



## Family Prosperity Initiative

### Shopping For a Bank

Be smart. Shop around for the option that is best for you.

Bank	Account/ Card Name	Monthly Fee	Minimum Balance	Minimum Opening Deposit	How to waive monthly fees	ATM Fees	Overdraft Fees	Overdraft Protection Options	ID Required
Citizens Bank	One Deposit Checking	\$9.99	\$0	Any amount	1 deposit each statement period	\$0 for bank; \$3 for others	\$35/item paid; no fee if item is less than \$5; \$30 if overdrawn for 5 days	\$12/transfer from savings or line of credit (costs \$30/year)	Picture ID
Bank of America	Core Checking Account	\$12	\$1500 to avoid fee	\$25	1 deposit of at least \$250 OR minimum balance of \$1500 OR student under 23	\$0 for bank; \$2.50 for others	\$35/item paid; and \$35 if overdrawn for 5 days	\$12/transfer from savings or another checking account	Picture ID
Santander	Simply Right Checking	\$10	\$0	\$25	One transaction per month	\$0 for bank; \$3 for others	\$35/item paid	Bank will cover transaction and charge \$35 fee	Picture ID
Metro Credit Union	Free Checking	\$0	\$0	\$30	There isn't one!	\$0 for bank; \$3 for others	\$32/check; debit/ATM declined	\$32/item paid	Many options including MA ID