering	22.7	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
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, 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.

D.1.22. Noninterest checking in New York, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	76.9	85.2
Single-balance, single-fee account¹		
Percent offering	34.5	37.7
Monthly fee (low balance)	7.35	5.36
Minimum balance		
to avoid fee	719.54	743.63
Minimum balance to open	502.14	227.69
Fee-only checking²		
Percent offering	43.9	32.3
Monthly fee	4.61	3.22
Check charge		
Percent charging	50.3	81.1
Average .....	.40	.52
Minimum balance to open	8.66	28.63
Free checking³		
Percent offering .....	.0	26.8
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, 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.

D.1.23. Noninterest checking in Ohio, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	98.7	55.6
Single-balance, single-fee account¹		
Percent offering	27.2	22.8
Monthly fee (low balance)	5.74	...
Minimum balance to avoid fee	459.77	...
Minimum balance to open	258.80	...
Fee-only checking²		
Percent offering	38.5	22.4
Monthly fee	4.49	...
Check charge		
Percent charging	65.1	...
Average .....	.44	...
Minimum balance to open	12.65	...
Free checking³		
Percent offering	4.2	5.2
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, 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.

D.1.24. Noninterest checking in Oklahoma, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	20.2	...
Monthly fee (low balance)	5.83	...
Minimum balance to avoid fee	538.69	...
Minimum balance to open	100.02	...
Fee-only checking²		
Percent offering	44.4	...
Monthly fee	6.32	...
Check charge		
Percent charging	54.2	...
Average .....	...	...
Minimum balance to open	114.96	...
Free checking³		
Percent offering	12.0	...
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, 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.

D.1.25. Noninterest checking in Pennsylvania, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	50.6
Single-balance, single-fee account¹		
Percent offering	74.2	10.8
Monthly fee (low balance)	4.76	...
Minimum balance to avoid fee	290.70	...
Minimum balance to open	117.50	...
Fee-only checking²		
Percent offering	33.3	25.6
Monthly fee	3.48	3.75
Check charge		
Percent charging	61.8	52.0
Average .....	.45	...
Minimum balance to open	34.47	23.72
Free checking³		
Percent offering	3.2	16.3
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, 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.

D.1.26. Noninterest checking in South Dakota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	29.4	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	3.1	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	52.6	...
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, 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.

D.1.27. Noninterest checking in Tennessee, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	70.7
Single-balance, single-fee account¹		
Percent offering	28.0	44.7
Monthly fee (low balance)	7.62	...
Minimum balance to avoid fee	672.77	...
Minimum balance to open	80.71	...
Fee-only checking²		
Percent offering	51.3	.0
Monthly fee	6.36	...
Check charge		
Percent charging	53.2	...
Average .....	...	...
Minimum balance to open	94.94	...
Free checking³		
Percent offering .....	.0	13.0
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, 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.

D.1.28. Noninterest checking in Texas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	63.3
Single-balance, single-fee account¹		
Percent offering	20.6	17.9
Monthly fee (low balance)	7.84	...
Minimum balance		
to avoid fee	652.14	...
Minimum balance to open	172.34	...
Fee-only checking²		
Percent offering	25.7	36.0
Monthly fee	4.32	...
Check charge		
Percent charging	88.8	...
Average .....	.37	...
Minimum balance to open	127.26	...
Free checking³		
Percent offering	1.4	.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, 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.

D.1.29. Noninterest checking in Virginia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	45.2	...
Monthly fee (low balance)	5.59	...
Minimum balance to avoid fee	497.19	...
Minimum balance to open	62.71	...
Fee-only checking²		
Percent offering	18.2	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	26.8	...
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, 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.

D.1.30. Noninterest checking in Washington state, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	69.9
Single-balance, single-fee account¹		
Percent offering	71.0	19.5
Monthly fee (low balance)	4.61	...
Minimum balance		
to avoid fee	416.79	...
Minimum balance to open	132.48	...
Fee-only checking²		
Percent offering	25.2	39.8
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	16.5	40.7
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, 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.

D.1.31. Noninterest checking in Wisconsin, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	86.6
Single-balance, single-fee account¹		
Percent offering	18.1	8.3
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	30.0	31.0
Monthly fee	3.43	...
Check charge		
Percent charging	22.3	...
Average .....	...	...
Minimum balance to open	19.24	...
Free checking³		
Percent offering	14.4	14.4
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, 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.

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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
Percent offering	18.7	...
Monthly fee		
(low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
Single-fee, single- check-charge account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
Percent offering	13.1	...
Monthly fee		
(low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
Single-fee, single- check-charge account²		
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 account¹		
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 account²		
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 account¹		
Percent offering	29.8	...
Monthly fee		
(low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
Single-fee, single- check-charge account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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 account¹		
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 account²		
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.

D.3.1. Savings accounts in Arkansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	33.3	.0
Monthly fee (low balance) ...	1.16	...
Minimum balance		
to avoid fee	94.92	...
Minimum balance to open ...	97.79	...
No-fee passbook savings		
Percent offering	26.7	73.4
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	27.4	26.6
Monthly fee (low balance) ...	1.22	...
Minimum balance		
to avoid fee	105.22	...
Minimum balance to open ...	77.72	...
No-fee statement savings		
Percent offering	17.0	28.6
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.2. Savings accounts in California, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	99.1	99.3
Simple passbook savings¹		
Percent offering	64.3	49.4
Monthly fee (low balance) ...	1.76	2.38
Minimum balance		
to avoid fee	324.11	309.23
Minimum balance to open ...	202.22	151.89
No-fee passbook savings		
Percent offering	1.9	17.4
Minimum balance to open ...	...	89.18
Simple statement savings¹		
Percent offering	49.1	77.1
Monthly fee (low balance) ...	2.09	2.52
Minimum balance		
to avoid fee	395.84	309.58
Minimum balance to open ...	197.03	131.56
No-fee statement savings		
Percent offering	2.0	7.3
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.3. Savings accounts in Colorado, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	41.6	24.1
Monthly fee (low balance) ...	1.65	...
Minimum balance to avoid fee	86.22	...
Minimum balance to open ...	76.50	...
No-fee passbook savings		
Percent offering	25.6	14.4
Minimum balance to open ...	67.76	...
Simple statement savings¹		
Percent offering	40.6	7.4
Monthly fee (low balance) ...	2.34	...
Minimum balance to avoid fee	127.21	...
Minimum balance to open ...	95.26	...
No-fee statement savings		
Percent offering	8.6	54.2
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.4. Savings accounts in Florida, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	24.0	42.5
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	20.7	20.8
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	66.7	64.8
Monthly fee (low balance) ...	3.95	2.74
Minimum balance to avoid fee	412.18	274.71
Minimum balance to open ...	199.68	125.47
No-fee statement savings		
Percent offering	31.3	20.8
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.5. Savings accounts in Georgia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	42.4	...
Monthly fee (low balance) ...	2.33	...
Minimum balance		
to avoid fee	127.22	...
Minimum balance to open ...	108.26	...
No-fee passbook savings		
Percent offering	16.1	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	62.7	...
Monthly fee (low balance) ...	2.25	...
Minimum balance		
to avoid fee	125.48	...
Minimum balance to open ...	79.45	...
No-fee statement savings		
Percent offering	8.9	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.6. Savings accounts in Iowa, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	22.7	...
Monthly fee (low balance) ...	.42	...
Minimum balance		
to avoid fee	89.11	...
Minimum balance to open ...	36.91	...
No-fee passbook savings		
Percent offering	74.4	...
Minimum balance to open ...	13.40	...
Simple statement savings¹		
Percent offering	14.6	...
Monthly fee (low balance) ...	2.14	...
Minimum balance		
to avoid fee	98.95	...
Minimum balance to open ...	98.95	...
No-fee statement savings		
Percent offering	10.2	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.7. Savings accounts in Idaho, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹	...	...
Percent offering	21.8	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	56.5	...
Monthly fee (low balance) ...	1.49	...
Minimum balance		
to avoid fee	137.37	...
Minimum balance to open ...	108.50	...
No-fee statement savings		
Percent offering	21.7	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.8. Savings accounts in Illinois, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	37.7	63.5
Monthly fee (low balance) ...	1.35	1.66
Minimum balance		
to avoid fee	112.30	146.22
Minimum balance to open ...	65.05	151.12
No-fee passbook savings		
Percent offering	32.5	29.2
Minimum balance to open ...	25.39	33.34
Simple statement savings¹		
Percent offering	31.4	41.2
Monthly fee (low balance) ...	2.40	2.62
Minimum balance		
to avoid fee	259.04	141.80
Minimum balance to open ...	113.35	146.00
No-fee statement savings		
Percent offering	9.2	11.1
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.9. Savings accounts in Indiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	35.4	21.7
Monthly fee (low balance) ...	1.39	...
Minimum balance		
to avoid fee	150.81	...
Minimum balance to open ...	40.91	...
No-fee passbook savings		
Percent offering	30.2	49.1
Minimum balance to open ...	...	36.38
Simple statement savings¹		
Percent offering	43.6	36.3
Monthly fee (low balance) ...	1.77	...
Minimum balance		
to avoid fee	149.99	...
Minimum balance to open ...	89.01	...
No-fee statement savings		
Percent offering	5.0	57.1
Minimum balance to open ...	...	37.57

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

... Data are insufficient to report.

D.3.10. Savings accounts in Kansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	49.4	...
Monthly fee (low balance) ...	2.81	...
Minimum balance		
to avoid fee	221.59	...
Minimum balance to open ...	50.66	...
No-fee passbook savings		
Percent offering	40.6	...
Minimum balance to open ...	25.56	...
Simple statement savings¹		
Percent offering	16.9	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee statement savings		
Percent offering .....	.5	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.11. Savings accounts in Kentucky, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	96.9	100.0
Simple passbook savings ¹		
Percent offering	46.0	26.4
Monthly fee (low balance) ...	1.64	...
Minimum balance		
to avoid fee	146.75	...
Minimum balance to open ...	134.50	...
No-fee passbook savings		
Percent offering	17.5	54.1
Minimum balance to open ...	...	29.26
Simple statement savings ¹		
Percent offering	46.8	39.0
Monthly fee (low balance) ...	2.82	...
Minimum balance		
to avoid fee	199.47	...
Minimum balance to open ...	194.75	...
No-fee statement savings		
Percent offering	19.4	6.9
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.12. Savings accounts in Louisiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	42.4	35.1
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	18.2	55.2
Minimum balance to open ...	...	81.45
Simple statement savings¹		
Percent offering	52.8	29.1
Monthly fee (low balance) ...	1.63	...
Minimum balance to avoid fee	265.35	...
Minimum balance to open ...	73.97	...
No-fee statement savings		
Percent offering	13.7	24.9
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.13. Savings accounts in Massachusetts, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	83.1	100.0
Simple passbook savings¹		
Percent offering	21.9	50.8
Monthly fee (low balance) ...	...	1.25
Minimum balance		
to avoid fee .....	...	223.03
Minimum balance to open ...	...	75.50
No-fee passbook savings		
Percent offering	17.4	49.2
Minimum balance to open ...	...	18.90
Simple statement savings¹		
Percent offering	48.2	50.8
Monthly fee (low balance) ...	1.91	1.62
Minimum balance		
to avoid fee	190.47	205.40
Minimum balance to open ...	105.62	57.86
No-fee statement savings		
Percent offering	34.9	20.5
Minimum balance to open ...	...	10.00

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

...Data are insufficient to report.

D.3.14. Savings accounts in Minnesota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	34.6	...
Monthly fee (low balance) ...	1.11	...
Minimum balance		
to avoid fee	65.32	...
Minimum balance to open ...	65.32	...
No-fee passbook savings		
Percent offering	57.8	...
Minimum balance to open ...	16.63	...
Simple statement savings¹		
Percent offering	10.2	...
Monthly fee (low balance) ...	2.75	...
Minimum balance		
to avoid fee	97.43	...
Minimum balance to open ...	97.43	...
No-fee statement savings		
Percent offering	15.4	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.15. Savings accounts in Missouri, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	48.7	8.7
Monthly fee (low balance) ...	1.14	...
Minimum balance		
to avoid fee	150.53	...
Minimum balance to open ...	92.52	...
No-fee passbook savings		
Percent offering .....	.5	72.1
Minimum balance to open ...	...	59.65
Simple statement savings¹		
Percent offering	74.0	19.2
Monthly fee (low balance) ...	1.46	...
Minimum balance		
to avoid fee	130.98	...
Minimum balance to open ...	86.87	...
No-fee statement savings		
Percent offering	17.0	50.2
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.16. Savings accounts in Montana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings ¹		
Percent offering	24.3	46.8
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering .....	.0	12.7
Minimum balance to open ...	...	...
Simple statement savings ¹		
Percent offering	56.4	87.3
Monthly fee (low balance) ...	1.38	...
Minimum balance		
to avoid fee	100.00	...
Minimum balance to open ...	81.21	...
No-fee statement savings		
Percent offering	22.0	.0
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.17. Savings accounts in Nebraska, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	32.9	...
Monthly fee (low balance) ...	.86	...
Minimum balance		
to avoid fee	57.45	...
Minimum balance to open ...	57.45	...
No-fee passbook savings		
Percent offering	41.5	...
Minimum balance to open ...	41.17	...
Simple statement savings¹		
Percent offering	25.9	...
Monthly fee (low balance) ...	.98	...
Minimum balance		
to avoid fee	157.53	...
Minimum balance to open ...	95.64	...
No-fee statement savings		
Percent offering	18.0	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.18. Savings accounts in New Jersey, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	51.3	43.2
Monthly fee (low balance) ...	1.70	2.19
Minimum balance		
to avoid fee	120.21	218.69
Minimum balance to open ...	112.71	203.99
No-fee passbook savings		
Percent offering .....	.0	56.8
Minimum balance to open ...	...	37.06
Simple statement savings¹		
Percent offering	100.0	51.3
Monthly fee (low balance) ...	2.36	2.21
Minimum balance		
to avoid fee	659.66	200.02
Minimum balance to open ...	571.25	187.63
No-fee statement savings		
Percent offering .....	.0	10.3
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.19. Savings accounts in New Mexico, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	45.3	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	73.7	...
Monthly fee (low balance) ...	1.87	...
Minimum balance to avoid fee	111.34	...
Minimum balance to open ...	75.10	...
No-fee statement savings		
Percent offering	20.8	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.20. Savings accounts in New York, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	84.9	100.0
Simple passbook savings¹		
Percent offering	32.2	63.5
Monthly fee (low balance) ...	2.12	2.81
Minimum balance		
to avoid fee	238.43	288.69
Minimum balance to open ...	174.98	160.70
No-fee passbook savings		
Percent offering	26.4	34.7
Minimum balance to open ...	369.43	90.52
Simple statement savings¹		
Percent offering	41.0	58.5
Monthly fee (low balance) ...	2.63	3.11
Minimum balance		
to avoid fee	406.54	345.44
Minimum balance to open ...	314.98	192.48
No-fee statement savings		
Percent offering	28.6	23.5
Minimum balance to open ...	113.80	...

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

...Data are insufficient to report.

D.3.21. Savings accounts in Ohio, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	27.2	46.4
Monthly fee (low balance) ...	...	1.65
Minimum balance		
to avoid fee .....	...	83.19
Minimum balance to open ...	...	47.41
No-fee passbook savings		
Percent offering	44.5	53.6
Minimum balance to open ...	...	11.63
Simple statement savings¹		
Percent offering	48.4	33.2
Monthly fee (low balance) ...	1.58	...
Minimum balance		
to avoid fee	137.67	...
Minimum balance to open ...	104.21	...
No-fee statement savings		
Percent offering	9.1	29.4
Minimum balance to open ...	...	13.05

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

...Data are insufficient to report.

D.3.22. Savings accounts in Oklahoma, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	19.8	...
Monthly fee (low balance) ...	1.23	...
Minimum balance		
to avoid fee	73.04	...
Minimum balance to open ...	73.04	...
No-fee passbook savings		
Percent offering	37.6	...
Minimum balance to open ...	46.75	...
Simple statement savings¹		
Percent offering	42.7	...
Monthly fee (low balance) ...	1.66	...
Minimum balance		
to avoid fee	63.01	...
Minimum balance to open ...	70.11	...
No-fee statement savings		
Percent offering	25.3	...
Minimum balance to open ...	73.96	...

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

... Data are insufficient to report.

D.3.23. Savings accounts in Pennsylvania, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	88.9
Simple passbook savings¹		
Percent offering	52.5	22.4
Monthly fee (low balance) ...	1.72	2.25
Minimum balance		
to avoid fee	114.12	95.62
Minimum balance to open ...	76.94	71.38
No-fee passbook savings		
Percent offering	26.6	63.8
Minimum balance to open ...	31.86	154.59
Simple statement savings¹		
Percent offering	66.3	18.6
Monthly fee (low balance) ...	2.56	1.95
Minimum balance		
to avoid fee	240.18	145.35
Minimum balance to open ...	207.37	105.79
No-fee statement savings		
Percent offering	20.9	13.3
Minimum balance to open ...	61.77	...

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

...Data are insufficient to report.

D.3.24. Savings accounts in South Dakota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	4.2	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	62.2	...
Minimum balance to open ...	14.54	...
Simple statement savings¹		
Percent offering	7.3	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee statement savings		
Percent offering	32.1	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.25. Savings accounts in Tennessee, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	35.1	...
Monthly fee (low balance) ...	.82	...
Minimum balance		
to avoid fee	104.80	...
Minimum balance to open ...	50.80	...
No-fee passbook savings		
Percent offering	15.2	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	35.1	...
Monthly fee (low balance) ...	1.19	...
Minimum balance		
to avoid fee	424.52	...
Minimum balance to open ...	53.14	...
No-fee statement savings		
Percent offering	18.9	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.26. Savings accounts in Texas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	98.7	100.0
Simple passbook savings¹		
Percent offering	40.7	23.8
Monthly fee (low balance) ...	1.17	2.11
Minimum balance		
to avoid fee	145.72	105.83
Minimum balance to open ...	119.22	68.61
No-fee passbook savings		
Percent offering	9.7	9.7
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	74.4	56.5
Monthly fee (low balance) ...	2.19	2.68
Minimum balance		
to avoid fee	165.91	259.38
Minimum balance to open ...	126.11	115.30
No-fee statement savings		
Percent offering	4.0	26.3
Minimum balance to open ...	...	109.87

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

... Data are insufficient to report.

D.3.27. Savings accounts in Virginia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	3.0	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	14.4	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	82.6	...
Monthly fee (low balance) ...	1.47	...
Minimum balance to avoid fee	125.65	...
Minimum balance to open ...	57.07	...
No-fee statement savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.28. Savings accounts in Washington state, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	55.7	63.0
Monthly fee (low balance) ...	...	1.81
Minimum balance		
to avoid fee .....	...	103.23
Minimum balance to open ...	...	103.23
No-fee passbook savings		
Percent offering	17.0	37.0
Minimum balance to open ...	...	...
Simple Statement savings¹		
Percent offering	65.9	61.1
Monthly fee (low balance) ...	1.54	1.84
Minimum balance		
to avoid fee	134.64	104.86
Minimum balance to open ...	115.20	104.86
No-fee Statement savings		
Percent offering	17.0	13.2
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.29. Savings accounts in Wisconsin, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	60.6	50.3
Monthly fee (low balance) ...	.71	...
Minimum balance		
to avoid fee	46.61	...
Minimum balance to open ...	32.74	...
No-fee passbook savings		
Percent offering	16.8	49.7
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	31.7	50.3
Monthly fee (low balance) ...	.79	...
Minimum balance		
to avoid fee	54.44	...
Minimum balance to open ...	51.04	...
No-fee statement savings		
Percent offering	23.6	28.8
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.4.1. Special fees in Alabama, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	13.75	...
NSF checks¹		
Percent charging	100.0	...
Average	17.68	...
Overdrafts²		
Percent charging	100.0	...
Average	16.97	...
Deposit items returned		
Percent charging	71.8	...
Average	2.36	...

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

D.4.2. Special fees in Arkansas, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	13.86	15.21
NSF checks¹		
Percent charging	100.0	100.0
Average	15.37	17.00
Overdrafts²		
Percent charging	100.0	100.0
Average	16.02	17.00
Deposit items returned		
Percent charging	24.2	79.9
Average	7.85	...

1. NSF—Not sufficient funds.

...Data are insufficient to report.

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

D.4.3. Special fees in California, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	11.15	10.50
NSF checks¹		
Percent charging	100.0	96.8
Average	15.08	12.88
Overdrafts²		
Percent charging	100.0	96.8
Average	14.94	12.37
Deposit items returned		
Percent charging	93.9	93.5
Average	5.22	6.78

1. NSF—Not sufficient funds.

...Data are insufficient to report.

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

D.4.4. Special fees in Colorado, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	95.4	...
Average	14.78	...
NSF checks¹		
Percent charging	100.0	...
Average	15.55	...
Overdrafts²		
Percent charging	100.0	...
Average	15.79	...
Deposit items returned		
Percent charging	56.9	...
Average	5.21	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.5. Special fees in Florida, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	22.55	...
NSF checks¹		
Percent charging	100.0	...
Average	25.14	...
Overdrafts²		
Percent charging	100.0	...
Average	24.62	...
Deposit items returned		
Percent charging	70.8	...
Average	6.19	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.6. Special fees in Georgia, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	19.31	...
NSF checks¹		
Percent charging	100.0	...
Average	21.06	...
Overdrafts²		
Percent charging	100.0	...
Average	21.19	...
Deposit items returned		
Percent charging	51.1	...
Average	6.55	...

1. NSF—Not sufficient funds.

...Data are insufficient to

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

report.

D.4.7. Special fees in Iowa, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	10.46	...
NSF checks¹		
Percent charging	100.0	...
Average	12.46	...
Overdrafts²		
Percent charging	100.0	...
Average	14.43	...
Deposit items returned		
Percent charging	52.5	...
Average	5.33	...

1. NSF—Not sufficient funds.

...Data are insufficient to

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

report.

D.4.8. Special fees in Illinois, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	12.49	13.74
NSF checks¹		
Percent charging	100.0	100.0
Average	15.28	16.37
Overdrafts²		
Percent charging	100.0	100.0
Average	15.13	16.70
Deposit items returned		
Percent charging	27.4	54.3
Average	5.93	8.51

1. NSF—Not sufficient funds.

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

D.4.9. Special fees in Indiana, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	15.34	13.27
NSF checks¹		
Percent charging	100.0	100.0
Average	18.41	16.23
Overdrafts²		
Percent charging	100.0	100.0
Average	18.44	16.23
Deposit items returned		
Percent charging	82.7	58.1
Average	3.36	...

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

D.4.10. Special fees in Kansas, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	10.91	...
NSF checks¹		
Percent charging	100.0	...
Average	13.06	...
Overdrafts²		
Percent charging	100.0	...
Average	12.36	...
Deposit items returned		
Percent charging	78.9	...
Average	7.15	...

1. NSF—Not sufficient funds.

...Data are insufficient to report.

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

D.4.11. Special fees in Kentucky, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	13.01	...
NSF checks¹		
Percent charging	100.0	...
Average	18.69	...
Overdrafts²		
Percent charging	100.0	...
Average	18.69	...
Deposit items returned		
Percent charging	93.2	...
Average	2.97	...

1. NSF—Not sufficient funds.

...Data are insufficient to report.

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

D.4.12. Special fees in Louisiana, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	12.91	13.67
NSF checks¹		
Percent charging	100.0	100.0
Average	16.12	16.10
Overdrafts²		
Percent charging	100.0	100.0
Average	16.12	14.86
Deposit items returned		
Percent charging	51.9	74.9
Average	1.70	7.99

1. NSF—Not sufficient funds.

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

D.4.13. Special fees in Massachusetts, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	87.4	100.0
Average	16.90	12.68
NSF checks¹		
Percent charging	100.0	100.0
Average	18.65	15.41
Overdrafts²		
Percent charging	100.0	100.0
Average	18.65	15.60
Deposit items returned		
Percent charging	84.1	95.6
Average	5.32	6.02

1. NSF—Not sufficient funds.

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

D.4.14. Special fees in Minnesota, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	12.01	...
NSF checks¹		
Percent charging	100.0	...
Average	13.61	...
Overdrafts²		
Percent charging	100.0	...
Average	13.20	...
Deposit items returned		
Percent charging	54.6	...
Average	4.05	...

1. NSF—Not sufficient funds. ... Data are insufficient to

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

report.

D.4.15. Special fees in Missouri, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	94.6	100.0
Average	11.29	10.00
NSF checks¹		
Percent charging	100.0	100.0
Average	13.28	13.94
Overdrafts²		
Percent charging	100.0	100.0
Average	13.28	14.85
Deposit items returned		
Percent charging	60.0	57.5
Average	2.81	...

1. NSF—Not sufficient funds. ... Data are insufficient to

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

report.

D.4.16. Special fees in Mississippi, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	14.38	...
NSF checks¹		
Percent charging	100.0	...
Average	15.60	...
Overdrafts²		
Percent charging	100.0	...
Average	16.87	...
Deposit items returned		
Percent charging	59.8	...
Average .....	...	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.17. Special fees in Montana, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	10.09	...
NSF checks¹		
Percent charging	100.0	...
Average	13.14	...
Overdrafts²		
Percent charging	100.0	...
Average	12.82	...
Deposit items returned		
Percent charging	22.4	...
Average .....	...	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.18. Special fees in Nebraska, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	9.19	...
NSF checks¹		
Percent charging	100.0	...
Average	11.58	...
Overdrafts²		
Percent charging	100.0	...
Average	11.94	...
Deposit items returned		
Percent charging	45.3	...
Average	6.67	...

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

D.4.19. Special fees in New Jersey, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	14.75	15.27
NSF checks¹		
Percent charging	100.0	100.0
Average	21.73	22.56
Overdrafts²		
Percent charging	100.0	100.0
Average	21.73	22.56
Deposit items returned		
Percent charging	82.9	100.0
Average	8.90	12.58

1. NSF—Not sufficient funds.

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

D.4.20. Special fees in New York, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	98.8	100.0
Average	13.44	11.65
NSF checks¹		
Percent charging	100.0	100.0
Average	13.99	15.59
Overdrafts²		
Percent charging	100.0	100.0
Average	15.03	14.80
Deposit items returned		
Percent charging	98.8	98.5
Average	9.07	9.00

1. NSF—Not sufficient funds.

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

D.4.21. Special fees in Ohio, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	14.17	14.66
NSF checks¹		
Percent charging	100.0	100.0
Average	18.09	17.75
Overdrafts²		
Percent charging	100.0	100.0
Average	18.09	16.92
Deposit items returned		
Percent charging	62.0	87.9
Average	12.57	9.97

1. NSF—Not sufficient funds.

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

D.4.22. Special fees in Oklahoma, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	12.31	13.90
NSF checks¹		
Percent charging	100.0	100.0
Average	14.04	15.00
Overdrafts²		
Percent charging	100.0	100.0
Average	14.73	15.00
Deposit items returned		
Percent charging	43.4	79.8
Average	2.11	...

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

D.4.23. Special fees in Pennsylvania, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	96.8	100.0
Average	13.91	15.96
NSF checks¹		
Percent charging	100.0	100.0
Average	22.22	23.17
Overdrafts²		
Percent charging	100.0	100.0
Average	22.30	23.17
Deposit items returned		
Percent charging	79.8	91.6
Average	6.38	9.59

1. NSF—Not sufficient funds.

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

D.4.24. Special fees in Tennessee, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	14.17	14.21
NSF checks¹		
Percent charging	100.0	100.0
Average	16.55	17.68
Overdrafts²		
Percent charging	100.0	100.0
Average	16.55	17.68
Deposit items returned		
Percent charging	21.7	87.0
Average .....	...	...

1. NSF—Not sufficient funds.

...Data are insufficient to

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

report.

D.4.25. Special fees in Texas, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	16.29	17.33
NSF checks¹		
Percent charging	100.0	100.0
Average	18.96	19.18
Overdrafts²		
Percent charging	100.0	100.0
Average	18.05	18.74
Deposit items returned		
Percent charging	67.0	93.1
Average	4.34	5.19

1. NSF—Not sufficient funds.

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

D.4.26. Special fees in Virginia, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	19.08	...
NSF checks¹		
Percent charging	100.0	...
Average	22.66	...
Overdrafts²		
Percent charging	100.0	...
Average	23.51	...
Deposit items returned		
Percent charging	83.4	...
Average	4.87	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.27. Special fees in Washington state, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	13.04	13.39
NSF checks¹		
Percent charging	100.0	100.0
Average	15.11	14.02
Overdrafts²		
Percent charging	100.0	100.0
Average	15.11	14.02
Deposit items returned		
Percent charging	44.2	62.9
Average .....	...	7.95

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.28. Special fees in Wisconsin, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	11.40	11.24
NSF checks¹		
Percent charging	100.0	100.0
Average	13.64	15.11
Overdrafts²		
Percent charging	100.0	100.0
Average	13.67	15.44
Deposit items returned		
Percent charging	76.7	55.0
Average	5.79	8.22

1. NSF—Not sufficient funds.

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

D.4.29. Special fees in West Virginia, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	15.27	...
NSF checks¹		
Percent charging	100.0	...
Average	18.23	...
Overdrafts²		
Percent charging	100.0	...
Average	18.60	...
Deposit items returned		
Percent charging	71.7	...
Average	9.64	...

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

**D.5.1. Automated teller machines
in Alabama, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	57.7	...
Annual fee		
Percent charging	4.8	...
Average .....	...	...
Card fee		
Percent charging	4.8	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	4.8	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	90.1	...
Average	1.04	...
Deposits		
Percent charging ...	72.1	...
Average .....	...	...
Balance inquiries		
Percent charging ...	80.4	...
Average .....	...	...

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

... Data are insufficient to report.

**D.5.2. Automated teller machines
in Arkansas, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	62.1	80.1
Annual fee		
Percent charging	5.1	...
Average .....	...	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	2.5	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	2.5	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	74.8	...
Average	1.19	...
Deposits		
Percent charging ...	62.2	...
Average .....	...	...
Balance inquiries		
Percent charging ...	72.7	...
Average .....	.96	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

D.5.3. Automated teller machines in California, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	85.5	70.2
Annual fee		
Percent charging	2.6	.0
Average .....	...	...
Card fee		
Percent charging	2.2	4.2
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	3.5	10.1
Average .....	...	...
Deposits		
Percent charging ...	2.6	10.1
Average .....	...	...
Balance inquiries		
Percent charging ...	3.6	10.1
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	47.3	91.7
Average	1.09	1.27
Deposits		
Percent charging ...	...	100.0
Average .....	...	...
Balance inquiries		
Percent charging ...	44.3	86.1
Average	1.07	1.20

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

...Data are insufficient to
report.

**D.5.4. Automated teller machines
in Colorado, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	83.5	32.5
Annual fee		
Percent charging	62.0	...
Average	10.90	...
Card fee		
Percent charging	7.6	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	7.7	...
Average .....	...	...
Deposits		
Percent charging ...	7.7	...
Average .....	...	...
Balance inquiries		
Percent charging ...	7.7	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	84.5	...
Average	1.03	...
Deposits		
Percent charging ...	59.3	...
Average	1.25	...
Balance inquiries		
Percent charging ...	62.5	...
Average .....	.93	...

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

... Data are insufficient to report.

**D.5.5. Automated teller machines
in Florida, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	90.9	...
Annual fee		
Percent charging .....	.0	...
Average .....	...	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	3.6	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	15.8	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	97.4	...
Average	1.05	...
Deposits		
Percent charging ...	96.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	89.0	...
Average	1.00	...

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

... Data are insufficient to report.

**D.5.6. Automated teller machines
in Georgia, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	92.6	...
Annual fee		
Percent charging	1.9	...
Average .....	...	...
Card fee		
Percent charging	7.4	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	73.7	...
Average	1.68	...
Deposits		
Percent charging ...	84.0	...
Average	1.40	...
Balance inquiries		
Percent charging ...	66.9	...
Average	1.07	...

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

... Data are insufficient to report.

**D.5.7. Automated teller machines
in Iowa, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	85.6	87.6
Annual fee		
Percent charging	32.7	...
Average	9.26	...
Card fee		
Percent charging	27.2	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	37.8	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	12.1	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	64.6	...
Average .....	.80	...
Deposits		
Percent charging ...	43.6	...
Average .....	.88	...
Balance inquiries		
Percent charging ...	30.9	...
Average .....	.62	...

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

... Data are insufficient to
report.

**D.5.8. Automated teller machines
in Illinois, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	68.9	81.8
Annual fee		
Percent charging	8.7	11.8
Average .....	...	...
Card fee		
Percent charging	13.5	9.9
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	3.6	16.2
Average .....	...	...
Deposits		
Percent charging ...	.5	12.1
Average .....	...	...
Balance inquiries		
Percent charging ...	2.1	13.2
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	82.1	90.6
Average	1.04	.98
Deposits		
Percent charging ...	76.3	58.0
Average	1.04	.87
Balance inquiries		
Percent charging ...	78.6	84.3
Average .....	.99	.92

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

...Data are insufficient to
report.

**D.5.9. Automated teller machines
in Indiana, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	96.4	85.3
Annual fee		
Percent charging .....	.0	.0
Average .....	...	...
Card fee		
Percent charging .....	.0	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	34.4
Average .....	...	...
Deposits		
Percent charging ...	.0	17.2
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	34.4
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	97.0	68.1
Average	1.06	...
Deposits		
Percent charging ...	94.5	...
Average	1.11	...
Balance inquiries		
Percent charging ...	89.5	68.1
Average	1.09	...

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

... Data are insufficient to report.

**D.5.10. Automated teller machines
in Kansas, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	11.4	...
Annual fee		
Percent charging .....	...	...
Average .....	...	...
Card fee		
Percent charging .....	...	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	...	...
Average .....	...	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	...	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	...	...
Average .....	...	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	...	...
Average .....	...	...

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

... Data are insufficient to report.

**D.5.11. Automated teller machines
in Kentucky, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	100.0	50.0
Annual fee		
Percent charging .....	.0	...
Average .....	...	...
Card fee		
Percent charging	2.9	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	97.1	...
Average .....	.92	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	68.6	...
Average .....	...	...

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

... Data are insufficient to report.

**D.5.12. Automated teller machines
in Louisiana, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	61.3	46.2
Annual fee		
Percent charging	13.1	16.4
Average .....	...	...
Card fee		
Percent charging	13.1	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	4.4	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	81.0	59.1
Average	1.29	...
Deposits		
Percent charging ...	43.7	...
Average .....	...	...
Balance inquiries		
Percent charging ...	72.3	59.1
Average	1.12	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.13. Automated teller machines
in Massachusetts, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	100.0	85.0
Annual fee		
Percent charging	15.8	9.6
Average .....	...	...
Card fee		
Percent charging	28.4	5.7
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	7.5
Average .....	...	...
Deposits		
Percent charging ...	.0	5.5
Average .....	...	...
Balance inquiries		
Percent charging ...	12.6	7.5
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	84.1	85.2
Average	1.04	.88
Deposits		
Percent charging ...	44.0	72.3
Average .....	...	.95
Balance inquiries		
Percent charging ...	76.4	71.7
Average .....	.95	.99

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.14. Automated teller machines
in Minnesota, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	48.6	...
Annual fee		
Percent charging	14.3	...
Average .....	...	...
Card fee		
Percent charging	15.1	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	84.9	...
Average	1.00	...
Deposits		
Percent charging ...	62.9	...
Average .....	...	...
Balance inquiries		
Percent charging ...	72.5	...
Average .....	...	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.15. Automated teller machines
in Missouri, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	79.8	48.8
Annual fee		
Percent charging	15.8	...
Average .....	...	...
Card fee		
Percent charging	15.8	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	100.0	...
Average	1.16	...
Deposits		
Percent charging ...	94.6	...
Average	1.13	...
Balance inquiries		
Percent charging ...	78.9	...
Average	1.11	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.16. Automated teller machines
in Mississippi, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	61.4	...
Annual fee		
Percent charging .....	.0	...
Average .....	...	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	100.0	...
Average	1.07	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	100.0	...
Average	1.07	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.17. Automated teller machines
in Montana, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	71.9	...
Annual fee		
Percent charging	19.2	...
Average .....	...	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	100.0	...
Average	1.12	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	71.6	...
Average	1.11	...

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

...Data are insufficient to
report.

**D.5.18. Automated teller machines
in Nebraska, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	81.1	...
Annual fee		
Percent charging	12.1	...
Average .....	...	...
Card fee		
Percent charging	25.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	11.3	...
Average .....	...	...
Deposits		
Percent charging ...	11.3	...
Average .....	...	...
Balance inquiries		
Percent charging ...	11.3	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	74.3	...
Average	1.28	...
Deposits		
Percent charging ...	73.6	...
Average	1.25	...
Balance inquiries		
Percent charging ...	68.9	...
Average	1.26	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.19. Automated teller machines
in New Jersey, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	83.4	84.1
Annual fee		
Percent charging	17.6	6.2
Average .....	...	...
Card fee		
Percent charging .....	.0	13.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	10.6	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	5.4	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	94.8	55.8
Average .....	.85	...
Deposits		
Percent charging ...	87.7	84.8
Average .....	...	...
Balance inquiries		
Percent charging ...	77.1	55.8
Average .....	...	...

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

... Data are insufficient to report.

**D.5.20. Automated teller machines
in New York, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	63.1	97.0
Annual fee		
Percent charging	11.4	8.7
Average .....	...	...
Card fee		
Percent charging	2.6	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	12.9
Average .....	...	...
Deposits		
Percent charging ...	4.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	1.3	12.9
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	88.3	71.5
Average	1.08	.93
Deposits		
Percent charging ...	55.4	59.4
Average .....	.86	...
Balance inquiries		
Percent charging ...	85.3	58.0
Average .....	.85	.84

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

... Data are insufficient to report.

**D.5.21. Automated teller machines
in Ohio, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	71.2	80.1
Annual fee		
Percent charging .....	.0	3.5
Average .....	...	...
Card fee		
Percent charging .....	.0	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	19.6	15.0
Average .....	...	...
Deposits		
Percent charging ...	.0	16.7
Average .....	...	...
Balance inquiries		
Percent charging ...	4.7	16.4
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	92.4	89.4
Average .....	.88	.91
Deposits		
Percent charging ...	31.9	69.4
Average .....	.96	...
Balance inquiries		
Percent charging ...	49.1	84.5
Average	1.22	.81

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

... Data are insufficient to report.

**D.5.22. Automated teller machines
in Oklahoma, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	72.4	68.3
Annual fee		
Percent charging	42.0	...
Average .....	...	...
Card fee		
Percent charging	2.4	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	71.8	...
Average	1.00	...
Deposits		
Percent charging ...	75.2	...
Average	1.00	...
Balance inquiries		
Percent charging ...	71.8	...
Average .....	.99	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.23. Automated teller machines
in Pennsylvania, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	93.6	47.1
Annual fee		
Percent charging	28.8	35.8
Average	14.69	...
Card fee		
Percent charging	6.8	10.7
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	57.5	73.4
Average .....	.98	.70
Deposits		
Percent charging ...	48.4	52.8
Average	1.10	...
Balance inquiries		
Percent charging ...	39.8	52.8
Average	1.03	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.24. Automated teller machines
in Tennessee, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	64.2	71.2
Annual fee		
Percent charging	4.9	...
Average .....	...	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	91.3	...
Average	1.03	...
Deposits		
Percent charging ...	91.8	...
Average .....	...	...
Balance inquiries		
Percent charging ...	72.3	...
Average	1.00	...

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

... Data are insufficient to report.

**D.5.25. Automated teller machines
in Texas, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	63.3	80.9
Annual fee		
Percent charging	6.4	8.6
Average .....	...	...
Card fee		
Percent charging	11.4	24.3
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	1.3	16.4
Average .....	...	...
Deposits		
Percent charging ...	1.3	16.4
Average .....	...	...
Balance inquiries		
Percent charging ...	7.2	16.4
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	85.3	83.6
Average	1.02	.97
Deposits		
Percent charging ...	59.5	82.0
Average .....	.95	.97
Balance inquiries		
Percent charging ...	73.9	67.1
Average .....	.97	.97

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

... Data are insufficient to report.

**D.5.26. Automated teller machines
in Virginia, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	78.7	...
Annual fee		
Percent charging .....	.0	...
Average .....	...	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	5.4	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	78.9	...
Average	1.31	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	78.9	...
Average	1.31	...

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.27. Automated teller machines
in Washington state, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	100.0	87.6
Annual fee		
Percent charging .....	.0	.0
Average .....	...	...
Card fee		
Percent charging .....	.0	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	16.4
Average .....	...	...
Deposits		
Percent charging ...	.0	16.4
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	16.4
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	59.8	85.9
Average .....	.74	1.20
Deposits		
Percent charging ...	...	80.4
Average .....	...	...
Balance inquiries		
Percent charging ...	46.4	83.6
Average .....	...	1.20

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

...Data are insufficient to report.

**D.5.28. Automated teller machines
in Wisconsin, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	67.0	75.6
Annual fee		
Percent charging	24.8	22.6
Average	10.60	...
Card fee		
Percent charging	24.1	13.0
Average	7.52	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	12.7	12.7
Average .....	...	...
Deposits		
Percent charging ...	29.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	11.9	12.7
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	76.3	70.7
Average	1.24	...
Deposits		
Percent charging ...	24.9	58.0
Average .....	...	...
Balance inquiries		
Percent charging ...	36.4	51.7
Average .....	.89	...

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

... Data are insufficient to
report.

**D.5.29. Automated teller machines
in West Virginia, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	100.0	...
Annual fee		
Percent charging	44.2	...
Average .....	...	...
Card fee		
Percent charging	12.4	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	54.8	...
Average .....	...	...
Deposits		
Percent charging ...	38.5	...
Average .....	...	...
Balance inquiries		
Percent charging ...	54.8	...
Average .....	...	...

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

... Data are insufficient to report.