

Board of Governors of the Federal Reserve System



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

July 2000

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

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.

Provisions of the Riegle–Neal Interstate Banking and Branching Efficiency Act of 1994 and the Economic Growth and Regulatory Paperwork Reduction Act of 1996 expanded the required contents of the report to include separate treatment of the trends in the cost and availability of retail banking services for each state; for each consolidated metropolitan statistical area or primary metropolitan statistical area; for each of several different size classes of institution; and for institutions that do and do not engage in multistate activities.

This report is based on the two most recent annual surveys, which were conducted in June 1998 and June 1999. As with all the preceding surveys, these used large, randomly selected samples of depository institutions belonging either to BIF (the Bank Insurance Fund, whose members are predominantly commercial banks and are hereafter called banks) or SAIF (the Savings Association Insurance Fund, whose members are predominantly savings and loan associations and are hereafter called savings 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 banks are reported separately from those applying to savings associations. This distinction is made in part because of the differences that exist between commercial banks and savings associations. The distinction is also required, however, to account for differences in insurance assessments that have traditionally applied to members of the two funds.

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.

Summary of General Findings

Although results on availability and fees differ by type of service, a few generalizations can be made regarding industrywide changes between 1998 and 1999. First, of the many measures of *service availability* tracked by the study at each of the two types of institution, about one in five changed a statistically significant amount between 1998 and 1999. All of the significant changes in availability at savings associations and about half of those at banks were in the direction of more availability.¹

The study collected two types of data for *fees* at each of the two types of institution: the level (the average amount charged by those institutions that charge the fee) and the incidence (the percentage of institutions charging the fee). Over the twelve months between the two surveys, the level of fees at banks increased significantly in nine of the twenty-one cases examined and declined in two of them, while, at savings associations, fees increased significantly in two of seventeen cases examined and declined in one of them.

At banks, incidence changed significantly for nine of the fourteen fees examined, and six of the nine changes were decreases. At savings associations, incidence changed significantly for six of the fourteen fees, and four of these were decreases. As it did between 1997 and 1998, the incidence of surcharges for the use of automated teller machines (ATMs) increased at both banks and savings associations.

This report also compares the fees and availability of services at “multistate” and “single-state” banking organizations. Banks are designated as

1. All tables in these reports flag the changes that were statistically significant at the 90 percent and 95 percent confidence levels. The confidence levels are the minimum probabilities that, given the change obtained for sampled institutions, a change (not necessarily of the same magnitude but in the same direction) occurred for the entire population of such institutions.

The discussion covers differences that are identified in the tables as statistically significant, referring to them as such or simply as “significant.” Most of the other changes shown in the tables are not discussed in the text.

multistate if they are part of organizations that conduct banking operations in more than one state; all other banks are designated as single-state. In a majority of cases, the average fees charged by multistate organizations were significantly higher than those charged by single-state organizations. Significantly higher fees at multistate organizations were also found in statistical analyses designed to account for the role of location and of other factors in fee setting.

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

To determine the deposit insurance premiums (measured as a percentage of deposits) that institutions pay into BIF and SAIF, each institution is assigned to one of nine assessment classifications based on the risk posed by the institution to its insurance fund. By the time of the 1998 survey, all institutions were subject to a schedule of assessments that ranged from 0 to 27 basis points (0 to 0.27 percent). The 1998 schedule of assessments remained unchanged in 1999.

The Financing Corporation (FICO) also levies an assessment on banks and savings associations to cover the interest on bonds used to finance the resolution of financial institution failures dating from the late 1980s. In 1999, FICO assessments were little changed from their 1998 values, which were somewhat more than 1 basis point for banks and about 6 basis points for savings associations.

Because of the low and virtually constant assessment rates for most financial institutions during 1998 and 1999, any observed increases in fees or reductions in service availability between the 1998 and 1999 surveys would not be attributable to changes in deposit insurance assessments.

The Survey and Methodology

Identical procedures were used for the 1998 and 1999 surveys that form the basis of this report.² For each category of retail banking service examined, the surveys collected data on fees and service availability from about 700 members of BIF and about 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 surveys were divided by product category and conducted by telephone on different dates in June of each year to keep the length of the interviews manageable and to improve the accuracy of responses. The surveys covered the following services and associated fees:

- Noninterest checking accounts (table 1)
- NOW accounts (table 2)
- Savings accounts (table 3)
- Stop-payment orders (table 4)
- Checks and deposits involving insufficient funds (table 4)
- Overdrafts (table 4)
- Automated teller machines (table 5).

Tables 6 through 10 report the data on these items according to whether the institution is multistate or single-state. Appendixes report the data on the above items by institution size (appendix B), by consolidated metropolitan statistical area (appendix C), and by state (appendix D).³

Survey Results

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

For most services, fees are reported in terms 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 diverse, as it is with noninterest checking accounts and NOW accounts,

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

³ In this report, large institutions are those with assets of more than \$1 billion; medium-sized, from \$100 million to \$1 billion; and small, less than \$100 million. In appendix C, the areas reported are those in which the number of institutions in the samples was sufficient to yield accurate information.

fees associated with only the most common mixes are reported.

package accounts) and checking accounts with relatively complicated balance structures and fee mixes (the so-called tiered accounts).

Noninterest Checking Accounts

Nearly all banks offered at least one type of noninterest checking account in both years, while the proportion of savings associations offering noninterest checking remained at about 70 percent during the period (table 1).

Noninterest checking accounts can differ considerably in terms of the nonchecking services provided with the account, the balance 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 fees and availability may be compared systematically over time, three narrowly defined types of checking account are reported: (1) single balance, single fee, (2) fee only, and (3) free. 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

Single Balance, Single Fee

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. The proportion of banks offering this account increased a statistically significant 5 percentage points, to about 40 percent in 1999, while the proportion of savings associations offering the account was about 21 percent in 1999 and did not change a statistically significant amount. The increase observed for banks was centered primarily on small institutions (table B.1.3).

At banks, the average monthly fee charged account holders who failed to maintain the required minimum balance decreased a significant 28 cents, to \$6.15, in 1999. This decrease was also centered on small banks (table B.1.3), and because it follows a somewhat larger increase for the period between 1997 and 1998, it does not appear

1. Noninterest checking accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.5	97.4	-1.1	71.7	71.4	-.3
<i>Single-balance, single-fee account¹</i>						
Percent offering	35.6	40.6	5.0*	24.3	21.4	-2.9
Monthly fee (low balance)	6.43	6.15	-.28*	5.94	6.00	.06
Minimum balance to avoid fee	498.61	515.62	17.01	410.97	419.68	8.71
Minimum balance to open	115.01	103.65	-11.36	101.42	129.87	28.45
<i>Fee-only account²</i>						
Percent offering	36.3	38.9	2.6	24.0	24.6	.6
Monthly fee	4.73	5.17	.44**	4.97	4.30	-.67
Check charge						
Percent charging	45.0	38.0	-7.0*	19.1	31.3	12.2*
Average .....	.40	.40	.00	.31	.42	.11
Minimum balance to open	76.34	65.20	-11.14	119.97	53.98	-65.99*
<i>Free account³</i>						
Percent offering	17.3	10.8	-6.5**	23.4	30.0	6.6*
Minimum balance to open	42.82	41.60	-1.22	40.55	51.08	10.53

NOTE. For percentages, change is measured in percentage points; for dollars, change is measured in dollars.

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.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

to constitute a long-term trend. The fee did not change significantly at savings associations, and the minimum balances associated with this account did not change significantly at either banks or savings associations.

Fee Only

A fee-only checking account is a noninterest account in which the customer incurs a monthly fee regardless of the account balance; a per-check charge may also be assessed, but not necessarily. About 40 percent of banks and about 25 percent of savings associations offered this account in 1999, about the same proportions as in 1998.

At banks, the average monthly fee charged depositors increased a significant 44 cents, to \$5.17. This increase, which was centered on medium-sized institutions (table B.1.2), is significantly greater than the increase in the consumer price index (CPI) during the twelve-month period between the dates of the two surveys.⁴ Among the banks offering this account, the proportion that

levied a per check charge declined a significant 7 percentage points, to 38 percent, while the percentage for savings associations increased a significant 12 percentage points, to about 31 percent. The increase observed for medium-sized savings associations was particularly large (table B.1.2). The only other significant change associated with this account was in the minimum balance required to open the account at savings associations, which declined \$66, to \$54.

Free

Free checking is a noninterest checking account that imposes no fees of any kind. The proportion of banks offering this account decreased about 7 percentage points, to about 11 percent, while the proportion of savings associations increased about 7 percentage points, to 30 percent. The minimum balance to open the account at either banks or savings associations did not change significantly during the period.

4. In this context, the test for statistical significance refers to the difference between the 1999 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.

2. NOW accounts

Dollars except as noted

NOW Accounts

NOW (negotiable order of withdrawal) accounts are checking accounts that pay interest and often

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	94.3	95.7	1.4	88.4	87.4	-1.0
<i>Single-fee account¹</i>						
Percent offering	50.8	54.2	3.4	50.2	49.3	-.9
Monthly fee (low balance)	8.07	8.39	.32	6.64	6.94	.30
Minimum balance to avoid fee	1,109.02	1,060.37	-48.65	644.91	744.28	99.37
Minimum balance to open	616.12	641.34	25.22	286.56	349.50	62.94
<i>Single-fee, single-check-charge account²</i>						
Percent offering	15.8	12.2	-3.6*	7.6	8.2	.6
Monthly fee (low balance)	6.30	6.48	.18	5.25	4.71	-.54
Check charge .....	.21	.20	-.01	.25	.24	-.01
Minimum balance to avoid fee	1,070.56	1,086.89	16.33	768.66	690.25	-78.41
Minimum balance to open	723.64	783.58	59.94	181.87	211.70	29.83
<i>No-fee account</i>						
Percent offering .....	.1	.5	.4	.6	3.0	2.4**
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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

have fee structures that differ from those of noninterest checking accounts. The proportion of banks and savings associations offering NOW accounts did not change markedly between 1998 and 1999 (table 2).

The surveys of NOW accounts covered three fee structures: (1) single fee, (2) single fee, single check charge, and (3) no fee.

Single Fee

In the 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 charge. The proportion of banks offering this account was about 55 percent in 1999, while the proportion of savings associations offering the account was about 50 percent. There were no significant changes associated with this account between the surveys.

Single Fee, Single Check Charge

In the single-fee, single-check-charge account, a below-minimum balance triggers check charges

as well as a monthly fee. This type of account is relatively rare, with only 12 percent of banks and 8 percent of savings associations offering it in 1999. The only significant change associated with the account was in the proportion of banks offering it, which declined about 4 percentage points.

No Fee

The percentage of banks and savings associations offering no-fee NOW accounts was negligible in both 1998 and 1999. The proportion of savings associations offering the account increased a significant 2.4 percentage points, however, to about 3 percent.

Savings Accounts

Nearly all banks and savings associations offered some form of savings account in both 1998 and 1999 (table 3).

The survey covered statement savings accounts and passbook savings accounts separately. In passbook accounts, transactions and balances are recorded in a passbook kept by the account holder;

3. Savings accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	99.3	99.7	.4	98.8	99.6	.8
<i>Simple passbook account</i> ¹						
Percent offering	32.6	26.5	-6.1**	38.4	37.1	-1.3
Monthly fee (low balance)	1.72	1.93	.21	2.39	2.23	-.16
Minimum balance to avoid fee	143.75	139.04	-4.71	169.03	184.50	15.47
Minimum balance to open	87.54	80.65	-6.89	113.71	92.00	-21.71
<i>No-fee passbook account</i>						
Percent offering	28.2	24.9	-3.3	41.1	43.0	1.9
Minimum balance to open	40.57	28.22	-12.35	38.75	41.86	3.11
<i>Simple statement account</i> ¹						
Percent offering	43.2	43.0	-.2	41.6	48.3	6.7*
Monthly fee (low balance)	2.25	2.31	.06	2.54	2.42	-.12
Minimum balance to avoid fee	197.27	199.95	2.68	233.95	192.96	-40.99
Minimum balance to open	107.66	98.87	-8.79	187.46	109.29	-78.17**
<i>No-fee statement account</i>						
Percent offering	15.1	18.6	3.5*	23.0	20.3	-2.7
Minimum balance to open	43.71	53.49	9.78	251.28	66.97	-184.31

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.

in statement accounts, periodic statements of balances and recent activity are mailed to account holders. Excluded from the survey of savings accounts are money market deposit accounts, which typically require higher minimum deposits to open, offer higher interest rates, and impose some additional restrictions.

The survey covered two fee structures for savings accounts: simple and no-fee.

Simple Passbook

In a simple passbook account, the institution charges customers no fee if they maintain at least a minimum balance and one monthly fee otherwise. The proportion of banks offering this account declined a significant 6 percentage points, to about 27 percent, with significant reductions also observed for large and medium-sized banks (tables B.3.1 and B.3.2). No other significant changes associated with this account were observed.

No-Fee Passbook

The no-fee passbook account imposes no fees regardless of the account balance. About 25 per-

cent of banks and 43 percent of savings associations offered this account in 1999, and no significant changes were associated with this account during the period.

Simple Statement

The simple statement account requires the holder to maintain a minimum balance to avoid a fee. The proportion of banks offering this account remained stable at about 43 percent during the period, while the proportion of savings associations offering the account increased a significant 7 percentage points, to about 48 percent, in 1999. The only significant change with regard to this account was in the minimum balance required to open the account at savings associations, which declined about \$78, to about \$110.

No-Fee Statement

The proportion of banks offering no-fee statement accounts increased a significant 3.5 percentage points, to about 19 percent, in 1999, while the proportion of savings associations offering the account was about 20 percent in 1999, with no significant change observed from the pre-

4. Special fees

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	99.7	99.9	.2	99.8	99.6	-.2
Average fee	14.35	15.29	.94**	14.74	15.28	.54
<i>NSF checks¹</i>						
Percent charging	100.0	99.9	-.1	100.0	99.7	-.3
Average fee	16.96	17.71	.75**	17.98	18.80	.82**
<i>Overdrafts²</i>						
Percent charging	98.0	99.9	1.9**	96.6	97.6	1.0
Average fee	16.65	17.45	.80**	17.82	18.97	1.15**
<i>Deposit items returned</i>						
Percent charging	61.7	57.1	-4.6*	78.3	78.6	.3
Average fee	5.49	6.28	.79**	7.84	7.65	-.19

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.

vious year. The observed increase in the case of banks was centered primarily at small banks (table B.3.3). No other significant change associated with this account occurred during the period.

Special Fees

The surveys collected information on the incidence and level of fees for four special functions:

(1) stop-payment orders, (2) NSF (not sufficient funds) checks, (3) overdrafts, and (4) deposit items returned.

Nearly all banks and savings associations charged for stop-payment orders, NSF checks, and overdrafts in both 1998 and 1999. The

proportion of institutions charging for deposit items returned was 57 percent for banks and 79 percent for savings associations in 1999, with the proportion at banks representing a significant decrease of about 5 percentage points from the previous year. This observed reduction centered on medium-sized banks (table 4.1.2) and follows an increase of a similar magnitude observed between the 1997 and 1998 surveys; thus, it does not appear to represent a trend.

Average fees rose significantly for all four fee categories at banks, with increases ranging from 75 cents (for NSF checks) to 94 cents (for stop-payment orders). Average fees also rose significantly at savings associations for NSF checks (82 cents) and overdrafts (\$1.15).

5. Automated teller machines

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	86.5	87.3	.8	76.5	75.2	-1.3
<i>Annual fee</i>						
Percent charging	15.1	17.4	2.3	16.6	7.9	-8.7**
Average	13.12	7.90	-5.22**	14.56	8.10	-6.46**
<i>Card fee</i>						
Percent charging	5.4	8.0	2.6*	3.7	3.9	.2
Average	4.56	4.58	.02	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging	6.4	6.4	.0	3.9	2.1	-1.8
Average .....	.68	.54	-.14	.85	...	...
<i>Deposits</i>						
Percent charging	5.2	2.3	-2.9**	1.4	.3	-1.1
Average .....	.71	.65	-.06	...	...	...
<i>Balance inquiries</i>						
Percent charging	5.7	3.3	-2.4**	4.6	3.4	-1.2
Average .....	.67	.70	.03	.88	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging	74.5	72.3	-2.2	77.6	70.3	-7.3*
Average	1.10	1.17	.07**	1.05	1.11	.06
<i>Deposits</i>						
Percent charging	70.7	49.1	-21.6**	66.7	50.8	-15.9**
Average	1.10	1.26	.16**	1.07	1.05	-.02
<i>Balance inquiries</i>						
Percent charging	63.2	41.9	-21.3**	61.2	48.1	-13.1**
Average	1.06	1.12	.06*	.99	1.00	.01
<i>Surcharge</i>						
Percent charging	77.9	82.9	5.0**	56.8	70.2	13.4**
Average	1.20	1.26	.06**	1.15	1.18	.03

NOTE. See general note to table 1. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM surcharge is a fee imposed by

the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

For banks, the fee increases for stop payment orders and deposit items returned were significantly greater than the increase in the CPI for the period, while for savings associations, the fee increase for overdrafts was significantly greater than the increase in the CPI. The increases at banks were primarily at large and small institutions, while the significant fee increases at savings associations centered on medium-sized institutions (tables B.4.1-B.4.3).

ATM Services

About 87 percent of banks and about 75 percent of savings associations offered automated teller machine services in 1999, levels that did not change significantly from the 1998 survey.

The ATM portion of the survey collected data on yearly fees, fees for issuing an ATM card, surcharges, and various other types of transaction fees. Surcharges are the fees levied by ATM owners on users of their ATMs who are “noncustomers”—users who do not maintain an account with the institution that owns the ATM.

ATM transactions cover deposits, withdrawals, and balance inquiries; the average fee for each type of transaction depends on whether the institution’s depositor uses the institution’s ATM (“on us” transactions) or another institution’s ATM (“on others” transactions).

Annual Fee

The proportion of savings associations charging an annual fee for ATM services declined significantly, from about 17 percent in 1998 to about 8 percent in 1999. By institution size, the proportion also declined significantly at large and medium-sized savings associations (tables B.5.1 and B.5.2). The proportion of banks charging the fee in 1999 was about 17 percent and had not changed significantly.

Among the institutions charging an annual fee, the average amount declined significantly (at banks, from about \$13 to about \$8, and at savings associations from about \$14.50 to about \$8.) Significant reductions in average annual fees are also observed for small and medium-sized institutions (tables B.5.2 and B.5.3).

Card Fee

In 1999, only about 8 percent of banks and 4 percent of savings associations charged a fee

to issue an ATM card, but the figure for banks represents a significant increase of nearly 3 percentage points from 1998. The average fee did not change significantly at banks, and the number of savings associations charging a card fee was too small to report estimates of the average level.

“On Us” Fees

In 1999, as in previous years, the incidence of fees for various “on us” transactions was low, ranging between 2 percent and 7 percent of banks and between 0 percent and 4 percent of savings associations. At banks, the already small incidence of “on us” fees in 1998 declined even further in 1999, to 2 percent in the case of deposits and to 3 percent in the case of balance inquiries. Significant reductions are also observed for small banks (table B.5.3). At banks, average “on us” fees ranged from about 55 cents to 70 cents in 1999,

6. Noninterest checking accounts at single-state and multistate banking organizations, 1999

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	97.1	99.3	2.2**
<i>Single-balance, single-fee account¹</i>			
Percent offering	38.3	55.1	16.8**
Monthly fee (low balance)	5.90	7.23	1.33**
Minimum balance to avoid fee .	506.94	552.70	45.76
Minimum balance to open	106.52	91.41	-15.11
<i>Fee-only account²</i>			
Percent offering	34.9	63.5	28.6**
Monthly fee	5.20	5.08	-.12
Check charge			
Percent charging	34.9	48.3	13.4**
Average .....	.33	.57	.24**
Minimum balance to open	67.86	56.15	-11.71**
<i>Free account³</i>			
Percent offering	9.4	19.4	10.0**
Minimum balance to open .....	...	56.03	...

NOTE. For percentages, change is measured in percentage points; for dollars, change is measured in dollars.

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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

with no significant changes from the previous year.

In the case of savings associations, too few institutions charged these fees to provide reliable information on the level of fees charged.

"On Others" Fees

In 1999, as in the past, the incidence of fees for transactions "on others" was much higher than for transactions "on us," ranging between 42 percent and 73 percent of banks and between 48 percent and 70 percent of savings associations.

In the period between the surveys, the estimated incidence of "on others" fees decreased significantly, particularly in the case of deposits and balance inquiries. In the case of deposits "on others," the number of surveyed institutions claiming to allow this type of transaction or providing unambiguous information on it has declined substantially. Thus, the registered reduction in the incidences of this fee may mask a more complicated picture.

7. NOW accounts at single-state and multistate banking organizations, 1999

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	95.6	96.5	.9
<i>Single-fee account</i> ¹			
Percent offering	55.0	49.1	-5.9
Monthly fee (low balance)	8.21	9.62	1.41**
Minimum balance to avoid fee	1,009.05	1,413.79	404.74**
Minimum balance to open	672.04	429.91	-242.13**
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	12.3	11.9	-.4
Monthly fee (low balance)	6.49	6.41	-.08
Check charge .....	.19	.27	.08**
Minimum balance to avoid fee	1,105.83	967.03	-138.80
Minimum balance to open	838.29	437.34	-400.95**
<i>No-fee account</i>			
Percent offering .....	.6	.0	-.6
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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

Among banks that reported charging a fee for "on others" transactions, average fees rose significantly in all three cases, with increases ranging from 6 cents (for balance inquiries) to 16 cents (for deposits). By 1999, average fees for these types of transaction at banks ranged from \$1.12 to \$1.26. The fee increases were centered on medium-sized banks (table B.5.2) and, in the case of withdrawals and deposits, were significantly greater than the increase in the CPI.

Surcharges

As in the previous year, the proportion of institutions with ATMs that impose surcharges increased significantly. Between 1998 and 1999, the incidence of this fee increased 5 percentage points at banks, to 83 percent, and more than 13 percentage points at savings associations, to 70 percent. Significant increases were also registered for medium-sized banks and savings associations (table B.5.2).

The size of the surcharge also rose significantly at banks, from \$1.20 in 1998 to \$1.26 in 1999.

8. Savings accounts at single-state and multistate banking organizations, 1999

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	99.8	99.5	-.3
<i>Simple passbook account</i> ¹			
Percent offering	26.0	29.9	3.9
Monthly fee (low balance)	1.87	2.27	.40
Minimum balance to avoid fee	124.33	217.69	93.36**
Minimum balance to open	77.96	95.03	17.07
<i>No-fee passbook account</i>			
Percent offering	28.1	5.4	-22.7**
Minimum balance to open	27.99	35.80	7.81
<i>Simple statement account</i> ¹			
Percent offering	37.8	74.7	36.9**
Monthly fee (low balance)	2.09	2.99	.90*
Minimum balance to avoid fee	189.39	232.78	43.39**
Minimum balance to open	102.23	88.42	-13.81
<i>No-fee statement account</i>			
Percent offering	20.7	5.2	-15.5**
Minimum balance to open	54.43	30.54	-23.89**

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.

A significant increase in this charge was also observed at medium-sized banks (table B.5.2).

Comparisons 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; all other banks are single-state.

In 1999, as in previous years, most of the fees charged by multistate banks were on average significantly higher than those charged by single-state banks: Of the eighteen comparisons of the level of fees charged by multistate and single-state banks (tables 6–10), multistate banks were found to charge significantly higher fees in eleven cases and significantly lower fees in only one case.⁵

For example, in the case of special fees, multistate banks on average charged \$5.60 more for stop-payment orders, about \$4.75 more for NSF checks, and about \$5.50 more for overdrafts than did single-state banks.

One might suspect that these observed differences are due to differences in location or other factors that correlate with the distinction between

5. Only in the case of the relatively rare ATM fee “on us” for withdrawals are multistate banks found to charge significantly less than single-state banks.

9. Special fees at single-state and multistate banking organizations, 1999

Dollars except as noted

Percent charging and fee averages	Single-state (1)	Multi-state (2)	Difference (2 – 1)
<i>Stop-payment orders</i>			
Percent charging	99.9	100.0	.1
Average fee	14.50	20.10	5.60**
<i>NSF checks¹</i>			
Percent charging	99.9	100.0	.1
Average fee	17.04	21.80	4.76**
<i>Overdrafts²</i>			
Percent charging	99.9	99.9	.0
Average fee	16.63	22.11	5.48**
<i>Deposit items returned</i>			
Percent charging	54.3	74.5	20.2**
Average fee	6.31	6.15	-.16

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 95 percent confidence level.

single-state and multistate banking operations. Regression analyses of the 1999 data indicate, however, 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, the fees of multistate banks remained substantially higher than those of single-state banks. Table 11 shows the results of these analyses as they apply to the special fees shown in table 9.

10. Automated teller machines at single-state and multistate banking organizations, 1999

Dollars except as noted

Service availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 – 1)
Percent offering	85.8	97.0	11.2**
<i>Annual fee</i>			
Percent charging	18.4	11.9	-6.5**
Average	7.27	13.38	6.11**
<i>Card fee</i>			
Percent charging	8.8	3.4	-5.4**
Average	4.59	...	...
<i>Fees for customer transactions on us</i>			
<i>Withdrawals</i>			
Percent charging	6.5	5.6	-.9
Average .....	.58	.34	-.24**
<i>Deposits</i>			
Percent charging	2.4	2.1	-.3
Average .....	...	...	...
<i>Balance inquiries</i>			
Percent charging	2.8	6.0	3.2*
Average .....	.67	.74	.07
<i>Fees for customer transactions on others</i>			
<i>Withdrawals</i>			
Percent charging	71.4	77.0	5.6
Average	1.15	1.26	.11**
<i>Deposits</i>			
Percent charging	48.4	52.8	4.4
Average	1.26	1.26	.00
<i>Balance inquiries</i>			
Percent charging	38.8	57.7	18.9**
Average	1.10	1.18	.08
<i>Surcharge</i>			
Percent charging	82.2	86.7	4.5
Average	1.23	1.38	.15**

NOTE. See general note to table 1. An institution’s “customer” is one who has an account at the institution. A customer’s ATM transactions in which the machine used is that of the customer’s institution are called “on us”; a customer’s transactions in which the machine used is that of another institution are called “on others.” An ATM surcharge is a fee imposed by the ATM’s institution, typically on every transaction by the machine’s noncustomer users.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

Other comparisons between multistate and single-state banks are also noteworthy. In four of the six comparisons in which a significant difference in the incidence of fees was found, the proportion of banks charging a fee was higher for multistate banks than for single-state banks. Multistate banks also tended to require depositors to maintain higher balances to avoid a monthly fee, but in a number of cases, they required lower minimum balances to open accounts.

11. Amount by which special fees at multistate banking organizations are higher (lower, –) than those at single-state banking organizations after controlling for size and location of institution, 1999

Dollars

Dependent variable	Multistate organization
Stop-payment orders	2.69**
NSF checks ¹	2.38**
Overdrafts ²	2.76**
Deposit items returned .....	.50

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 retail banking. A discrepancy or suspected error resulted in a second phone call to the surveyed institution. In addition, one of every five surveyed institutions was called a second time to verify results.

The statistical design of the survey, developed for Moebs by Professor George Easton, of Emory 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. The 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.

Appendix B: Results by Size Category of Institution

B.1.1. Noninterest checking accounts at large institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	96.6	96.7	.1	87.5	92.4	4.9
<i>Single-balance, single-fee account¹</i>						
Percent offering	52.6	55.5	2.9	36.2	38.7	2.5
Monthly fee (low balance)	8.30	8.20	-.10	8.27	7.79	-.48
Minimum balance to avoid fee	595.75	664.21	68.46	870.72	861.82	-8.90
Minimum balance to open	82.49	83.51	1.02	99.87	174.40	74.53
<i>Fee-only account²</i>						
Percent offering	49.9	67.1	17.2**	31.4	48.6	17.2*
Monthly fee	5.25	5.01	-.24	4.97	4.81	-.16
Check charge						
Percent charging	55.9	41.4	-14.5	18.0	34.3	16.3
Average .....	.61	.62	.01	...	...	...
Minimum balance to open	53.31	59.78	6.47	62.77	46.26	-16.51
<i>Free account³</i>						
Percent offering	13.9	14.4	.5	30.1	41.5	11.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.1.2. Noninterest checking accounts at medium-sized institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.5	98.8	.3	83.2	74.6	-8.6*
<i>Single-balance, single-fee account¹</i>						
Percent offering	47.0	46.1	-.9	32.9	23.3	-9.6*
Monthly fee (low balance)	6.58	6.83	.25	5.38	5.66	.28
Minimum balance to avoid fee	500.09	638.01	137.92**	352.76	374.80	22.04
Minimum balance to open	105.11	102.67	-2.44	88.43	113.09	24.66
<i>Fee-only account²</i>						
Percent offering	48.2	48.5	.3	31.0	26.4	-4.6
Monthly fee	4.49	5.33	.84**	5.08	4.15	-.93
Check charge						
Percent charging	53.8	44.5	-9.3	13.6	38.1	24.5**
Average .....	.39	.45	.06	...	.34	...
Minimum balance to open	89.12	70.60	-18.52	137.83	54.83	-83.00
<i>Free account³</i>						
Percent offering	15.7	12.1	-3.6	25.0	31.6	6.6
Minimum balance to open	66.70	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.1.3. Noninterest checking accounts at small institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.6	96.8	-1.8	57.7	64.1	6.4
<i>Single-balance, single-fee account</i> ¹						
Percent offering	29.8	37.5	7.7**	13.8	16.3	2.5
Monthly fee (low balance)	6.14	5.62	-.52*	6.25	5.71	-.54
Minimum balance to avoid fee	487.37	439.81	-47.56	348.01	291.79	-56.22
Minimum balance to open	124.89	105.94	-18.95	132.36	135.07	2.71
<i>Fee-only account</i> ²						
Percent offering	30.6	33.3	2.7	16.0	18.4	2.4
Monthly fee	4.83	5.10	.27	4.77	4.28	-.49
Check charge						
Percent charging	37.6	33.6	-4.0	30.5	19.8	-10.7
Average .....	.37	.32	-.05	...	...	...
Minimum balance to open	70.20	62.56	-7.64	104.45	56.50	-47.95
<i>Free account</i> ³						
Percent offering	18.2	10.0	-8.2**	20.7	26.3	5.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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 are 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

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	92.2	91.3	-.9	92.9	87.0	-5.9
<i>Single-fee account</i> ¹						
Percent offering	58.7	51.0	-7.7	53.8	56.6	2.8
Monthly fee (low balance)	10.06	10.85	.79	9.40	8.67	-.73
Minimum balance to avoid fee	1287.62	1412.13	124.51	1181.33	1380.79	199.46
Minimum balance to open	242.25	437.53	195.28**	295.06	381.36	86.30
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	12.8	12.6	-.2	7.0	9.1	2.1
Monthly fee (low balance)	7.32	7.23	-.09	...	...	...
Check charge .....	.31	.34	.03	...	...	...
Minimum balance to avoid fee	1786.25	1765.11	-21.14	...	...	...
Minimum balance to open	495.65	807.01	311.36	...	...	...
<i>No-fee account</i>						
Percent offering	1.4	.0	-1.4	.0	.9	.9
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

B.2.2. NOW accounts at medium-sized institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.2	97.9	2.7*	95.2	93.1	-2.1
<i>Single-fee account</i> ¹						
Percent offering	51.8	49.7	-2.1	57.9	48.5	-9.4
Monthly fee (low balance)	8.50	8.97	.47	6.13	6.43	.30
Minimum balance to avoid fee	1227.93	1241.82	13.89	636.11	671.05	34.94
Minimum balance to open	505.89	428.24	-77.65	291.92	292.32	.40
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	13.4	9.6	-3.8	7.6	5.9	-1.7
Monthly fee (low balance)	7.39	7.64	.25	...	...	...
Check charge .....	.24	.24	.00	...	...	...
Minimum balance to avoid fee	1085.14	1036.15	-48.99	...	...	...
Minimum balance to open	515.05	502.89	-12.16	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	4.1	4.1**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.2.3. NOW accounts at small institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	94.0	95.1	1.1	80.6	81.5	.9
<i>Single-fee account</i> ¹						
Percent offering	49.9	56.2	6.3	41.6	48.7	7.1
Monthly fee (low balance)	7.74	8.04	.30	6.70	7.08	.38
Minimum balance to avoid fee	1044.96	974.39	-70.57	529.38	682.53	153.15*
Minimum balance to open	690.21	730.94	40.73	276.84	401.31	124.47
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	16.9	13.3	-3.6	7.6	10.4	2.8
Monthly fee (low balance)	5.89	6.09	.20	...	4.68	...
Check charge .....	.19	.18	-.01	...	.26	...
Minimum balance to avoid fee	1033.33	1063.72	30.39	...	725.69	...
Minimum balance to open	802.75	866.49	63.74	...	259.99	...
<i>No-fee account</i>						
Percent offering .....	.0	.8	.8	1.3	2.3	1.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

B.3.1. Savings accounts at large institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.9	98.5	-.4	100.0	98.1	-1.9
<i>Simple passbook account</i> ¹						
Percent offering	31.6	18.8	-12.8**	61.4	65.3	3.9
Monthly fee (low balance)	2.86	2.44	-.42	3.22	2.96	-.26
Minimum balance to avoid fee	235.29	255.76	20.47	282.77	355.06	72.29
Minimum balance to open	99.57	115.56	15.99	116.07	83.08	-32.99
<i>No-fee passbook account</i>						
Percent offering	3.4	5.3	1.9	16.4	11.9	-4.5
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	84.6	88.3	3.7	79.2	82.9	3.7
Monthly fee (low balance)	3.20	3.27	.07	3.35	2.74	-.61
Minimum balance to avoid fee	268.26	319.36	51.10	280.68	258.96	-21.72
Minimum balance to open	109.89	114.74	4.85	183.89	109.99	-73.90
<i>No-fee statement account</i>						
Percent offering	6.8	3.9	-2.9	13.1	6.7	-6.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1 and text note 3.

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

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

**Significant at the 95 percent confidence level.

B.3.2. Savings accounts at medium-sized institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.9	99.4	.5	98.2	100.0	1.8
<i>Simple passbook account</i> ¹						
Percent offering	32.5	25.2	-7.3*	41.4	44.0	2.6
Monthly fee (low balance)	2.08	2.06	-.02	1.82	1.99	.17
Minimum balance to avoid fee	183.92	203.11	19.19	170.16	173.80	3.64
Minimum balance to open	117.75	109.39	-8.36	124.83	95.97	-28.86
<i>No-fee passbook account</i>						
Percent offering	15.4	10.6	-4.8*	41.6	33.8	-7.8
Minimum balance to open	43.88	35.92	-7.96	32.10	42.57	10.47
<i>Simple statement account</i> ¹						
Percent offering	58.4	66.9	8.5**	48.5	57.4	8.9
Monthly fee (low balance)	2.31	2.27	-.04	2.32	2.40	.08
Minimum balance to avoid fee	228.93	201.51	-27.42	252.62	185.23	-67.39
Minimum balance to open	128.62	105.76	-22.86	212.95	102.42	-110.53**
<i>No-fee statement account</i>						
Percent offering	12.7	12.6	-.1	31.4	25.9	-5.5
Minimum balance to open	39.07	71.93	32.86	314.38	44.92	-269.46

NOTE. See general note to table 1 and text note 3.

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

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	99.6	99.9	.3	99.2	99.5	.3
<i>Simple passbook account</i> ¹						
Percent offering	32.8	27.6	-5.2	31.1	24.8	-6.3
Monthly fee (low balance)	1.50	1.86	.36	2.86	2.30	-.56
Minimum balance to avoid fee	121.29	109.87	-11.42	125.92	120.96	-4.96
Minimum balance to open	74.38	68.28	-6.10	97.60	89.07	-8.53
<i>No-fee passbook account</i>						
Percent offering	34.9	32.1	-2.8	45.1	58.3	13.2**
Minimum balance to open	40.08	27.29	-12.79	44.72	41.81	-2.91
<i>Simple statement account</i> ¹						
Percent offering	34.4	30.3	-4.1	27.5	32.5	5.0
Monthly fee (low balance)	2.07	2.18	.11	2.50	2.29	-.21
Minimum balance to avoid fee	164.94	177.60	12.66	175.16	175.85	.69
Minimum balance to open	92.51	89.74	-2.77	143.05	121.47	-21.58
<i>No-fee statement account</i>						
Percent offering	16.5	21.9	5.4*	16.3	17.1	.8
Minimum balance to open	45.76	49.45	3.69	155.61	101.41	-54.20

NOTE. See general note to table 1 and text note 3.

*Significant at the 90 percent confidence level.

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

**Significant at the 95 percent confidence level.

B.4.1. Special fees at large institutions

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	20.06	21.50	1.44**	16.58	17.71	1.13
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	22.10	23.51	1.41**	20.06	20.77	.71
<i>Overdrafts</i> ²						
Percent charging	99.4	99.7	.3	100.0	100.0	.0
Average fee	21.19	23.55	2.36**	20.33	21.27	.94
<i>Deposit items returned</i>						
Percent charging	91.8	86.2	-5.6	87.2	90.4	3.2
Average fee	5.89	7.72	1.83**	9.73	6.65	-3.08**

NOTE. See general note to table 1 and text note 3.

**Significant at the 95 percent confidence level.

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

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	98.9	100.0	1.1*	99.6	99.7	.1
Average fee	17.27	17.71	.44	14.90	15.98	1.08*
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	19.78	19.85	.07	18.07	19.38	1.31**
<i>Overdrafts²</i>						
Percent charging	99.1	100.0	.9	98.5	98.5	.0
Average fee	19.61	19.98	.37	18.20	19.74	1.54**
<i>Deposit items returned</i>						
Percent charging	75.3	67.0	-8.3**	77.0	79.8	2.8
Average fee	6.78	6.43	-.35	7.12	7.10	-.02

NOTE. See general note to table 1 and text note 3.

*Significant at the 90 percent confidence level.

1. NSF—Not sufficient funds.

**Significant at the 95 percent confidence level.

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

B.4.3. Special fees at small institutions

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	99.9	99.9	.0	100.0	99.4	-.6
Average fee	12.80	13.92	1.12**	14.11	13.85	-.26
<i>NSF checks¹</i>						
Percent charging	100.0	99.9	-.1	100.0	99.3	-.7
Average fee	15.48	16.48	1.00**	17.38	17.62	.24
<i>Overdrafts²</i>						
Percent charging	97.5	99.8	2.3**	93.7	95.9	2.2
Average fee	15.03	16.02	.99**	16.65	17.38	.73
<i>Deposit items returned</i>						
Percent charging	54.3	51.3	-3.0	78.0	74.5	-3.5
Average fee	4.66	6.05	1.39**	8.27	8.66	.39

NOTE. See general note to table 1 and text note 3.

**Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

B.5.1. Automated teller machines at large institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.5	94.9	-.6	100.0	96.2	-3.8
<i>Annual fee</i>						
Percent charging	16.0	14.6	-1.4	22.1	7.0	-15.1**
Average	14.64	...	...	...	...	...
<i>Card fee</i>						
Percent charging	2.2	3.4	1.2	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	2.2	4.8	2.6	6.0	2.4	-3.6
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	1.0	1.6	.6	4.5	2.5	-2.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	5.6	5.0	-.6	5.7	4.4	-1.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	87.4	88.2	.8	88.7	86.9	-1.8
Average	1.29	1.32	.03	1.19	1.15	-.04
Deposits						
Percent charging	72.8	65.0	-7.8	85.7	60.3	-25.4**
Average	1.27	1.31	.04	1.23	1.15	-.08
Balance inquiries						
Percent charging	65.4	65.7	.3	79.5	57.1	-22.4**
Average	1.24	1.22	-.02	1.12	1.15	.03
<i>Surcharge</i>						
Percent charging	82.1	87.8	5.7	67.9	79.5	11.6
Average	1.35	1.42	.07	1.30	1.20	-.10*

NOTE. See general note to table 1. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM surcharge is a fee imposed by the ATM's institution,

typically on every transaction by the machine's noncustomer users. See general note to table 1 and text note 3.

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

* Significant at the 90 percent confidence level.

** 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		
	1998	1999	Change	1998	1999	Change
Percent offering	97.4	98.5	1.1	88.6	92.9	4.3
<i>Annual fee</i>						
Percent charging	12.7	12.4	-.3	17.1	6.4	-10.7**
Average	12.56	6.95	-5.61**	15.01	7.90	-7.11**
<i>Card fee</i>						
Percent charging	1.4	3.1	1.7	2.7	6.1	3.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	3.9	7.2	3.3*	5.4	2.1	-3.3
Average .....	.35	.42	.07	...	...	...
Deposits						
Percent charging	3.8	1.7	-2.1	1.5	.0	-1.5
Average .....	.36	...	...	...	...	...
Balance inquiries						
Percent charging	4.3	4.7	.4	5.4	3.9	-1.5
Average .....	.41	.60	.19	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	78.7	79.2	.5	75.6	66.6	-9.0
Average	1.11	1.28	.17**	1.01	1.12	.11**
Deposits						
Percent charging	70.5	67.9	-2.6	66.8	51.1	-15.7*
Average	1.11	1.43	.32**	1.04	1.09	.05
Balance inquiries						
Percent charging	70.7	50.7	-20.0**	64.3	46.3	-18.0**
Average	1.05	1.17	.12**	.97	.99	.02
<i>Surcharge</i>						
Percent charging	82.9	92.4	9.5**	50.0	72.7	22.7**
Average	1.23	1.30	.07**	1.12	1.19	.07

NOTE. See general note to table B.5.1.

... Data are insufficient to report or are 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		
	1998	1999	Change	1998	1999	Change
Percent offering	81.4	82.3	.9	59.6	53.1	-6.5
<i>Annual fee</i>						
Percent charging	16.3	20.0	3.7	14.1	11.0	-3.1
Average	13.26	7.85	-5.41**	...	...	...
<i>Card fee</i>						
Percent charging	7.6	10.7	3.1	6.3	1.3	-5.0
Average	4.05	4.52	.47	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	8.0	6.1	-1.9	1.0	1.9	.9
Average .....	...	.64	...	...	...	...
Deposits						
Percent charging	6.4	2.7	-3.7*	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	6.5	2.4	-4.1**	3.0	2.0	-1.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	71.4	67.7	-3.7	77.1	71.5	-5.6
Average	1.09	1.09	.00	1.05	1.05	.00
Deposits						
Percent charging	70.6	37.0	-33.6**	60.7	45.8	-14.9
Average	1.08	1.08	.00	1.05	.90	-.15
Balance inquiries						
Percent charging	59.2	35.5	-23.7**	50.4	48.3	-2.1
Average	1.04	1.06	.02	.96	.97	.01
<i>Surcharge</i>						
Percent charging	74.9	77.4	2.5	64.0	61.7	-2.3
Average	1.18	1.22	.04	1.12	1.14	.02

NOTE. See general note to table B.5.1.

... Data are insufficient to report or are 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 accounts in the Boston–Worcester–Lawrence CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.9	67.9	-28.0*	73.1	86.7	13.6
<i>Single-balance, single-fee account</i> ¹						
Percent offering	51.1	24.0	-27.1	22.3	7.1	-15.2
Monthly fee (low balance) .....	...	...	...	6.27	...	...
Minimum balance to avoid fee .....	...	...	...	468.43	...	...
Minimum balance to open .....	...	...	...	51.88	...	...
<i>Fee-only account</i> ²						
Percent offering	44.7	46.4	1.7	37.2	49.0	11.8
Monthly fee	5.64	3.43	-2.21	4.64	4.02	-.62
Check charge						
Percent charging	78.6	86.0	7.4	8.1	47.1	39.0**
Average .....	...	.63	...	...	.57	...
Minimum balance to open	55.09	29.66	-25.43	134.73	27.99	-106.74
<i>Free account</i> ³						
Percent offering	15.5	24.0	8.5	7.1	34.1	27.0**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Consolidated metropolitan statistical areas (CMSAs) are defined by the Bureau of the Census. See also general note to table 1. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, New Hampshire, and Connecticut.

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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.1.2. Noninterest checking accounts in the Chicago–Gary–Kenosha CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	79.1	60.2	-18.9
<i>Single-balance, single-fee account¹</i>						
Percent offering	25.6	26.9	1.3	13.7	30.0	16.3
Monthly fee (low balance)	8.32	8.85	.53	...	...	...
Minimum balance to avoid fee	428.30	437.57	9.27	...	...	...
Minimum balance to open	86.58	87.28	.70	...	...	...
<i>Fee-only account²</i>						
Percent offering	51.3	61.8	10.5	25.8	.0	-25.8*
Monthly fee	4.33	3.92	-.41	...	...	...
Check charge						
Percent charging	76.0	70.3	-5.7	...	...	...
Average .....	.35	.29	-.06	...	...	...
Minimum balance to open	74.07	75.16	1.09	...	...	...
<i>Free account³</i>						
Percent offering	48.7	2.7	-46.0**	39.5	30.1	-9.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.1.3. Noninterest checking accounts in the Cincinnati–Hamilton CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	38.9	68.9	30.0
<i>Single-balance, single-fee account¹</i>						
Percent offering	18.6	37.8	19.2
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account²</i>						
Percent offering	20.3	22.8	2.5
Monthly fee
Check charge						
Percent charging
Average
Minimum balance to open
<i>Free account³</i>						
Percent offering0	20.9	20.9
Minimum balance to open

NOTE. In addition to Hamilton, Ohio, this CMSA covers parts of Indiana and Kentucky. See also general note to table C.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 are not comparable across surveys.

C.1.4. Noninterest checking accounts in the Dallas–Fort Worth CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	67.7	80.2	12.5	...	...	...
Monthly fee (low balance)	9.07	7.68	-1.39	...	...	...
Minimum balance to avoid fee	528.50	701.74	173.24	...	...	...
Minimum balance to open	254.79	158.37	-96.42	...	...	...
<i>Fee-only account²</i>						
Percent offering	8.6	46.2	37.6*	...	...	...
Monthly fee .....	...	2.94	...	...	...	...
Check charge						
Percent charging .....	...	57.1	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	25.78	...	...	...	...
<i>Free account³</i>						
Percent offering	11.3	.0	-11.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.1.5. Noninterest checking accounts in the Denver–Boulder–Greeley CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	42.2	52.3	10.1	...	...	...
Monthly fee (low balance)	6.88	6.37	-.51	...	...	...
Minimum balance to avoid fee	293.14	436.36	143.22*	...	...	...
Minimum balance to open	53.86	99.35	45.49	...	...	...
<i>Fee-only account²</i>						
Percent offering	54.0	29.7	-24.3	...	...	...
Monthly fee	3.34	7.27	3.93	...	...	...
Check charge						
Percent charging .....	...	35.3	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	44.26	17.24	-27.02	...	...	...
<i>Free account³</i>						
Percent offering	18.8	15.0	-3.8	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.1.6. Noninterest checking accounts in the Los Angeles–Riverside–Orange County CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	96.1	94.6	-1.5	85.0	82.3	-2.7
<i>Single-balance, single-fee account¹</i>						
Percent offering	35.9	58.3	22.4*	27.0	23.6	-3.4
Monthly fee (low balance)	8.56	8.34	-.22	...	...	...
Minimum balance to avoid fee	798.08	761.80	-36.28	...	...	...
Minimum balance to open	172.54	210.58	38.04	...	...	...
<i>Fee-only account²</i>						
Percent offering	47.6	36.3	-11.3	15.1	23.7	8.6
Monthly fee	6.39	5.46	-.93	...	...	...
Check charge						
Percent charging	28.2	54.0	25.8	...	...	...
Average .....	...	.38	...	...	...	...
Minimum balance to open	527.44	115.35	-412.09	...	...	...
<i>Free account³</i>						
Percent offering	3.9	6.6	2.7	29.1	41.0	11.9
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

C.1.7. Noninterest checking accounts in the New York City–Northern New Jersey–Long Island CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	87.5	85.7	-1.8	95.5	88.9	-6.6
<i>Single-balance, single-fee account¹</i>						
Percent offering	56.9	44.7	-12.2	42.4	37.5	-4.9
Monthly fee (low balance)	7.08	7.36	.28	6.60	6.23	-.37
Minimum balance to avoid fee	702.65	711.58	8.93	456.32	507.74	51.42
Minimum balance to open	302.91	229.84	-73.07	95.21	114.76	19.55
<i>Fee-only account²</i>						
Percent offering	38.0	49.1	11.1	30.0	39.8	9.8
Monthly fee	3.60	4.06	.46	3.78	3.11	-.67
Check charge						
Percent charging	100.0	54.8	-45.2**	35.6	32.1	-3.5
Average .....	.47	.39	-.08*	...	.50	...
Minimum balance to open	51.48	44.92	-6.56	39.36	36.39	-2.97
<i>Free account³</i>						
Percent offering	1.6	3.3	1.7	13.8	26.0	12.2
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.1.8. Noninterest checking accounts in the Philadelphia–Wilmington–Atlantic City CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	92.5	-7.5	64.9	43.5	-21.4
<i>Single-balance, single-fee account</i> ¹						
Percent offering	71.8	49.6	-22.2	41.4	13.9	-27.5
Monthly fee (low balance)	6.83	7.65	.82	...	...	...
Minimum balance to avoid fee	314.96	401.51	86.55	...	...	...
Minimum balance to open	42.08	70.31	28.23	...	...	...
<i>Fee-only account</i> ²						
Percent offering	53.2	30.6	-22.6	23.5	8.5	-15.0
Monthly fee	3.26	...	...	...	...	...
Check charge						
Percent charging	76.1	...	...	...	...	...
Average .....	.59	...	...	...	...	...
Minimum balance to open	35.46	...	...	...	...	...
<i>Free account</i> ³						
Percent offering	3.3	12.5	9.2	5.7	21.1	15.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.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 are not comparable across surveys.

C.1.9. Noninterest checking accounts in the San Francisco–Oakland–San Jose CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	87.2	-12.8	40.5	66.5	26.0
<i>Single-balance, single-fee account</i> ¹						
Percent offering	41.0	81.6	40.6*	40.5	55.5	15.0
Monthly fee (low balance)	8.75	7.33	-1.42*	...	6.73	...
Minimum balance to avoid fee	947.85	813.13	-134.72	...	811.35	...
Minimum balance to open	681.87	418.04	-263.83	...	204.80	...
<i>Fee-only account</i> ²						
Percent offering	56.8	12.3	-44.5**	10.1	43.2	33.1*
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> ³						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.1.10. Noninterest checking accounts in the Seattle–Tacoma–Bremerton CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	42.9	68.2	25.3
<i>Single-balance, single-fee account¹</i>						
Percent offering	42.0	...	20.8	31.8	11.0
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account²</i>						
Percent offering	78.6	...	.0	15.5	15.5
Monthly fee	2.90	...	...	...	...
Check charge						
Percent charging	69.9	...	...	...	...
Average
Minimum balance to open	100.00	...	...	...	...
<i>Free account³</i>						
Percent offering	3.6	...	22.2	36.5	14.3
Minimum balance to open

NOTE. This CMSA lies entirely within Washington. See also general note to table C.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 are not comparable across surveys.

C.1.11. Noninterest checking accounts in the Washington–Baltimore CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	87.7	58.3	-29.4
<i>Single-balance, single-fee account¹</i>						
Percent offering	33.5	...	...	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	32.7	...	...	.0	16.7	16.7
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account³</i>						
Percent offering	33.8	...	...	87.7	41.7	-46.0**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	96.9	100.0	3.1
<i>Single-fee account</i> ¹						
Percent offering	23.5	26.8	3.3	38.3	55.5	17.2
Monthly fee (low balance) .....	...	...	...	7.53	8.22	.69
Minimum balance to avoid fee .....	...	...	...	634.58	702.21	67.63
Minimum balance to open .....	...	...	...	372.80	324.13	-48.67
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	40.8	27.1	-13.7	28.9	20.3	-8.6
Monthly fee (low balance) .....	...	...	...	3.89	...	...
Check charge .....	...	...	...	.25	...	...
Minimum balance to avoid fee .....	...	...	...	806.46	...	...
Minimum balance to open .....	...	...	...	78.39	...	...
<i>No-fee account</i>						
Percent offering	4.1	10.5	6.4	.0	7.5	7.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, New Hampshire, and Connecticut. See also general note to table C.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.4	100.0	4.6	94.4	87.5	-6.9
<i>Single-fee account</i> ¹						
Percent offering	59.1	49.8	-9.3	28.6	42.4	13.8
Monthly fee (low balance)	11.17	11.85	.68	...	6.89	...
Minimum balance to avoid fee	878.17	907.92	29.75	...	597.20	...
Minimum balance to open	372.48	533.59	161.11	...	372.58	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	5.7	.0	-5.7	.0	10.0	10.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

C.2.3. NOW accounts in the Cincinnati–Hamilton CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	70.8	79.1	8.3
<i>Single-fee account</i> ¹						
Percent offering	70.8	20.3	-50.5**
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Single-fee, single-check-charge account</i> ²						
Percent offering0	10.2	10.2
Monthly fee (low balance)
Check charge
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee account</i>						
Percent offering0	.0	.0
Minimum balance to open

NOTE. In addition to Hamilton, Ohio, this CMSA covers parts of Indiana and Kentucky. See also general note to table C.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

C.2.4. NOW accounts in the Dallas–Fort Worth CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	55.7	98.0	42.3**	...	...	...
Monthly fee (low balance)	10.09	10.70	.61	...	...	...
Minimum balance to avoid fee	1076.90	1339.07	262.17*	...	...	...
Minimum balance to open	818.68	772.37	-46.31	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	21.0	.0	-21.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

C.2.5. NOW accounts in the Denver–Boulder–Greeley CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	84.7	79.7	-5.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	42.5	63.8	21.3	...	...	...
Monthly fee (low balance)	7.54	6.68	-.86	...	...	...
Minimum balance to avoid fee	637.17	1033.25	396.08*	...	...	...
Minimum balance to open	345.96	127.19	-218.77**	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	3.5	.0	-3.5	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.2.6. NOW accounts in the Los Angeles–Riverside–Orange County CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	91.7	-8.3	93.0	100.0	7.0
<i>Single-fee account</i> ¹						
Percent offering	46.5	50.5	4.0	57.5	76.5	19.0
Monthly fee (low balance)	9.10	9.27	.17	6.95	7.59	.64
Minimum balance to avoid fee	1377.54	1294.01	-83.53	1221.54	1218.18	-3.36
Minimum balance to open	417.02	776.71	359.69*	525.33	286.34	-238.99
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	35.9	23.4	-12.5	.0	6.1	6.1
Monthly fee (low balance)	10.66	6.82	-3.84**	...	...	...
Check charge .....	.25	.24	-.01	...	...	...
Minimum balance to avoid fee	2109.67	2224.54	114.87	...	...	...
Minimum balance to open	1099.10	443.06	-656.04**	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.2.7. NOW accounts in the New York City–Northern New Jersey–Long Island CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	62.8	74.6	11.8	90.3	92.8	2.5
<i>Single-fee account</i> ¹						
Percent offering	29.6	55.4	25.8**	62.3	71.6	9.3
Monthly fee (low balance)	10.05	9.64	-.41	7.68	7.27	-.41
Minimum balance to avoid fee	1384.63	1541.27	156.64	1038.29	977.21	-61.08
Minimum balance to open	1164.90	946.06	-218.84	592.13	423.83	-168.30
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	23.8	11.3	-12.5	6.8	.0	-6.8
Monthly fee (low balance)	8.42	...	...	...	...	...
Check charge .....	.29	...	...	...	...	...
Minimum balance to avoid fee	1968.38	...	...	...	...	...
Minimum balance to open	618.90	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	2.7	2.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

C.2.8. NOW accounts in the Philadelphia–Wilmington–Atlantic City CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	84.0	92.5	8.5	83.5	79.4	-4.1
<i>Single-fee account</i> ¹						
Percent offering	67.7	64.0	-3.7	76.8	52.7	-24.1
Monthly fee (low balance)	9.26	7.83	-1.43	5.68	5.46	-.22
Minimum balance to avoid fee	930.38	1306.29	375.91	389.45	364.72	-24.73
Minimum balance to open	673.93	464.48	-209.45	184.32	189.13	4.81
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	16.3	10.5	-5.8	.0	12.6	12.6
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

C.2.9. NOW accounts in the San Francisco–Oakland–San Jose CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	75.4	87.2	11.8	100.0	89.0	-11.0
<i>Single-fee account</i> ¹						
Percent offering	16.4	55.0	38.6*	88.9	78.0	-10.9
Monthly fee (low balance) .....	...	7.66	...	10.01	7.90	-2.11
Minimum balance to avoid fee .....	...	1869.75	...	1852.31	792.31	-1060.00
Minimum balance to open .....	...	716.95	...	256.81	174.59	-82.22
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	35.3	12.1	-23.2	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.2.10. NOW accounts in the Seattle–Tacoma–Bremerton CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	100.0	81.8	-18.2
<i>Single-fee account</i> ¹						
Percent offering	36.2	...	38.9	31.8	-7.1
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	18.3	...	.0	.0	.0
Monthly fee (low balance)
Check charge
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee account</i>						
Percent offering0	...	.0	.0	.0
Minimum balance to open

NOTE. This CMSA lies entirely within Washington. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

C.2.11. NOW accounts in the Washington–Baltimore CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	87.1	93.9	6.8
<i>Single-fee account</i> ¹						
Percent offering	66.5	...	...	87.1	62.8	-24.3
Monthly fee (low balance)	8.04	...	...	...	7.48	...
Minimum balance to avoid fee	978.90	...	...	...	274.02	...
Minimum balance to open	407.87	...	...	...	274.02	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	...	...	.0	20.6	20.6
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	...	...	.0	10.5	10.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.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 are not comparable across surveys.

C.3.1. Savings accounts in the Boston–Worcester–Lawrence CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	88.3	100.0	11.7	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	29.9	24.0	-5.9	54.7	39.3	-15.4
Monthly fee (low balance) .....	...	...	...	1.23	1.47	.24
Minimum balance to avoid fee .....	...	...	...	192.18	210.92	18.74
Minimum balance to open .....	...	...	...	88.36	89.44	1.08
<i>No-fee passbook account</i>						
Percent offering	23.8	57.3	33.5	45.3	53.2	7.9
Minimum balance to open .....	...	...	...	8.41	14.71	6.30*
<i>Simple statement account</i> ¹						
Percent offering	36.2	24.0	-12.2	43.7	41.1	-2.6
Monthly fee (low balance)	2.01	...	...	1.68	1.88	.20
Minimum balance to avoid fee	192.38	...	...	228.89	238.04	9.15
Minimum balance to open	48.77	...	...	114.96	87.02	-27.94
<i>No-fee statement account</i>						
Percent offering	52.2	76.0	23.8	39.0	39.5	.5
Minimum balance to open	9.06	...	...	8.16	21.96	13.80

NOTE. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, New Hampshire, and Connecticut. See also general note to table C.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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

C.3.2. Savings accounts in the Chicago–Gary–Kenosha CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	32.2	39.2	7.0	61.3	69.7	8.4
Monthly fee (low balance)	3.10	2.21	-.89	3.50	3.49	-.01
Minimum balance to avoid fee	327.20	445.68	118.48	187.23	133.50	-53.73
Minimum balance to open	178.33	159.55	-18.78	160.33	123.17	-37.16
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	26.5	30.3	3.8
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	70.7	100.0	29.3**	61.3	50.1	-11.2
Monthly fee (low balance)	2.40	3.43	1.03	2.54	3.53	.99
Minimum balance to avoid fee	390.29	314.88	-75.41	152.57	146.59	-5.98
Minimum balance to open	189.35	129.05	-60.30	142.48	132.22	-10.26
<i>No-fee statement account</i>						
Percent offering	21.9	.0	-21.9*	4.1	10.8	6.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.3.3. Savings accounts in the Cincinnati–Hamilton CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...
<i>Simple passbook account</i> ¹						
Percent offering	19.2	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee passbook account</i>						
Percent offering	58.0	...
Minimum balance to open	40.10	...
<i>Simple statement account</i> ¹						
Percent offering	22.8	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee statement account</i>						
Percent offering	9.0	...
Minimum balance to open

NOTE. In addition to Hamilton, Ohio, this CMSA covers parts of Indiana and Kentucky. See also general note to table C.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 are not comparable across surveys.

C.3.4. Savings accounts in the Denver–Boulder–Greeley CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	51.7	12.5	-39.2**	...	...	...
Monthly fee (low balance)	1.55	...	...	...	...	...
Minimum balance to avoid fee	100.00	...	...	...	...	...
Minimum balance to open	118.84	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	66.7	66.8	.1	...	...	...
Monthly fee (low balance)	2.07	2.32	.25	...	...	...
Minimum balance to avoid fee	128.45	109.34	-19.11	...	...	...
Minimum balance to open	121.57	100.30	-21.27	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	20.7	20.7*	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.3.5. Savings accounts in the Los Angeles–Riverside–Orange County CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	47.2	50.9	3.7	54.5	49.1	-5.4
Monthly fee (low balance)	2.52	2.48	-.04	2.58	2.43	-.15
Minimum balance to avoid fee	534.99	504.80	-30.19	290.82	321.69	30.87
Minimum balance to open	481.81	255.20	-226.61	184.67	142.81	-41.86
<i>No-fee passbook account</i>						
Percent offering	5.4	5.8	.4	23.2	21.7	-1.5
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	69.5	51.6	-17.9	60.8	78.3	17.5
Monthly fee (low balance)	2.72	3.27	.55	3.17	2.41	-.76
Minimum balance to avoid fee	449.82	263.26	-186.56	292.87	332.47	39.60
Minimum balance to open	375.51	147.96	-227.55	199.36	145.42	-53.94
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	23.2	14.3	-8.9
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

C.3.6. Savings accounts in the New York City–Northern New Jersey–Long Island CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	82.8	86.9	4.1	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	50.8	51.7	.9	60.1	66.7	6.6
Monthly fee (low balance)	3.51	2.38	-1.13	1.80	1.83	.03
Minimum balance to avoid fee	367.38	219.49	-147.89	205.30	230.74	25.44
Minimum balance to open	140.09	172.29	32.20	103.95	119.99	16.04
<i>No-fee passbook account</i>						
Percent offering	9.0	3.5	-5.5	38.7	32.2	-6.5
Minimum balance to open .....	...	...	...	32.69	33.34	.65
<i>Simple statement account</i> ¹						
Percent offering	69.3	73.0	3.7	59.1	65.8	6.7
Monthly fee (low balance)	3.77	2.77	-1.00*	2.42	2.40	-.02
Minimum balance to avoid fee	511.85	317.31	-194.54	196.74	237.08	40.34
Minimum balance to open	335.45	198.40	-137.05	88.64	133.93	45.29
<i>No-fee statement account</i>						
Percent offering	6.7	3.5	-3.2	8.1	14.3	6.2
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.3.7. Savings accounts in the Philadelphia–Wilmington–Atlantic City CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	93.9	94.1	.2
<i>Simple passbook account</i> ¹						
Percent offering	64.0	44.1	-19.9	15.4	19.6	4.2
Monthly fee (low balance)	2.80	...	...	...	...	...
Minimum balance to avoid fee	125.51	...	...	...	...	...
Minimum balance to open	58.13	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	56.3	59.2	2.9
Minimum balance to open .....	...	...	...	19.10	25.96	6.86
<i>Simple statement account</i> ¹						
Percent offering	78.4	60.9	-17.5	48.0	40.8	-7.2
Monthly fee (low balance)	3.00	2.24	-.76	3.22	1.83	-1.39
Minimum balance to avoid fee	115.62	163.08	47.46	68.99	83.40	14.41
Minimum balance to open	43.57	49.96	6.39	37.00	43.05	6.05
<i>No-fee statement account</i>						
Percent offering	11.4	39.1	27.7	33.5	32.1	-1.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

C.3.8. Savings accounts in the San Francisco–Oakland–San Jose CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.7	100.0	1.3	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	28.9	.0	-28.9**	74.2	36.6	-37.6
Monthly fee (low balance) .....	...	...	...	4.43	...	...
Minimum balance to avoid fee .....	...	...	...	306.98	...	...
Minimum balance to open .....	...	...	...	207.41	...	...
<i>No-fee passbook account</i>						
Percent offering	8.6	.0	-8.6	25.8	38.5	12.7
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	62.7	89.1	26.4*	49.3	49.5	.2
Monthly fee (low balance)	4.07	2.31	-1.76*	...	...	...
Minimum balance to avoid fee	424.59	402.83	-21.76	...	...	...
Minimum balance to open	331.94	340.26	8.32	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	10.9	10.9	12.8	25.5	12.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.3.9. Savings accounts in the Seattle–Tacoma–Bremerton CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	80.1	56.0	-24.1
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee passbook account</i>						
Percent offering	19.9	14.3	-5.6
Minimum balance to open
<i>Simple statement account</i> ¹						
Percent offering	57.9	85.7	27.8
Monthly fee (low balance)	1.69	...
Minimum balance to avoid fee	162.49	...
Minimum balance to open	204.20	...
<i>No-fee statement account</i>						
Percent offering0	14.3	14.3
Minimum balance to open

NOTE. This CMSA lies entirely within Washington. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

C.3.10. Savings accounts in the Washington–Baltimore CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	5.7	...	...	16.0	21.8	5.8
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	...	...	26.0	56.5	30.5
Minimum balance to open .....	...	...	...	...	75.90	...
<i>Simple statement account</i> ¹						
Percent offering	100.0	...	...	32.4	43.5	11.1
Monthly fee (low balance)	2.82	...	...	...	...	...
Minimum balance to avoid fee	244.38	...	...	...	...	...
Minimum balance to open	36.73	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	...	...	16.4	32.8	16.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	18.38	14.47	-3.91**	13.59	14.47	.88
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	98.0	-2.0
Average fee	20.01	18.44	-1.57	15.13	16.97	1.84**
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	100.0	90.5	-9.5
Average fee	20.93	21.07	.14	14.40	16.80	2.40
<i>Deposit items returned</i>						
Percent charging	100.0	100.0	.0	94.2	96.5	2.3
Average fee	4.25	4.84	.59	4.69	5.87	1.18

NOTE. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, New Hampshire, and Connecticut. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

**Significant at the 95 percent confidence level.

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	18.39	19.99	1.60	18.04	17.23	-.81
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	20.16	20.24	.08	19.34	19.66	.32
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	19.77	20.24	.47	...	20.09	...
<i>Deposit items returned</i>						
Percent charging	52.1	79.1	27.0	69.1	61.2	-7.9
Average fee	7.52	10.91	3.39	...	15.27	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	95.4	100.0	4.6	...	...	...
Average fee	19.98	20.69	.71	...	...	...
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	20.45	20.39	-.06	...	...	...
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	...	...	...
Average fee .....	...	19.15	...	...	...	...
<i>Deposit items returned</i>						
Percent charging	52.2	44.4	-7.8	...	...	...
Average fee .....	...	3.10	...	...	...	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	18.36	20.30	1.94**	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	18.91	20.68	1.77	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	16.21	21.35	5.14**	...	...	...
<i>Deposit items returned</i>						
Percent charging	95.3	68.0	-27.3*	...	...	...
Average fee	4.54	2.37	-2.17	...	...	...

NOTE. This CMSA lies entirely within Colorado. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.4.5. Special fees in the Houston–Galveston–Brazoria CMSA

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	...	...	...	...
Average fee	22.49	...	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	...	...	...	...
Average fee	21.72	...	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	...	...	...	...
Average fee	22.04	...	...	...	...
<i>Deposit items returned</i>						
Percent charging	94.4	...	...	...	...
Average fee	3.31	...	...	...	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

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

C.4.6. Special fees in the Los Angeles–Riverside–Orange County CMSA

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	11.73	12.89	1.16	12.15	13.23	1.08
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	17.21	16.61	-.60	16.42	17.84	1.42
<i>Overdrafts²</i>						
Percent charging	80.9	100.0	19.1**	100.0	100.0	.0
Average fee	19.61	16.99	-2.62*	17.83	18.53	.70
<i>Deposit items returned</i>						
Percent charging	100.0	96.6	-3.4	92.0	84.6	-7.4
Average fee	5.37	5.67	.30	6.92	7.27	.35

NOTE. This CMSA lies entirely within California. See also general note to table C.1.1.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

C.4.7. Special fees in the New York City–Northern New Jersey–Long Island CMSA

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	98.3	100.0	1.7
Average fee	17.21	17.25	.04	13.05	13.65	.60
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	21.10	21.01	-.09	17.01	17.48	.47
<i>Overdrafts²</i>						
Percent charging	97.2	100.0	2.8	100.0	100.0	.0
Average fee	22.80	20.89	-1.91	15.63	18.05	2.42
<i>Deposit items returned</i>						
Percent charging	94.3	91.0	-3.3	98.3	90.9	-7.4
Average fee	10.49	8.80	-1.69*	10.83	11.40	.57

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.1.1.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

C.4.8. Special fees in the Philadelphia–Wilmington–Atlantic City CMSA

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	16.61	15.00	-1.61	14.09	13.69	-.40
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	26.92	25.57	-1.35	23.64	22.78	-.86
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	27.06	25.98	-1.08	24.49	22.78	-1.71
<i>Deposit items returned</i>						
Percent charging	100.0	100.0	.0	85.7	75.6	-10.1
Average fee	9.35	5.28	-4.07*	11.50	10.79	-.71

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.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.

C.4.9. Special fees in the San Francisco–Oakland–San Jose CMSA

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	86.0	88.6	2.6
Average fee	11.51	11.49	-.02	10.66	10.18	-.48
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	13.99	14.95	.96	13.98	12.25	-1.73
<i>Overdrafts²</i>						
Percent charging	92.1	100.0	7.9	100.0	100.0	.0
Average fee	14.35	14.88	.53	13.27	12.78	-.49
<i>Deposit items returned</i>						
Percent charging	100.0	100.0	.0	86.0	88.6	2.6
Average fee	4.47	5.26	.79	6.74	5.96	-.78

NOTE. This CMSA lies entirely within California. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

**Significant at the 95 percent confidence level.

C.4.10. Special fees in the Washington–Baltimore CMSA

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	22.61	22.35	-.26	20.66	19.16	-1.50
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	27.20	24.19	-3.01**	21.38	22.49	1.11
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	27.73	18.89	-8.84**	...	22.31	...
<i>Deposit items returned</i>						
Percent charging	100.0	100.0	.0	100.0	77.8	-22.2*
Average fee	8.28	3.94	-4.34	12.14	15.17	3.03

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.1.1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	64.4	-35.6*	84.3	88.5	4.2
<i>Annual fee</i>						
Percent charging .....	.0	7.3	7.3	24.6	6.0	-18.6*
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	5.5	.0	-5.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	7.3	7.3	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	...	...	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	6.2	7.3	1.1	7.0	.0	-7.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	100.0	.0	83.6	87.5	3.9
Average	1.05	.84	-.21	.89	.95	.06
Deposits						
Percent charging .....	...	...	...	63.8	52.6	-11.2
Average .....	...	...	...	.90	.97	.07
Balance inquiries						
Percent charging	100.0	64.0	-36.0*	63.4	46.4	-17.0
Average .....	.98	...	...	.82	.83	.01
<i>Surcharge</i>						
Percent charging	36.2	43.2	7.0	15.0	44.1	29.1**
Average .....	...	...	...	...	.95	...

NOTE. See general note to table 1. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users. See also general note to table C.1.1.

In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, New Hampshire, and Connecticut.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	87.3	86.0	-1.3
<i>Annual fee</i>						
Percent charging	10.5	.0	-10.5	...	4.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	24.6	.0	-24.6**	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	19.3	19.3*	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	24.6	.0	-24.6**	...	9.8	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	91.0	80.7	-10.3	...	68.8	...
Average	1.20	1.54	.34**	...	1.21	...
Deposits						
Percent charging	80.0	54.4	-25.6	...	44.1	...
Average	1.23	1.37	.14	...	...	...
Balance inquiries						
Percent charging	63.2	54.8	-8.4	...	60.9	...
Average	1.11	1.38	.27*	...	1.07	...
<i>Surcharge</i>						
Percent charging	94.3	95.2	.9	...	86.2	...
Average	1.15	1.18	.03	...	1.14	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Annual fee</i>						
Percent charging	9.5	20.9	11.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	38.3	37.1	-1.2	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	18.5	18.5	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	29.5	29.5	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	18.5	18.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	74.6	-25.4*	...	...	...
Average	1.02	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	100.0	76.4	-23.6	...	...	...
Average	1.02	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	59.8	97.9	38.1*	...	...	...
Average .....	.79	1.24	.45*	...	...	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.5.1.
 . . . Data are insufficient to report or are not comparable across surveys.

* Significant at the 90 percent confidence level.
 ** Significant at the 95 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	93.8	-6.2	...	...	...
<i>Annual fee</i>						
Percent charging	86.5	66.4	-20.1	...	...	...
Average	11.28	9.73	-1.55	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging	14.6	.0	-14.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging	15.3	.0	-15.3	...	...	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	14.6	7.1	-7.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging	80.4	72.5	-7.9	...	...	...
Average	1.01	1.08	.07	...	...	...
<i>Deposits</i>						
Percent charging	38.0	...	...	...	...	...
Average .....	.96	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	32.6	39.4	6.8	...	...	...
Average	1.02	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	76.1	48.8	-27.3	...	...	...
Average	1.12	1.57	.45**	...	...	...

NOTE. This CMSA lies entirely within Colorado. See also general note to table C.5.1.

** Significant at the 95 percent confidence level.

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

C.5.5. Automated teller machines in the Houston–Galveston–Brazoria CMSA

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	...	...
<i>Annual fee</i>						
Percent charging	47.1	...	...	...	...
Average
<i>Card fee</i>						
Percent charging	15.4	...	...	...	...
Average
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	5.6	...	...	...	...
Average
Deposits						
Percent charging0	...	...	...	...
Average
Balance inquiries						
Percent charging0	...	...	...	...
Average
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	...	...	...	...
Average	2.13	...	...	...	...
Deposits						
Percent charging
Average
Balance inquiries						
Percent charging	79.0	...	...	...	...
Average
<i>Surcharge</i>						
Percent charging	100.0	...	...	...	...
Average	1.89	...	...	...	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.5.1.

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

C.5.6. Automated teller machines in the Los Angeles–Riverside–Orange County CMSA

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	92.0	100.0	8.0
<i>Annual fee</i>						
Percent charging	5.6	.0	-5.6	17.7	15.4	-2.3
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	7.6	7.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	1.1	5.2	4.1	9.0	.0	-9.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	1.1	.0	-1.1	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	1.1	.0	-1.1	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	61.0	50.0	-11.0	72.6	84.0	11.4
Average	1.04	1.11	.07	1.25	1.28	.03
Deposits						
Percent charging	52.1	...	...	42.2	...	...
Average .....	.97	...	...	...	...	...
Balance inquiries						
Percent charging	35.8	35.6	-.2	46.1	45.2	-.9
Average .....	.85	.87	.02	.86	1.04	.18
<i>Surcharge</i>						
Percent charging	59.2	51.3	-7.9	53.9	91.2	37.3**
Average	1.12	1.40	.28**	1.34	1.30	-.04

NOTE. This CMSA lies entirely within California. See also general note to table C.5.1.

** Significant at the 95 percent confidence level.

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

C.5.7. Automated teller machines in the New York City–Northern New Jersey–Long Island CMSA

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	75.0	66.1	-8.9	90.1	79.6	-10.5
<i>Annual fee</i>						
Percent charging	18.4	14.2	-4.2	10.7	4.5	-6.2
Average	22.01	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	1.8	1.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging	11.2	26.5	15.3	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging	12.6	14.9	2.3	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	9.1	12.5	3.4	3.7	.0	-3.7
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging	47.0	76.1	29.1**	81.9	53.5	-28.4**
Average	1.10	1.02	-.08	.90	.92	.02
<i>Deposits</i>						
Percent charging	43.5	61.3	17.8	75.3	63.6	-11.7
Average .....	.98	.94	-.04	.98	.93	-.05
<i>Balance inquiries</i>						
Percent charging	52.6	60.3	7.7	85.6	45.8	-39.8**
Average .....	.96	.78	-.18	.82	.85	.03
<i>Surcharge</i>						
Percent charging	64.4	77.9	13.5	56.8	80.5	23.7*
Average .....	.96	1.08	.12	.95	1.03	.08

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

C.5.8. Automated teller machines in the Philadelphia–Wilmington–Atlantic City CMSA

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	76.8	63.4	-13.4
<i>Annual fee</i>						
Percent charging	47.4	41.5	-5.9	20.6	16.8	-3.8
Average	19.96	...	...	...	...	...
<i>Card fee</i>						
Percent charging	7.7	20.4	12.7	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	6.8	6.8	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	6.8	6.8	.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	6.8	6.8	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	66.3	73.3	7.0	40.9	55.5	14.6
Average	1.04	1.09	.05	...	...	...
Deposits						
Percent charging	61.5	14.6	-46.9**	47.1	.0	-47.1**
Average	1.05	...	...	...	...	...
Balance inquiries						
Percent charging	59.8	52.9	-6.9	47.1	.0	-47.1**
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	81.3	66.4	-14.9	24.0	83.3	59.3**
Average	1.00	...	...	...	1.15	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.5.1.

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

** Significant at the 95 percent confidence level.

C.5.9. Automated teller machines in the San Francisco–Oakland–San Jose CMSA

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	81.8	100.0	18.2**	63.9	77.0	13.1
<i>Annual fee</i>						
Percent charging	1.3	.0	-1.3	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	14.3	14.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	20.7	.0	-20.7
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	1.6	.0	-1.6	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	4.0	4.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	17.3	19.8	2.5	100.0	56.8	-43.2**
Average	1.44	...	...	1.11	...	...
Deposits						
Percent charging	6.9	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	10.5	2.4	-8.1	79.3	.0	-79.3**
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	54.8	78.1	23.3	80.7	65.2	-15.5
Average	1.34	1.77	.43**	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.5.1.

** Significant at the 95 percent confidence level.

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

C.5.10. Automated teller machines in the Washington–Baltimore CMSA

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	71.9	82.5	10.6
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	18.9	.0	-18.9
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	3.8	31.6	27.8	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	3.8	26.5	22.7	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	3.8	.0	-3.8	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	64.4	47.0	-17.4	100.0	59.7	-40.3**
Average	1.62	1.01	-.61**	...	1.16	...
Deposits						
Percent charging	54.2	...	...	...	...	...
Average	1.54	...	...	...	...	...
Balance inquiries						
Percent charging	51.5	15.4	-36.1*	79.4	37.9	-41.5
Average	1.53	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	100.0	100.0	.0	81.4	100.0	18.6
Average	1.25	1.20	-.05	1.17	1.16	-.01

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

Appendix D: Results by State

D.1.1. Noninterest checking accounts in Alabama Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	84.3	100.0	15.7	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	35.4	34.7	-.7	...	...	...
Monthly fee (low balance) .....	...	6.06	...	...	...	...
Minimum balance to avoid fee .....	...	431.82	...	...	...	...
Minimum balance to open .....	...	299.94	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	35.4	58.3	22.9	...	...	...
Monthly fee .....	...	8.49	...	...	...	...
Check charge						
Percent charging .....	...	.0	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	104.41	...	...	...	...
<i>Free account³</i>						
Percent offering .....	.0	.0	.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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.2. Noninterest checking accounts in Arizona

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	53.3	55.4	2.1	...	...	...
Monthly fee (low balance)	6.82	7.88	1.06**	...	...	...
Minimum balance to avoid fee	605.77	570.32	-35.45	...	...	...
Minimum balance to open	118.67	94.73	-23.94	...	...	...
<i>Fee-only account²</i>						
Percent offering	26.2	56.4	30.2	...	...	...
Monthly fee .....	...	4.11	...	...	...	...
Check charge						
Percent charging .....	...	31.9	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	78.70	...	...	...	...
<i>Free account³</i>						
Percent offering	18.1	12.1	-6.0	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.3. Noninterest checking accounts in Arkansas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.0	100.0	2.0	...	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	63.6	53.2	-10.4	...	...	...
Monthly fee (low balance)	5.93	6.51	.58	...	...	...
Minimum balance to avoid fee	406.75	504.79	98.04	...	...	...
Minimum balance to open	150.04	141.43	-8.61	...	...	...
<i>Fee-only account</i> ²						
Percent offering	52.4	10.0	-42.4**	...	...	...
Monthly fee	5.54	3.83	-1.71*	...	...	...
Check charge						
Percent charging	22.9	79.3	56.4**	...	...	...
Average .....	.63	.53	-.10	...	...	...
Minimum balance to open	52.38	82.00	29.62**	...	...	...
<i>Free account</i> ³						
Percent offering	2.0	10.8	8.8	...	...	...
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.4. Noninterest checking accounts in California

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.0	95.9	-2.1	72.5	73.3	.8
<i>Single-balance, single-fee account</i> ¹						
Percent offering	45.4	70.5	25.1**	31.3	36.6	5.3
Monthly fee (low balance)	8.53	7.95	-.58	8.92	6.74	-2.18
Minimum balance to avoid fee	867.10	819.65	-47.45	1400.68	572.38	-828.30
Minimum balance to open	217.56	221.89	4.33	179.47	184.55	5.08
<i>Fee-only account</i> ²						
Percent offering	54.7	37.9	-16.8*	23.3	26.4	3.1
Monthly fee	6.13	5.54	-.59	5.34	5.49	.15
Check charge						
Percent charging	27.3	46.8	19.5	23.0	24.3	1.3
Average .....	.35	.50	.15	...	...	...
Minimum balance to open	304.80	124.09	-180.71	164.44	100.13	-64.31
<i>Free account</i> ³						
Percent offering	4.1	2.5	-1.6	21.4	23.3	1.9
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.5. Noninterest checking accounts in Colorado

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	98.4	-1.6	67.6	39.6	-28.0
<i>Single-balance, single-fee account¹</i>						
Percent offering	30.5	32.8	2.3	34.5	19.8	-14.7
Monthly fee (low balance)	6.71	6.07	-.64	...	...	...
Minimum balance to avoid fee	306.19	427.89	121.70**	...	...	...
Minimum balance to open	84.67	83.10	-1.57	...	...	...
<i>Fee-only account²</i>						
Percent offering	27.6	23.0	-4.6	.0	19.8	19.8
Monthly fee	4.40	5.96	1.56	...	...	...
Check charge						
Percent charging	40.6	19.5	-21.1	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	38.32	57.87	19.55	...	...	...
<i>Free account³</i>						
Percent offering	24.3	23.8	-.5	16.6	.0	-16.6
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.6. Noninterest checking accounts in Connecticut

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	100.0	100.0	.0
<i>Single-balance, single-fee account¹</i>						
Percent offering	54.1	...	48.7	18.6	-30.1
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account²</i>						
Percent offering	63.5	...	25.9	59.7	33.8
Monthly fee	4.38	...
Check charge						
Percent charging	52.1	...
Average
Minimum balance to open	49.39	...
<i>Free account³</i>						
Percent offering0	...	14.4	27.7	13.3
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.7. Noninterest checking accounts in Florida

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	84.2	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	21.3	20.9	-.4	22.5	...	...
Monthly fee (low balance)	9.46	11.36	1.90	...	...	...
Minimum balance to avoid fee	528.70	1075.08	546.38**	...	...	...
Minimum balance to open	108.46	52.47	-55.99**	...	...	...
<i>Fee-only account</i> ²						
Percent offering	81.0	66.0	-15.0	46.2	...	...
Monthly fee	6.05	6.54	.49	...	...	...
Check charge						
Percent charging	29.5	48.4	18.9	...	...	...
Average .....	...	.34	...	...	...	...
Minimum balance to open	78.03	53.08	-24.95	...	...	...
<i>Free account</i> ³						
Percent offering .....	.0	13.5	13.5	.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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.8. Noninterest checking accounts in Georgia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	88.9	85.2	-3.7
<i>Single-balance, single-fee account</i> ¹						
Percent offering	32.7	13.9	-18.8	19.3	.0	-19.3
Monthly fee (low balance)	7.59	8.23	.64	...	...	...
Minimum balance to avoid fee	483.93	750.00	266.07**	...	...	...
Minimum balance to open	118.04	108.54	-9.50	...	...	...
<i>Fee-only account</i> ²						
Percent offering	62.8	82.4	19.6	48.7	60.5	11.8
Monthly fee	4.80	6.34	1.54**	...	...	...
Check charge						
Percent charging	34.3	18.7	-15.6	...	...	...
Average .....	.33	.31	-.02	...	...	...
Minimum balance to open	75.60	77.79	2.19	...	...	...
<i>Free account</i> ³						
Percent offering	4.0	1.9	-2.1	29.1	11.2	-17.9
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.9. Noninterest checking accounts in Illinois

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	90.6	100.0	9.4**	70.0	74.8	4.8
<i>Single-balance, single-fee account¹</i>						
Percent offering	40.6	42.7	2.1	24.4	34.6	10.2
Monthly fee (low balance)	4.97	5.64	.67	5.99	5.83	-.16
Minimum balance to avoid fee	350.36	313.02	-37.34	241.64	301.25	59.61
Minimum balance to open	77.77	52.72	-25.05**	154.04	103.76	-50.28
<i>Fee-only account²</i>						
Percent offering	23.6	35.1	11.5	11.4	11.0	-.4
Monthly fee	4.31	4.28	-.03	...	...	...
Check charge						
Percent charging	47.7	37.4	-10.3	...	...	...
Average .....	.30	.39	.09	...	...	...
Minimum balance to open	67.65	54.97	-12.68	...	...	...
<i>Free account³</i>						
Percent offering	23.1	16.9	-6.2	36.1	40.2	4.1
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, 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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.1.10. Noninterest checking accounts in Indiana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	52.5	70.1	17.6
<i>Single-balance, single-fee account¹</i>						
Percent offering	39.2	79.6	40.4**	17.1	32.6	15.5
Monthly fee (low balance)	6.24	4.70	-1.54*	...	...	...
Minimum balance to avoid fee	544.14	380.52	-163.62**	...	...	...
Minimum balance to open	48.59	96.42	47.83**	...	...	...
<i>Fee-only account²</i>						
Percent offering	67.9	14.5	-53.4**	21.7	.0	-21.7*
Monthly fee	3.91	...	...	...	...	...
Check charge						
Percent charging	67.2	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	52.39	...	...	...	...	...
<i>Free account³</i>						
Percent offering	10.0	17.5	7.5	10.0	37.5	27.5
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, 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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.1.11. Noninterest checking accounts in Iowa

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	87.5	-12.5*	...	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	13.9	31.2	17.3	...	...	...
Monthly fee (low balance)	6.03	3.80	-2.23**	...	...	...
Minimum balance to avoid fee	562.03	397.70	-164.33**	...	...	...
Minimum balance to open	24.33	76.25	51.92**	...	...	...
<i>Fee-only account</i> ²						
Percent offering	24.0	15.8	-8.2	...	...	...
Monthly fee	5.72	4.44	-1.28	...	...	...
Check charge						
Percent charging	12.0	24.5	12.5	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	64.48	81.63	17.15	...	...	...
<i>Free account</i> ³						
Percent offering	21.4	7.1	-14.3	...	...	...
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.12. Noninterest checking accounts in Kansas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	34.8	55.3	20.5	...	...	...
Monthly fee (low balance)	6.12	4.51	-1.61**	...	...	...
Minimum balance to avoid fee	400.96	337.00	-63.96	...	...	...
Minimum balance to open	60.75	105.39	44.64	...	...	...
<i>Fee-only account</i> ²						
Percent offering	36.2	46.3	10.1	...	...	...
Monthly fee	4.47	4.02	-.45	...	...	...
Check charge						
Percent charging	56.3	56.4	.1	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	122.21	58.02	-64.19	...	...	...
<i>Free account</i> ³						
Percent offering	41.3	1.6	-39.7**	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.13. Noninterest checking accounts in Kentucky

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	57.9	58.9	1.0
<i>Single-balance, single-fee account</i> ¹						
Percent offering	84.2	67.3	-16.9	.0	37.6	37.6**
Monthly fee (low balance)	6.17	5.94	-.23	...	5.11	...
Minimum balance to avoid fee	505.69	443.71	-61.98	...	518.28	...
Minimum balance to open	144.66	105.18	-39.48	...	143.08	...
<i>Fee-only account</i> ²						
Percent offering	14.3	53.5	39.2**	35.8	21.3	-14.5
Monthly fee .....	...	5.63	...	...	...	...
Check charge						
Percent charging .....	...	40.1	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	72.79	...	...	...	...
<i>Free account</i> ³						
Percent offering	2.1	.0	-2.1	.0	.0	.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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.14. Noninterest checking accounts in Louisiana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	43.7	50.1	6.4
<i>Single-balance, single-fee account</i> ¹						
Percent offering	21.4	23.0	1.6	19.8	21.4	1.6
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> ²						
Percent offering	22.9	54.7	31.8	.0	14.3	14.3
Monthly fee .....	...	6.54	...	...	...	...
Check charge						
Percent charging .....	...	21.8	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	98.78	...	...	...	...
<i>Free account</i> ³						
Percent offering .....	.0	.0	.0	7.2	7.3	.1
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.15. Noninterest checking accounts in Maryland

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	71.6	65.5	-6.1
<i>Single-balance, single-fee account¹</i>						
Percent offering	29.4	...	...	.0	17.2	17.2
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	82.0	...	...	.0	13.8	13.8
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account³</i>						
Percent offering	5.3	...	...	71.6	34.5	-37.1
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, 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 are not comparable across surveys.

D.1.16. Noninterest checking accounts in Massachusetts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	92.8	71.9	-20.9	71.6	90.5	18.9*
<i>Single-balance, single-fee account¹</i>						
Percent offering	40.7	36.4	-4.3	23.2	9.3	-13.9
Monthly fee (low balance) .....	...	...	...	5.30	...	...
Minimum balance to avoid fee .....	...	...	...	430.12	...	...
Minimum balance to open .....	...	...	...	45.77	...	...
<i>Fee-only account²</i>						
Percent offering	52.0	47.1	-4.9	25.5	36.4	10.9
Monthly fee	4.97	3.88	-1.09	3.67	3.78	.11
Check charge						
Percent charging	58.6	58.6	.0	...	45.3	...
Average .....	...	...	...	...	.57	...
Minimum balance to open	53.79	31.97	-21.82	28.12	22.94	-5.18
<i>Free account³</i>						
Percent offering	13.4	15.6	2.2	17.8	47.2	29.4**
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.17. Noninterest checking accounts in Minnesota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering .....	.0	3.1	3.1	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	64.7	35.5	-29.2*	...	...	...
Monthly fee	4.52	3.53	-.99	...	...	...
Check charge						
Percent charging .....	...	45.1	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	35.34	18.87	-16.47	...	...	...
<i>Free account³</i>						
Percent offering	27.3	23.3	-4.0	...	...	...
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.18. Noninterest checking accounts in Missouri

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	55.6	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	35.9	41.5	5.6	...	.0	...
Monthly fee (low balance)	6.13	5.71	-.42	...	...	...
Minimum balance to avoid fee	435.24	449.20	13.96	...	...	...
Minimum balance to open	95.26	100.00	4.74	...	...	...
<i>Fee-only account²</i>						
Percent offering	39.2	40.8	1.6	...	20.9	...
Monthly fee	4.30	4.98	.68	...	...	...
Check charge						
Percent charging	60.7	37.1	-23.6	...	...	...
Average .....	...	.60	...	...	...	...
Minimum balance to open	52.66	78.59	25.93*	...	...	...
<i>Free account³</i>						
Percent offering	6.1	12.2	6.1	...	34.6	...
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.19. Noninterest checking accounts in Montana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	38.0	18.7	-19.3	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> ²						
Percent offering	38.0	31.4	-6.6	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> ³						
Percent offering	21.8	24.6	2.8	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.20. Noninterest checking accounts in Nebraska

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	22.7	33.3	10.6	...	...	...
Monthly fee (low balance)	5.66	7.38	1.72	...	...	...
Minimum balance to avoid fee	1079.41	794.43	-284.98	...	...	...
Minimum balance to open	4.86	69.61	64.75**	...	...	...
<i>Fee-only account</i> ²						
Percent offering	51.7	63.0	11.3	...	...	...
Monthly fee	3.90	2.65	-1.25	...	...	...
Check charge						
Percent charging	58.5	65.1	6.6	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	30.47	54.41	23.94	...	...	...
<i>Free account</i> ³						
Percent offering	4.0	6.8	2.8	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.21. Noninterest checking accounts in New Jersey

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	89.4	73.3	-16.1
<i>Single-balance, single-fee account</i> ¹						
Percent offering	77.5	69.3	-8.2	46.2	28.5	-17.7
Monthly fee (low balance)	6.19	6.76	.57	5.94	...	...
Minimum balance to avoid fee	572.53	482.97	-89.56	236.81	...	...
Minimum balance to open	207.67	88.35	-119.32	62.36	...	...
<i>Fee-only account</i> ²						
Percent offering	57.5	54.1	-3.4	32.6	26.7	-5.9
Monthly fee	2.94	3.00	.06	...	...	...
Check charge						
Percent charging	100.0	71.2	-28.8*	...	...	...
Average .....	.49	.40	-.09	...	...	...
Minimum balance to open	60.63	42.62	-18.01	...	...	...
<i>Free account</i> ³						
Percent offering .....	.0	.0	.0	22.0	25.2	3.2
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.22. Noninterest checking accounts in New Mexico

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	70.5	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	48.5	81.3	32.8	...	13.7	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> ²						
Percent offering	22.4	46.3	23.9	...	28.1	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> ³						
Percent offering	7.1	9.3	2.2	...	14.4	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.23. Noninterest checking accounts in New York

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	89.5	87.5	-2.0	94.6	78.1	-16.5*
<i>Single-balance, single-fee account¹</i>						
Percent offering	31.8	40.4	8.6	39.4	23.2	-16.2
Monthly fee (low balance)	6.55	5.51	-1.04	6.05	7.93	1.88**
Minimum balance to avoid fee	765.13	560.23	-204.90	662.27	967.74	305.47
Minimum balance to open	222.31	198.35	-23.96	123.43	187.49	64.06
<i>Fee-only account²</i>						
Percent offering	49.7	47.6	-2.1	44.6	43.3	-1.3
Monthly fee	3.91	4.70	.79	3.03	3.23	.20
Check charge						
Percent charging	59.5	29.6	-29.9*	4.5	22.2	17.7
Average .....	.33	.28	-.05	...	...	...
Minimum balance to open	33.61	27.42	-6.19	26.92	24.86	-2.06
<i>Free account³</i>						
Percent offering	13.7	8.8	-4.9	14.1	29.9	15.8
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.24. Noninterest checking accounts in Ohio

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	94.8	97.2	2.4	39.8	81.2	41.4**
<i>Single-balance, single-fee account¹</i>						
Percent offering	69.0	21.1	-47.9**	12.2	27.5	15.3
Monthly fee (low balance)	6.72	...	...	...	...	...
Minimum balance to avoid fee	451.01	...	...	...	...	...
Minimum balance to open	93.88	...	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	43.9	48.4	4.5	5.6	28.9	23.3*
Monthly fee .....	...	...	...	...	3.50	...
Check charge						
Percent charging .....	...	...	...	...	20.9	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	27.81	...
<i>Free account³</i>						
Percent offering	25.9	15.6	-10.3	21.9	29.6	7.7
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.25. Noninterest checking accounts in Oklahoma

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	67.5	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	11.7	55.9	44.2**	.0	...	...
Monthly fee (low balance)	8.89	7.29	-1.60	...	...	...
Minimum balance to avoid fee	564.60	584.07	19.47	...	...	...
Minimum balance to open	77.12	80.57	3.45	...	...	...
<i>Fee-only account²</i>						
Percent offering	26.0	28.8	2.8	35.0	...	...
Monthly fee	5.65	7.62	1.97*	...	...	...
Check charge						
Percent charging	7.5	10.9	3.4	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open	117.73	30.43	-87.30**	...	...	...
<i>Free account³</i>						
Percent offering	7.3	.0	-7.3	52.7	...	...
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.26. Noninterest checking accounts in Pennsylvania

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	95.9	-4.1	65.3	40.8	-24.5*
<i>Single-balance, single-fee account¹</i>						
Percent offering	80.8	55.7	-25.1**	31.7	16.5	-15.2
Monthly fee (low balance)	5.51	5.00	-.51	4.31	...	...
Minimum balance to avoid fee	317.92	307.22	-10.70	262.60	...	...
Minimum balance to open	68.61	71.27	2.66	109.44	...	...
<i>Fee-only account²</i>						
Percent offering	56.8	29.7	-27.1**	24.7	17.9	-6.8
Monthly fee	2.98	4.62	1.64**	3.37	...	...
Check charge						
Percent charging	76.6	38.9	-37.7**	...	...	...
Average .....	.50	.48	-.02	...	...	...
Minimum balance to open	29.61	12.11	-17.50*	19.33	...	...
<i>Free account³</i>						
Percent offering	10.4	21.9	11.5	11.1	14.1	3.0
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.27. Noninterest checking accounts in South Dakota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	58.7	-41.3**	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	41.0	42.6	1.6	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	46.7	5.7	-41.0**	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account³</i>						
Percent offering	47.4	16.1	-31.3	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.28. Noninterest checking accounts in Tennessee

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	61.8	59.4	-2.4	...	...	...
Monthly fee (low balance)	6.65	6.36	-.29	...	...	...
Minimum balance to avoid fee	428.70	494.79	66.09	...	...	...
Minimum balance to open	87.53	100.30	12.77	...	...	...
<i>Fee-only account²</i>						
Percent offering	27.0	41.4	14.4	...	...	...
Monthly fee	5.61	5.72	.11	...	...	...
Check charge						
Percent charging	83.2	10.9	-72.3**	...	...	...
Average .....	.76	...	...	...	...	...
Minimum balance to open	76.42	57.63	-18.79	...	...	...
<i>Free account³</i>						
Percent offering	21.0	9.8	-11.2	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.29. Noninterest checking accounts in Texas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	63.9	89.4	25.5*
<i>Single-balance, single-fee account¹</i>						
Percent offering	44.4	37.9	-6.5	47.3	42.2	-5.1
Monthly fee (low balance)	8.12	7.42	-.70*	7.82	8.39	.57
Minimum balance to avoid fee	592.91	602.08	9.17	366.53	632.28	265.75**
Minimum balance to open	208.00	151.44	-56.56	152.19	143.39	-8.80
<i>Fee-only account²</i>						
Percent offering	19.5	37.1	17.6*	16.3	42.3	26.0*
Monthly fee	5.13	6.05	.92	...	4.38	...
Check charge						
Percent charging	43.9	32.8	-11.1	...	62.5	...
Average .....	.45	.42	-.03	...	.50	...
Minimum balance to open	82.81	70.96	-11.85	...	56.45	...
<i>Free account³</i>						
Percent offering	11.0	7.3	-3.7	16.6	31.5	14.9
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.30. Noninterest checking accounts in Virginia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account¹</i>						
Percent offering	50.2	64.8	14.6	...	...	...
Monthly fee (low balance)	6.51	6.90	.39	...	...	...
Minimum balance to avoid fee	483.24	357.95	-125.29**	...	...	...
Minimum balance to open	102.70	77.10	-25.60	...	...	...
<i>Fee-only account²</i>						
Percent offering	18.4	37.9	19.5	...	...	...
Monthly fee .....	...	5.79	...	...	...	...
Check charge						
Percent charging .....	...	41.6	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	46.09	...	...	...	...
<i>Free account³</i>						
Percent offering	27.4	28.6	1.2	...	...	...
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.31. Noninterest checking accounts in Washington

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	71.8	64.4	-7.4
<i>Single-balance, single-fee account</i> ¹						
Percent offering	24.3	52.1	27.8	31.4	17.6	-13.8
Monthly fee (low balance) .....	...	5.07	...	...	...	...
Minimum balance to avoid fee .....	...	348.63	...	...	...	...
Minimum balance to open .....	...	146.57	...	...	...	...
<i>Fee-only account</i> ²						
Percent offering	43.6	76.3	32.7	10.9	8.6	-2.3
Monthly fee .....	...	3.57	...	...	...	...
Check charge						
Percent charging .....	...	63.6	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	107.94	...	...	...	...
<i>Free account</i> ³						
Percent offering	18.9	11.8	-7.1	40.4	46.8	6.4
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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.32. Noninterest checking accounts in West Virginia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> ¹						
Percent offering	100.0	84.1	-15.9	...	...	...
Monthly fee (low balance)	4.74	5.15	.41	...	...	...
Minimum balance to avoid fee	326.71	335.90	9.19	...	...	...
Minimum balance to open	136.66	89.21	-47.45	...	...	...
<i>Fee-only account</i> ²						
Percent offering	49.0	31.8	-17.2	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> ³						
Percent offering .....	.0	.0	.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, 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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.1.33. Noninterest checking accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	63.1	-36.9**
<i>Single-balance, single-fee account¹</i>						
Percent offering	20.8	32.5	11.7	6.0	.0	-6.0
Monthly fee (low balance) .....	...	5.40	...	...	...	...
Minimum balance to avoid fee .....	...	254.28	...	...	...	...
Minimum balance to open .....	...	14.31	...	...	...	...
<i>Fee-only account²</i>						
Percent offering	19.8	23.5	3.7	.0	6.0	6.0
Monthly fee	4.30	4.29	-.01	...	...	...
Check charge						
Percent charging	30.2	74.2	44.0**	...	...	...
Average .....	.44	.61	.17*	...	...	...
Minimum balance to open	28.47	72.73	44.26*	...	...	...
<i>Free account³</i>						
Percent offering	54.1	22.0	-32.1**	79.9	57.0	-22.9
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, 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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.1. NOW accounts in Alabama

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account¹</i>						
Percent offering	64.0	54.7	-9.3	...	...	...
Monthly fee (low balance) .....	...	7.67	...	...	...	...
Minimum balance to avoid fee .....	...	1353.42	...	...	...	...
Minimum balance to open .....	...	1137.26	...	...	...	...
<i>Single-fee, single-check-charge account²</i>						
Percent offering .....	.0	11.4	11.4	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.2. NOW accounts in Arizona

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	91.3	100.0	8.7	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	64.4	76.3	11.9	...	...	...
Monthly fee (low balance)	9.43	8.90	-.53	...	...	...
Minimum balance to avoid fee	1401.60	3052.06	1650.46	...	...	...
Minimum balance to open	416.59	526.67	110.08	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.3. NOW accounts in Arkansas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	100.0	55.7	-44.3**	...	...	...
Monthly fee (low balance)	8.13	8.92	.79	...	...	...
Minimum balance to avoid fee	1047.83	825.68	-222.15**	...	...	...
Minimum balance to open	467.12	459.04	-8.08	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.4. NOW accounts in California

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.9	94.8	-1.1	96.7	96.7	.0
<i>Single-fee account</i> ¹						
Percent offering	50.6	57.2	6.6	73.3	76.8	3.5
Monthly fee (low balance)	9.43	8.64	-.79	8.42	7.64	-.78
Minimum balance to avoid fee	1745.34	1599.55	-145.79	1430.61	1038.14	-392.47
Minimum balance to open	645.77	619.20	-26.57	317.08	227.99	-89.09
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	25.5	13.6	-11.9*	.0	3.5	3.5
Monthly fee (low balance)	9.14	6.92	-2.22*	...	...	...
Check charge .....	.25	.23	-.02	...	...	...
Minimum balance to avoid fee	1845.61	1793.08	-52.53	...	...	...
Minimum balance to open	905.69	419.68	-486.01**	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.5. NOW accounts in Colorado

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	94.5	90.9	-3.6	82.4	79.2	-3.2
<i>Single-fee account</i> ¹						
Percent offering	44.3	54.4	10.1	82.4	19.8	-62.6**
Monthly fee (low balance)	8.12	8.12	.00	8.02	...	...
Minimum balance to avoid fee	794.43	892.68	98.25	500.88	...	...
Minimum balance to open	524.13	456.75	-67.38	90.22	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	19.6	10.8	-8.8	.0	.0	.0
Monthly fee (low balance)	8.12	...	...	...	...	...
Check charge .....	.36	...	...	...	...	...
Minimum balance to avoid fee	966.58	...	...	...	...	...
Minimum balance to open	769.85	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.6. NOW accounts in Connecticut

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	90.6	...	80.6	87.5	6.9
<i>Single-fee account</i> ¹						
Percent offering	35.3	...	25.4	6.0	-19.4
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	45.9	...	25.4	33.8	8.4
Monthly fee (low balance)
Check charge
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee account</i>						
Percent offering0	...	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.7. NOW accounts in Florida

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	78.0	100.0	22.0**	100.0	...	...
<i>Single-fee account</i> ¹						
Percent offering	53.3	42.7	-10.6	46.7	...	...
Monthly fee (low balance)	10.73	11.63	.90	...	...	...
Minimum balance to avoid fee	1474.48	1676.21	201.73	...	...	...
Minimum balance to open	269.08	166.60	-102.48	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	13.3	17.6	4.3	.0	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.8. NOW accounts in Georgia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	82.2	100.0	17.8**	88.3	60.5	-27.8
<i>Single-fee account</i> ¹						
Percent offering	33.0	33.7	.7	19.6	.0	-19.6
Monthly fee (low balance)	7.44	9.01	1.57	...	...	...
Minimum balance to avoid fee	1779.96	965.05	-814.91	...	...	...
Minimum balance to open	1194.17	494.79	-699.38	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	38.2	31.0	-7.2	28.5	35.8	7.3
Monthly fee (low balance)	5.05	6.69	1.64*	...	...	...
Check charge .....	.22	.21	-.01	...	...	...
Minimum balance to avoid fee	1030.29	1097.32	67.03	...	...	...
Minimum balance to open	698.18	550.00	-148.18	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.9. NOW accounts in Illinois

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	99.2	96.8	-2.4	87.5	91.0	3.5
<i>Single-fee account</i> ¹						
Percent offering	61.5	65.3	3.8	48.4	71.4	23.0
Monthly fee (low balance)	8.18	7.97	-.21	7.44	7.61	.17
Minimum balance to avoid fee	852.94	825.70	-27.24	543.21	560.46	17.25
Minimum balance to open	573.37	682.60	109.23	416.50	356.27	-60.23
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	13.5	1.4	-12.1**	3.1	4.9	1.8
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.10. NOW accounts in Indiana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	89.9	100.0	10.1	89.9	91.5	1.6
<i>Single-fee account</i> ¹						
Percent offering	71.2	77.0	5.8	68.6	62.5	-6.1
Monthly fee (low balance)	7.54	5.63	-1.91**	6.19	...	...
Minimum balance to avoid fee	1460.86	1035.83	-425.03*	600.43	...	...
Minimum balance to open	481.70	210.60	-271.10	392.00	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	.0	.0	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.11. NOW accounts in Iowa

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	99.4	-6	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	50.4	60.6	10.2	...	...	...
Monthly fee (low balance)	6.07	7.11	1.04	...	...	...
Minimum balance to avoid fee	793.85	615.46	-178.39**	...	...	...
Minimum balance to open	385.86	436.95	51.09	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	14.2	18.2	4.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.12. NOW accounts in Kansas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	91.5	-8.5	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	49.9	65.0	15.1	...	...	...
Monthly fee (low balance)	7.46	7.94	.48	...	...	...
Minimum balance to avoid fee	1065.38	1447.50	382.12	...	...	...
Minimum balance to open	321.08	1086.43	765.35**	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	20.4	.0	-20.4**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.13. NOW accounts in Kentucky

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	89.7	100.0	10.3	72.3	91.9	19.6
<i>Single-fee account</i> ¹						
Percent offering	51.6	56.5	4.9	41.9	58.7	16.8
Monthly fee (low balance)	10.33	8.66	-1.67*	...	6.33	...
Minimum balance to avoid fee	1168.50	1068.82	-99.68	...	1061.50	...
Minimum balance to open	475.30	598.72	123.42	...	652.87	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	2.6	.0	-2.6	8.3	.0	-8.3
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.2.14. NOW accounts in Louisiana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	72.8	78.5	5.7
<i>Single-fee account</i> ¹						
Percent offering	50.5	46.4	-4.1	27.2	64.0	36.8*
Monthly fee (low balance)	9.96	9.15	-.81**	...	7.94	...
Minimum balance to avoid fee	1934.33	1745.03	-189.30	...	733.36	...
Minimum balance to open	888.89	1093.67	204.78	...	300.29	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	16.6	21.1	4.5	9.1	.0	-9.1
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.15. NOW accounts in Maryland

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	89.4	94.9	5.5
<i>Single-fee account</i> ¹						
Percent offering	100.0	...	...	89.4	69.2	-20.2
Monthly fee (low balance)	6.41	...	...	6.19	6.86	.67
Minimum balance to avoid fee	973.31	...	...	678.86	368.54	-310.32
Minimum balance to open	556.40	...	...	445.97	224.56	-221.41
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	...	...	.0	17.0	17.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	...	...	.0	8.7	8.7
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 are not comparable across surveys.

D.2.16. NOW accounts in Massachusetts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	97.5	100.0	2.5
<i>Single-fee account</i> ¹						
Percent offering	16.8	27.6	10.8	41.2	48.8	7.6
Monthly fee (low balance) .....	...	...	...	6.06	7.87	1.81*
Minimum balance to avoid fee .....	...	...	...	646.81	880.53	233.72
Minimum balance to open .....	...	...	...	281.16	317.82	36.66
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	52.3	31.3	-21.0	23.4	19.9	-3.5
Monthly fee (low balance)	6.72	...	...	3.89	4.59	.70
Check charge .....	.31	...	...	.25	.29	.04
Minimum balance to avoid fee	1250.14	...	...	806.46	781.64	-24.82
Minimum balance to open	545.70	...	...	78.39	68.29	-10.10
<i>No-fee account</i>						
Percent offering	3.5	.0	-3.5	.0	9.6	9.6*
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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.2.17. NOW accounts in Minnesota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.0	99.5	1.5	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	49.0	45.5	-3.5	...	...	...
Monthly fee (low balance)	8.79	9.57	.78	...	...	...
Minimum balance to avoid fee	874.17	808.54	-65.63	...	...	...
Minimum balance to open	618.18	518.61	-99.57	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	46.9	35.4	-11.5	...	...	...
Monthly fee (low balance) .....	...	6.69	...	...	...	...
Check charge .....	...	.19	...	...	...	...
Minimum balance to avoid fee .....	...	749.40	...	...	...	...
Minimum balance to open .....	...	546.04	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.18. NOW accounts in Missouri

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	68.3	82.3	14.0	...	70.6	...
<i>Single-fee account</i> ¹						
Percent offering	32.3	40.1	7.8	...	24.8	...
Monthly fee (low balance)	8.93	6.90	-2.03**	...	...	...
Minimum balance to avoid fee	1157.91	772.27	-385.64**	...	...	...
Minimum balance to open	227.94	574.71	346.77**	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	4.6	.0	-4.6	...	.0	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.19. NOW accounts in Montana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	90.4	81.3	-9.1	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	28.1	33.7	5.6	...	...	...
Monthly fee (low balance) .....	...	7.74	...	...	...	...
Minimum balance to avoid fee .....	...	943.06	...	...	...	...
Minimum balance to open .....	...	666.41	...	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	49.6	25.3	-24.3	...	...	...
Monthly fee (low balance)	4.33	...	...	...	...	...
Check charge .....	.18	...	...	...	...	...
Minimum balance to avoid fee	1022.98	...	...	...	...	...
Minimum balance to open	508.68	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	6.4	6.4	...	...	...
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 are not comparable across surveys.

D.2.20. NOW accounts in Nebraska

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	45.5	14.4	-31.1**	...	...	...
Monthly fee (low balance)	5.74	5.86	.12	...	...	...
Minimum balance to avoid fee	840.77	622.06	-218.71	...	...	...
Minimum balance to open	519.84	369.66	-150.18	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	4.2	4.6	.4	...	...	...
Monthly fee (low balance)	5.51	...	...	...	...	...
Check charge .....	.20	...	...	...	...	...
Minimum balance to avoid fee	526.24	...	...	...	...	...
Minimum balance to open	272.22	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.4	.0	-.4	...	...	...
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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.21. NOW accounts in New Jersey

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	61.3	84.9	23.6	100.0	92.9	-7.1
<i>Single-fee account</i> ¹						
Percent offering	36.1	84.9	48.8**	73.3	66.2	-7.1
Monthly fee (low balance) .....	...	10.22	...	6.16	5.54	-.62
Minimum balance to avoid fee .....	...	1040.93	...	831.30	476.63	-354.67
Minimum balance to open .....	...	348.38	...	623.95	248.90	-375.05
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	18.0	.0	-18.0	.0	8.6	8.6
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.22. NOW accounts in New Mexico

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	78.1	100.0	21.9	...	57.4	...
<i>Single-fee account</i> ¹						
Percent offering	55.6	76.7	21.1	...	14.4	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	22.4	.0	-22.4	...	.0	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.23. NOW accounts in New York

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	87.5	81.6	-5.9	87.6	94.0	6.4
<i>Single-fee account</i> ¹						
Percent offering	47.3	47.2	-.1	77.2	69.7	-7.5
Monthly fee (low balance)	6.77	7.12	.35	6.60	8.37	1.77**
Minimum balance to avoid fee	942.47	1329.98	387.51	822.58	1304.82	482.24*
Minimum balance to open	433.17	871.64	438.47*	331.75	546.05	214.30
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	36.2	17.2	-19.0**	1.4	.0	-1.4
Monthly fee (low balance)	5.99	6.72	.73	...	...	...
Check charge .....	.26	.27	.01	...	...	...
Minimum balance to avoid fee	1673.33	2740.30	1066.97	...	...	...
Minimum balance to open	1263.78	3027.50	1763.72	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	4.7	4.7
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 are not comparable across surveys.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.24. NOW accounts in Ohio

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	78.6	97.2	18.6	84.0	87.2	3.2
<i>Single-fee account</i> ¹						
Percent offering	49.7	71.2	21.5	42.4	38.4	-4.0
Monthly fee (low balance)	8.59	6.33	-2.26	5.37	6.08	.71
Minimum balance to avoid fee	1065.19	893.15	-172.04	453.71	716.75	263.04
Minimum balance to open	311.60	648.36	336.76	53.73	593.92	540.19*
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	6.7	6.7	7.3	7.7	.4
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	7.3	.0	-7.3
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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.2.25. NOW accounts in Oklahoma

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.6	98.8	.2	100.0	...	...
<i>Single-fee account</i> ¹						
Percent offering	53.1	58.1	5.0	49.8	...	...
Monthly fee (low balance)	8.37	8.23	-.14	...	...	...
Minimum balance to avoid fee	1331.37	1323.89	-7.48	...	...	...
Minimum balance to open	1107.42	635.68	-471.74	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	14.6	17.5	2.9	16.5	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.26. NOW accounts in Pennsylvania

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	94.3	91.8	-2.5	68.6	72.6	4.0
<i>Single-fee account</i> ¹						
Percent offering	41.1	43.2	2.1	40.5	27.5	-13.0
Monthly fee (low balance)	7.77	7.67	-10	6.24	6.07	-17
Minimum balance to avoid fee	931.38	1033.80	102.42	564.02	664.88	100.86
Minimum balance to open	281.15	279.50	-1.65	162.11	332.61	170.50
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	7.5	8.6	1.1	.0	2.8	2.8
Monthly fee (low balance) .....	...	14.03	...	...	...	...
Check charge .....	...	.22	...	...	...	...
Minimum balance to avoid fee .....	...	1058.12	...	...	...	...
Minimum balance to open .....	...	196.89	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.27. NOW accounts in South Dakota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	48.6	48.3	-3	...	...	...
Monthly fee (low balance)	6.11	...	...	...	...	...
Minimum balance to avoid fee	864.67	...	...	...	...	...
Minimum balance to open	508.57	...	...	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	47.0	41.3	-5.7	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.28. NOW accounts in Tennessee

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	87.6	-12.4	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	37.2	69.3	32.1**	...	...	...
Monthly fee (low balance)	10.37	10.10	-.27	...	...	...
Minimum balance to avoid fee	881.25	1317.98	436.73**	...	...	...
Minimum balance to open	198.49	1054.96	856.47**	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.29. NOW accounts in Texas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	96.8	96.7	-.1	88.0	78.8	-9.2
<i>Single-fee account</i> ¹						
Percent offering	63.0	68.4	5.4	46.8	47.1	.3
Monthly fee (low balance)	9.85	9.75	-.10	8.43	8.28	-.15
Minimum balance to avoid fee	1301.96	1289.20	-12.76	939.80	1083.96	144.16
Minimum balance to open	1039.77	933.40	-106.37	557.09	496.37	-60.72
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	9.8	7.9	-1.9	.0	5.3	5.3
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.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 are not comparable across surveys.

** Significant at the 95 percent confidence level.

D.2.30. NOW accounts in Virginia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	65.6	68.1	2.5	...	...	...
Monthly fee (low balance)	8.16	9.10	.94	...	...	...
Minimum balance to avoid fee	1349.69	913.15	-436.54	...	...	...
Minimum balance to open	323.96	153.76	-170.20	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.31. NOW accounts in Washington

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	81.1	100.0	18.9	100.0	89.9	-10.1
<i>Single-fee account</i> ¹						
Percent offering	75.3	36.1	-39.2	49.8	26.2	-23.6
Monthly fee (low balance) .....	...	...	...	5.38	...	...
Minimum balance to avoid fee .....	...	...	...	575.05	...	...
Minimum balance to open .....	...	...	...	307.19	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	5.8	12.1	6.3	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	9.0	9.0
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 are not comparable across surveys.

**Significant at the 95 percent confidence level.

D.2.32. NOW accounts in West Virginia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> ¹						
Percent offering	77.9	68.2	-9.7	...	...	...
Monthly fee (low balance)	5.50	7.39	1.89*	...	...	...
Minimum balance to avoid fee	820.19	2256.28	1436.09	...	...	...
Minimum balance to open	433.21	1589.60	1156.39	...	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.2.33. NOW accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.6	93.2	-5.4	100.0	93.0	-7.0
<i>Single-fee account</i> ¹						
Percent offering	13.8	57.8	44.0**	66.8	29.9	-36.9*
Monthly fee (low balance) .....	...	5.98	...	7.52	...	...
Minimum balance to avoid fee .....	...	746.53	...	399.59	...	...
Minimum balance to open .....	...	303.49	...	186.53	...	...
<i>Single-fee, single-check-charge account</i> ²						
Percent offering	28.3	20.5	-7.8	.0	29.9	29.9*
Monthly fee (low balance)	6.53	6.24	-.29	...	...	...
Check charge .....	.22	.23	.01	...	...	...
Minimum balance to avoid fee	493.59	627.98	134.39	...	...	...
Minimum balance to open	282.46	474.00	191.54	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	12.1	12.1
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 are not comparable across surveys.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.3.1. Savings accounts in Alabama

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	29.0	.0	-29.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	71.0	39.5	-31.5	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	5.1	17.9	12.8	...	...	...
Monthly fee (low balance) .....	...	1.56	...	...	...	...
Minimum balance to avoid fee .....	...	115.56	...	...	...	...
Minimum balance to open .....	...	91.86	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	42.6	42.6**	...	...	...
Minimum balance to open .....	...	48.42	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.2. Savings accounts in Arizona

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering .....	.0	25.3	25.3	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	66.2	74.7	8.5	...	...	...
Monthly fee (low balance)	2.20	2.64	.44	...	...	...
Minimum balance to avoid fee	174.79	167.11	-7.68	...	...	...
Minimum balance to open	113.62	117.78	4.16	...	...	...
<i>No-fee statement account</i>						
Percent offering	33.8	.0	-33.8**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.3. Savings accounts in Arkansas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> ¹						
Percent offering	48.8	22.5	-26.3**	.0	...	...
Monthly fee (low balance)	1.70	2.52	.82*	...	...	...
Minimum balance to avoid fee	172.60	175.71	3.11	...	...	...
Minimum balance to open	83.73	99.87	16.14	...	...	...
<i>No-fee passbook account</i>						
Percent offering	15.1	13.0	-2.1	79.8	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	18.3	34.1	15.8	.0	...	...
Monthly fee (low balance)	2.87	1.34	-1.53**	...	...	...
Minimum balance to avoid fee	271.76	188.73	-83.03	...	...	...
Minimum balance to open	108.85	85.78	-23.07**	...	...	...
<i>No-fee statement account</i>						
Percent offering	19.4	31.5	12.1	40.5	...	...
Minimum balance to open	171.48	161.35	-10.13	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.4. Savings accounts in California

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	99.7	100.0	.3	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	46.1	28.7	-17.4**	63.2	42.6	-20.6
Monthly fee (low balance)	2.25	2.29	.04	3.30	3.00	-.30
Minimum balance to avoid fee	391.29	421.86	30.57	295.12	315.28	20.16
Minimum balance to open	283.93	206.70	-77.23	207.26	123.72	-83.54
<i>No-fee passbook account</i>						
Percent offering	6.0	4.1	-1.9	23.8	20.4	-3.4
Minimum balance to open .....	...	...	...	61.07	69.70	8.63
<i>Simple statement account</i> ¹						
Percent offering	68.0	70.2	2.2	52.6	72.9	20.3*
Monthly fee (low balance)	2.96	2.66	-.30	3.38	2.84	-.54
Minimum balance to avoid fee	386.79	326.11	-60.68	323.63	313.19	-10.44
Minimum balance to open	268.15	186.09	-82.06	174.75	116.58	-58.17
<i>No-fee statement account</i>						
Percent offering .....	.0	2.0	2.0	23.6	17.0	-6.6
Minimum balance to open .....	...	...	...	60.78	63.51	2.73

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.5. Savings accounts in Colorado

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	100.0	...
<i>Simple passbook account</i> ¹						
Percent offering	32.5	8.7	-23.8**	...	66.1	...
Monthly fee (low balance)	2.08	3.37	1.29	...	...	...
Minimum balance to avoid fee	104.26	91.58	-12.68	...	...	...
Minimum balance to open	118.36	100.00	-18.36	...	...	...
<i>No-fee passbook account</i>						
Percent offering	14.4	15.8	1.4	...	33.9	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	62.7	58.6	-4.1	...	16.5	...
Monthly fee (low balance)	2.21	4.70	2.49	...	...	...
Minimum balance to avoid fee	115.60	120.44	4.84	...	...	...
Minimum balance to open	86.56	85.08	-1.48	...	...	...
<i>No-fee statement account</i>						
Percent offering	1.4	17.0	15.6**	...	16.5	...
Minimum balance to open .....	...	52.52	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.6. Savings accounts in Florida

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	25.4	8.3	-17.1	49.9	50.1	.2
Monthly fee (low balance)	3.91	...	...	3.20	...	...
Minimum balance to avoid fee	267.60	...	...	198.26	...	...
Minimum balance to open	100.00	...	...	170.68	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	11.3	.0	-11.3
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	82.7	82.2	-.5	66.3	100.0	33.7**
Monthly fee (low balance)	3.00	1.96	-1.04**	2.74	4.43	1.69**
Minimum balance to avoid fee	286.64	310.22	23.58	250.80	279.51	28.71
Minimum balance to open	123.51	83.19	-40.32**	153.06	171.93	18.87
<i>No-fee statement account</i>						
Percent offering .....	.0	14.7	14.7	33.7	.0	-33.7**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.7. Savings accounts in Georgia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	99.2	-8	100.0	...	...
<i>Simple passbook account</i> ¹						
Percent offering	32.8	35.2	2.4	30.1	...	...
Monthly fee (low balance)	2.20	1.41	-.79	...	...	...
Minimum balance to avoid fee	88.06	104.88	16.82	...	...	...
Minimum balance to open	88.06	124.41	36.35*	...	...	...
<i>No-fee passbook account</i>						
Percent offering	8.0	16.3	8.3	24.1	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	48.9	43.8	-5.1	15.4	...	...
Monthly fee (low balance)	1.88	2.09	.21	...	...	...
Minimum balance to avoid fee	171.62	219.22	47.60	...	...	...
Minimum balance to open	82.90	94.98	12.08	...	...	...
<i>No-fee statement account</i>						
Percent offering	12.1	14.0	1.9	15.1	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

D.3.8. Savings accounts in Idaho

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	45.0	35.5	-9.5	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	55.0	82.2	27.2	...	...	...
Monthly fee (low balance) .....	...	1.33	...	...	...	...
Minimum balance to avoid fee .....	...	173.66	...	...	...	...
Minimum balance to open .....	...	60.03	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.9. Savings accounts in Illinois

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	30.0	36.5	6.5	44.8	52.2	7.4
Monthly fee (low balance)	2.58	1.43	-1.15**	4.39	3.08	-1.31
Minimum balance to avoid fee	133.10	153.32	20.22	151.34	129.13	-22.21
Minimum balance to open	92.33	61.44	-30.89	133.82	109.04	-24.78
<i>No-fee passbook account</i>						
Percent offering	40.9	27.6	-13.3	50.7	41.2	-9.5
Minimum balance to open	27.00	12.73	-14.27	46.79	82.06	35.27
<i>Simple statement account</i> ¹						
Percent offering	38.4	50.0	11.6	33.4	40.7	7.3
Monthly fee (low balance)	2.53	2.71	.18	2.94	3.29	.35
Minimum balance to avoid fee	199.51	214.58	15.07	180.23	168.15	-12.08
Minimum balance to open	107.19	89.04	-18.15	160.15	111.57	-48.58*
<i>No-fee statement account</i>						
Percent offering	14.2	4.1	-10.1	2.2	8.7	6.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.10. Savings accounts in Indiana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	28.9	.0	-28.9**	19.7	16.2	-3.5
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	4.4	4.9	.5	51.1	40.2	-10.9
Minimum balance to open .....	...	...	...	37.29	...	...
<i>Simple statement account</i> ¹						
Percent offering	94.4	63.9	-30.5**	25.0	32.7	7.7
Monthly fee (low balance)	1.73	1.30	-.43	...	...	...
Minimum balance to avoid fee	146.50	160.58	14.08	...	...	...
Minimum balance to open	64.65	94.28	29.63	...	...	...
<i>No-fee statement account</i>						
Percent offering	5.6	31.2	25.6*	57.6	27.2	-30.4
Minimum balance to open .....	...	...	...	38.71	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.11. Savings accounts in Iowa

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	13.7	10.6	-3.1	...	...	...
Monthly fee (low balance)	1.11	.76	-.35	...	...	...
Minimum balance to avoid fee	90.05	106.76	16.71	...	...	...
Minimum balance to open	55.67	28.20	-27.47	...	...	...
<i>No-fee passbook account</i>						
Percent offering	60.8	73.3	12.5	...	...	...
Minimum balance to open	21.18	10.37	-10.81	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	28.8	26.0	-2.8	...	...	...
Monthly fee (low balance)	1.58	1.60	.02	...	...	...
Minimum balance to avoid fee	102.56	119.99	17.43	...	...	...
Minimum balance to open	95.25	55.81	-39.44*	...	...	...
<i>No-fee statement account</i>						
Percent offering	18.5	24.9	6.4	...	...	...
Minimum balance to open .....	...	16.95	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.12. Savings accounts in Kansas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	34.3	47.7	13.4	...	...	...
Monthly fee (low balance)	1.66	2.44	.78	...	...	...
Minimum balance to avoid fee	69.23	53.95	-15.28	...	...	...
Minimum balance to open	51.86	56.65	4.79	...	...	...
<i>No-fee passbook account</i>						
Percent offering	51.0	29.5	-21.5	...	...	...
Minimum balance to open	21.47	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	20.9	4.1	-16.8	...	...	...
Monthly fee (low balance)	1.97	...	...	...	...	...
Minimum balance to avoid fee	100.11	...	...	...	...	...
Minimum balance to open	58.68	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering	8.3	37.9	29.6**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.13. Savings accounts in Kentucky

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	49.9	35.7	-14.2	33.9	21.0	-12.9
Monthly fee (low balance)	2.03	...	...	...	...	...
Minimum balance to avoid fee	167.57	...	...	...	...	...
Minimum balance to open	78.00	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	16.9	11.8	-5.1	52.5	53.8	1.3
Minimum balance to open .....	...	...	...	...	50.20	...
<i>Simple statement account</i> ¹						
Percent offering	32.4	40.6	8.2	47.5	38.1	-9.4
Monthly fee (low balance)	3.41	2.53	-.88	4.55	2.58	-1.97*
Minimum balance to avoid fee	201.68	164.85	-36.83	828.95	364.70	-464.25*
Minimum balance to open	63.96	64.05	.09	1046.29	294.23	-752.06
<i>No-fee statement account</i>						
Percent offering	13.5	11.8	-1.7	13.3	8.3	-5.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.14. Savings accounts in Louisiana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	54.3	31.3	-23.0	22.4	21.5	-.9
Monthly fee (low balance)	1.79	...	...	...	...	...
Minimum balance to avoid fee	114.72	...	...	...	...	...
Minimum balance to open	75.76	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	1.6	.0	-1.6	66.6	57.1	-9.5
Minimum balance to open .....	...	...	...	62.38	62.89	.51
<i>Simple statement account</i> ¹						
Percent offering	45.7	68.7	23.0	22.6	7.3	-15.3
Monthly fee (low balance)	1.94	...	...	...	...	...
Minimum balance to avoid fee	276.36	...	...	...	...	...
Minimum balance to open	87.02	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering	1.6	.0	-1.6	55.3	50.1	-5.2
Minimum balance to open .....	...	...	...	732.54	400.55	-331.99

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.15. Savings accounts in Maryland

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	16.0	29.5	13.5
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee passbook account</i>						
Percent offering	26.0	50.9	24.9
Minimum balance to open	75.90	...
<i>Simple statement account</i> ¹						
Percent offering	32.4	49.1	16.7
Monthly fee (low balance)	2.23	...
Minimum balance to avoid fee	105.04	...
Minimum balance to open	84.87	...
<i>No-fee statement account</i>						
Percent offering	16.4	29.6	13.2
Minimum balance to open

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.16. Savings accounts in Massachusetts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	86.8	100.0	13.2	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	33.9	23.4	-10.5	45.7	40.5	-5.2
Monthly fee (low balance) .....	...	...	...	1.23	1.85	.62*
Minimum balance to avoid fee .....	...	...	...	171.30	189.71	18.41
Minimum balance to open .....	...	...	...	102.81	58.93	-43.88
<i>No-fee passbook account</i>						
Percent offering	13.6	70.4	56.8**	54.3	55.1	.8
Minimum balance to open .....	...	...	...	9.08	12.09	3.01
<i>Simple statement account</i> ¹						
Percent offering	41.0	29.6	-11.4	38.1	41.6	3.5
Monthly fee (low balance)	2.14	...	...	1.68	2.16	.48
Minimum balance to avoid fee	184.47	...	...	196.35	205.98	9.63
Minimum balance to open	48.77	...	...	126.88	58.34	-68.54*
<i>No-fee statement account</i>						
Percent offering	45.8	70.4	24.6	45.7	42.6	-3.1
Minimum balance to open .....	...	...	...	8.91	15.75	6.84

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.17. Savings accounts in Michigan

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	6.1	53.5	47.4**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	83.8	.0	-83.8**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	58.1	39.7	-18.4	...	...	...
Monthly fee (low balance)	1.35	1.78	.43	...	...	...
Minimum balance to avoid fee	83.25	137.94	54.69	...	...	...
Minimum balance to open	53.29	98.87	45.58**	...	...	...
<i>No-fee statement account</i>						
Percent offering	41.9	.0	-41.9**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.18. Savings accounts in Minnesota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	53.0	28.0	-25.0	...	...	...
Monthly fee (low balance) .....	.82	...	...	...	...	...
Minimum balance to avoid fee	66.32	...	...	...	...	...
Minimum balance to open	46.00	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	36.0	50.5	14.5	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	19.8	9.4	-10.4	...	...	...
Monthly fee (low balance)	1.90	2.37	.47	...	...	...
Minimum balance to avoid fee	140.84	211.52	70.68	...	...	...
Minimum balance to open	117.08	81.17	-35.91	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	21.8	21.8**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.19. Savings accounts in Mississippi

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	21.8	40.8	19.0	...	...	...
Monthly fee (low balance) .....	...	3.94	...	...	...	...
Minimum balance to avoid fee .....	...	481.25	...	...	...	...
Minimum balance to open .....	...	100.00	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	16.6	.0	-16.6	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	64.0	95.8	31.8*	...	...	...
Monthly fee (low balance)	2.74	3.63	.89	...	...	...
Minimum balance to avoid fee	373.04	317.91	-55.13	...	...	...
Minimum balance to open	365.22	134.95	-230.27	...	...	...
<i>No-fee statement account</i>						
Percent offering	17.5	.0	-17.5	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.20. Savings accounts in Missouri

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	35.0	25.1	-9.9	...	...	...
Monthly fee (low balance)	1.38	...	...	...	...	...
Minimum balance to avoid fee	203.14	...	...	...	...	...
Minimum balance to open	99.33	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	22.8	46.6	23.8*	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	59.0	49.3	-9.7	...	...	...
Monthly fee (low balance)	1.42	1.81	.39	...	...	...
Minimum balance to avoid fee	199.69	205.51	5.82	...	...	...
Minimum balance to open	88.26	96.17	7.91	...	...	...
<i>No-fee statement account</i>						
Percent offering	10.8	19.0	8.2	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.21. Savings accounts in Montana

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> ¹						
Percent offering	34.1	14.3	-19.8	40.2	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	10.4	.0	-10.4	40.2	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	55.2	73.8	18.6	59.8	...	...
Monthly fee (low balance)	1.44	1.62	.18	...	...	...
Minimum balance to avoid fee	200.00	105.72	-94.28	...	...	...
Minimum balance to open	57.59	72.17	14.58	...	...	...
<i>No-fee statement account</i>						
Percent offering	10.6	11.8	1.2	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.22. Savings accounts in Nebraska

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	43.7	29.2	-14.5	...	...	...
Monthly fee (low balance) .....	.95	.80	-.15	...	...	...
Minimum balance to avoid fee	86.00	92.10	6.10	...	...	...
Minimum balance to open	36.90	93.38	56.48**	...	...	...
<i>No-fee passbook account</i>						
Percent offering	31.3	44.8	13.5	...	...	...
Minimum balance to open	7.27	30.64	23.37	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	16.1	19.7	3.6	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering	25.7	13.8	-11.9	...	...	...
Minimum balance to open	62.27	1.11	-61.16**	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.23. Savings accounts in New Jersey

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	66.0	51.9	-14.1	42.2	38.8	-3.4
Monthly fee (low balance)	3.40	2.08	-1.32**	1.42	1.45	.03
Minimum balance to avoid fee	159.00	232.25	73.25	91.48	150.82	59.34
Minimum balance to open	87.02	180.43	93.41	50.99	115.87	64.88
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	44.1	50.7	6.6
Minimum balance to open .....	...	...	...	44.90	34.00	-10.90
<i>Simple statement account</i> ¹						
Percent offering	65.6	88.2	22.6	69.2	52.5	-16.7
Monthly fee (low balance)	3.19	2.06	-1.13*	2.30	2.02	-.28
Minimum balance to avoid fee	179.47	193.74	14.27	72.01	132.34	60.33*
Minimum balance to open	81.63	91.20	9.57	47.36	106.52	59.16*
<i>No-fee statement account</i>						
Percent offering	27.1	11.8	-15.3	21.8	30.2	8.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.24. Savings accounts in New Mexico

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	100.0	...
<i>Simple passbook account</i> ¹						
Percent offering	39.4	.0	-39.4**	...	14.5	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	20.7	.0	-20.7	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	40.0	77.7	37.7	...	71.7	...
Monthly fee (low balance) .....	...	2.07	...	...	1.80	...
Minimum balance to avoid fee .....	...	144.57	...	...	120.17	...
Minimum balance to open .....	...	88.52	...	...	69.94	...
<i>No-fee statement account</i>						
Percent offering	20.7	22.3	1.6	...	13.8	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.25. Savings accounts in New York

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	90.2	88.8	-1.4	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	33.2	34.9	1.7	42.6	60.7	18.1
Monthly fee (low balance)	2.40	2.26	-.14	2.24	2.11	-.13
Minimum balance to avoid fee	316.37	173.16	-143.21	326.21	280.14	-46.07
Minimum balance to open	112.51	91.20	-21.31	157.93	116.70	-41.23
<i>No-fee passbook account</i>						
Percent offering	24.6	29.9	5.3	44.1	27.5	-16.6
Minimum balance to open	36.82	39.10	2.28	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	57.4	44.9	-12.5	48.1	61.5	13.4
Monthly fee (low balance)	2.71	2.39	-.32	2.13	2.25	.12
Minimum balance to avoid fee	412.94	358.05	-54.89	310.94	283.04	-27.90
Minimum balance to open	260.08	212.71	-47.37	105.18	88.49	-16.69
<i>No-fee statement account</i>						
Percent offering	29.0	29.9	.9	.0	1.7	1.7
Minimum balance to open	27.07	39.10	12.03	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.26. Savings accounts in North Carolina

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering0	...	50.3	15.9	-34.4
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee passbook account</i>						
Percent offering0	...	49.7	51.4	1.7
Minimum balance to open
<i>Simple statement account</i> ¹						
Percent offering	100.0	...	33.6	49.1	15.5
Monthly fee (low balance)	2.40	...	...	...	...
Minimum balance to avoid fee	203.67	...	...	...	...
Minimum balance to open	69.22	...	...	...	...
<i>No-fee statement account</i>						
Percent offering0	...	.0	.0	.0
Minimum balance to open

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.27. Savings accounts in North Dakota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering .....	.0	7.0	7.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	89.4	83.1	-6.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	10.6	13.0	2.4	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	16.0	16.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.28. Savings accounts in Ohio

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	78.9	73.7	-5.2	20.0	23.1	3.1
Monthly fee (low balance)	2.22	2.05	-.17	...	2.55	...
Minimum balance to avoid fee	158.78	143.10	-15.68	...	169.98	...
Minimum balance to open	69.02	68.62	-.40	...	42.15	...
<i>No-fee passbook account</i>						
Percent offering	5.1	.0	-5.1	50.0	64.4	14.4
Minimum balance to open .....	...	...	...	54.23	36.70	-17.53
<i>Simple statement account</i> ¹						
Percent offering	68.7	56.6	-12.1	21.0	35.0	14.0
Monthly fee (low balance)	2.10	2.00	-.10	...	1.36	...
Minimum balance to avoid fee	190.74	199.21	8.47	...	110.67	...
Minimum balance to open	52.93	58.17	5.24	...	56.46	...
<i>No-fee statement account</i>						
Percent offering	5.1	.0	-5.1	15.0	25.8	10.8
Minimum balance to open .....	...	...	...	...	50.30	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.29. Savings accounts in Oklahoma

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> ¹						
Percent offering	22.5	22.9	.4	49.5	...	...
Monthly fee (low balance)	1.63	1.10	-.53	...	...	...
Minimum balance to avoid fee	141.84	135.27	-6.57	...	...	...
Minimum balance to open	80.92	96.29	15.37	...	...	...
<i>No-fee passbook account</i>						
Percent offering	41.1	14.6	-26.5*	.0	...	...
Minimum balance to open	38.10	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	29.1	8.6	-20.5*	67.1	...	...
Monthly fee (low balance) .....	.81	...	...	...	...	...
Minimum balance to avoid fee	100.00	...	...	...	...	...
Minimum balance to open	88.59	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering	20.9	34.3	13.4	.0	...	...
Minimum balance to open .....	...	60.07	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.30. Savings accounts in Pennsylvania

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	96.3	94.5	-1.8
<i>Simple passbook account</i> ¹						
Percent offering	42.7	46.5	3.8	12.8	28.3	15.5
Monthly fee (low balance)	2.42	1.64	-.78**	...	3.88	...
Minimum balance to avoid fee	122.39	107.66	-14.73	...	559.25	...
Minimum balance to open	68.91	46.70	-22.21	...	24.33	...
<i>No-fee passbook account</i>						
Percent offering	26.1	17.8	-8.3	70.1	66.2	-3.9
Minimum balance to open	16.89	27.59	10.70	70.68	71.88	1.20
<i>Simple statement account</i> ¹						
Percent offering	62.8	61.3	-1.5	25.5	28.3	2.8
Monthly fee (low balance)	2.56	2.17	-.39	3.52	2.43	-1.09
Minimum balance to avoid fee	142.18	154.60	12.42	170.32	152.46	-17.86
Minimum balance to open	75.09	57.48	-17.61	111.63	19.66	-91.97**
<i>No-fee statement account</i>						
Percent offering	19.7	30.4	10.7	26.8	19.3	-7.5
Minimum balance to open	47.84	57.39	9.55	95.14	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.31. Savings accounts in South Dakota

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	1.3	10.2	8.9	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	73.3	64.0	-9.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	7.2	5.6	-1.6	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering	62.5	24.5	-38.0*	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.32. Savings accounts in Tennessee

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	36.0	36.9	.9	...	...	...
Monthly fee (low balance)	1.57	2.81	1.24	...	...	...
Minimum balance to avoid fee	114.70	174.27	59.57	...	...	...
Minimum balance to open	82.24	38.47	-43.77	...	...	...
<i>No-fee passbook account</i>						
Percent offering	24.8	13.9	-10.9	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	37.3	35.0	-2.3	...	...	...
Monthly fee (low balance)	2.32	3.12	.80	...	...	...
Minimum balance to avoid fee	258.20	347.53	89.33	...	...	...
Minimum balance to open	159.12	73.80	-85.32	...	...	...
<i>No-fee statement account</i>						
Percent offering	24.6	23.2	-1.4	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.33. Savings accounts in Texas

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.2	99.6	4.4	100.0	94.3	-5.7
<i>Simple passbook account</i> ¹						
Percent offering	35.1	24.8	-10.3	27.5	16.4	-11.1
Monthly fee (low balance)	1.52	4.60	3.08**	2.09	...	...
Minimum balance to avoid fee	142.76	143.74	.98	149.55	...	...
Minimum balance to open	108.41	110.66	2.25	149.55	...	...
<i>No-fee passbook account</i>						
Percent offering	7.7	4.8	-2.9	11.0	11.1	.1
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	49.2	57.3	8.1	61.1	55.4	-5.7
Monthly fee (low balance)	3.26	2.56	-.70	4.05	3.30	-.75
Minimum balance to avoid fee	226.27	192.83	-33.44	288.35	210.89	-77.46
Minimum balance to open	135.40	142.26	6.86	395.86	161.12	-234.74
<i>No-fee statement account</i>						
Percent offering	11.3	16.6	5.3	16.8	16.8	.0
Minimum balance to open .....	...	132.59	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.34. Savings accounts in Virginia

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> ¹						
Percent offering	12.1	12.6	.5	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering	19.7	26.0	6.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	60.6	74.0	13.4	...	...	...
Monthly fee (low balance)	2.90	3.19	.29	...	...	...
Minimum balance to avoid fee	202.12	198.29	-3.83	...	...	...
Minimum balance to open	67.32	58.14	-9.18	...	...	...
<i>No-fee statement account</i>						
Percent offering	19.7	26.0	6.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.35. Savings accounts in Washington

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	34.8	.0	-34.8**	75.6	59.7	-15.9
Monthly fee (low balance) .....	...	...	...	2.12	1.43	-.69
Minimum balance to avoid fee .....	...	...	...	209.13	162.05	-47.08
Minimum balance to open .....	...	...	...	184.61	166.26	-18.35
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	16.5	19.8	3.3
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	84.7	100.0	15.3	66.0	80.2	14.2
Monthly fee (low balance)	1.59	2.45	.86**	2.07	1.71	-.36
Minimum balance to avoid fee	229.34	348.36	119.02**	231.30	173.82	-57.48
Minimum balance to open	73.16	129.23	56.07**	203.21	176.95	-26.26
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	8.3	9.9	1.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.3.36. Savings accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> ¹						
Percent offering	34.9	41.4	6.5	41.4	61.8	20.4
Monthly fee (low balance) .....	.93	.84	-.09	1.72	1.55	-.17
Minimum balance to avoid fee	68.99	42.22	-26.77	219.87	203.19	-16.68
Minimum balance to open	59.15	36.55	-22.60	214.86	263.46	48.60
<i>No-fee passbook account</i>						
Percent offering	24.5	11.3	-13.2	29.3	26.0	-3.3
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> ¹						
Percent offering	42.6	31.6	-11.0	53.6	68.3	14.7
Monthly fee (low balance)	1.51	1.82	.31	1.55	1.68	.13
Minimum balance to avoid fee	127.90	146.21	18.31	192.50	193.35	.85
Minimum balance to open	52.46	81.54	29.08	188.63	172.30	-16.33
<i>No-fee statement account</i>						
Percent offering	20.0	18.2	-1.8	24.5	14.5	-10.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**Significant at the 95 percent confidence level.

D.4.1. Special fees in Alabama

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	15.38	19.46	4.08	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	20.61	20.92	.31	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	21.49	22.58	1.09	...	...	...
<i>Deposit items returned</i>						
Percent charging	56.1	44.6	-11.5	...	...	...
Average fee	2.82	...	...	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.2. Special fees in Arkansas

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	14.73	14.86	.13	16.18	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	16.55	16.96	.41	18.00	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	13.63	16.92	3.29**	...	...	...
<i>Deposit items returned</i>						
Percent charging	41.3	34.3	-7.0	60.7	...	...
Average fee	3.25	3.56	.31	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.3. Special fees in California

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	96.6	96.6	.0
Average fee	11.51	12.57	1.06*	11.87	12.04	.17
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	15.85	16.34	.49	14.90	15.38	.48
<i>Overdrafts²</i>						
Percent charging	91.3	99.6	8.3**	100.0	100.0	.0
Average fee	16.35	16.59	.24	15.60	16.12	.52
<i>Deposit items returned</i>						
Percent charging	95.6	98.6	3.0	93.3	89.9	-3.4
Average fee	4.56	4.86	.30	7.05	6.28	-.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.

D.4.4. Special fees in Colorado

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	16.13	17.44	1.31	14.81	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	17.13	17.80	.67	16.13	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	15.29	18.36	3.07**	16.13	...	...
<i>Deposit items returned</i>						
Percent charging	75.9	67.4	-8.5	65.5	...	...
Average fee	4.66	2.58	-2.08**	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.5. Special fees in Connecticut

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	...	...	100.0	100.0	.0
Average fee	19.05	...	...	14.82	15.05	.23
<i>NSF checks¹</i>						
Percent charging	100.0	...	...	100.0	100.0	.0
Average fee	24.27	...	...	18.47	19.87	1.40
<i>Overdrafts²</i>						
Percent charging .....	...	...	...	88.5	100.0	11.5
Average fee .....	...	...	...	19.19	19.84	.65
<i>Deposit items returned</i>						
Percent charging	100.0	...	...	100.0	100.0	.0
Average fee	7.59	...	...	10.54	7.46	-3.08

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.6. Special fees in Florida

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	24.09	23.94	-.15	...	22.99	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	25.35	25.87	.52	...	22.40	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	77.8	...
Average fee	25.46	25.32	-.14	...	...	...
<i>Deposit items returned</i>						
Percent charging	100.0	88.1	-11.9	...	100.0	...
Average fee	7.57	6.08	-1.49	...	5.80	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.7. Special fees in Georgia

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	19.46	20.83	1.37	14.99	...	...
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	21.30	24.09	2.79**	18.15	...	...
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	80.1	...	...
Average fee	21.05	23.46	2.41**	...	...	...
<i>Deposit items returned</i>						
Percent charging	27.4	63.5	36.1**	33.2	...	...
Average fee	3.59	8.97	5.38**	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.8. Special fees in Illinois

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	96.9	-3.1
Average fee	13.44	14.49	1.05	14.69	15.91	1.22
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	15.86	16.63	.77	17.06	18.04	.98
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	15.64	16.84	1.20	17.10	18.47	1.37
<i>Deposit items returned</i>						
Percent charging	54.2	25.8	-28.4**	64.2	38.2	-26.0
Average fee	5.47	7.21	1.74	...	14.04	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.9. Special fees in Indiana

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	15.85	18.44	2.59	17.51	17.25	-.26
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	19.22	21.35	2.13	18.41	19.58	1.17
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	20.73	16.86	-3.87	18.02	20.40	2.38
<i>Deposit items returned</i>						
Percent charging	49.8	27.8	-22.0	68.8	79.1	10.3
Average fee	5.39	8.86	3.47	11.08	11.37	.29

NOTE. See general note to table 1.

**Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

D.4.10. Special fees in Iowa

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	9.94	11.66	1.72	13.90	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	12.10	15.01	2.91**	16.86	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	11.86	13.08	1.22	...	...	...
<i>Deposit items returned</i>						
Percent charging	44.8	42.7	-2.1	79.3	...	...
Average fee	4.08	8.24	4.16	...	...	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

**Significant at the 95 percent confidence level.

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

D.4.11. Special fees in Kansas

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	10.29	11.28	.99	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	12.62	13.07	.45	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	12.88	12.99	.11	...	...	...
<i>Deposit items returned</i>						
Percent charging	56.9	56.2	-.7	...	...	...
Average fee	7.45	4.95	-2.50*	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.4.12. Special fees in Kentucky

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	12.15	13.67	1.52	14.65	15.95	1.30
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	20.20	17.04	-3.16*	18.25	19.27	1.02
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	19.85	16.81	-3.04	18.01	19.53	1.52
<i>Deposit items returned</i>						
Percent charging	94.7	60.9	-33.8**	87.5	74.5	-13.0
Average fee	8.17	5.97	-2.20	7.21	5.61	-1.60

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.

D.4.13. Special fees in Louisiana

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	...	...	100.0	100.0	.0
Average fee	14.58	...	...	13.53	14.71	1.18
<i>NSF checks¹</i>						
Percent charging	100.0	...	...	100.0	100.0	.0
Average fee	17.94	...	...	18.09	16.58	-1.51
<i>Overdrafts²</i>						
Percent charging	100.0	...	...	...	100.0	...
Average fee	19.95	...	...	...	16.58	...
<i>Deposit items returned</i>						
Percent charging	69.7	...	...	75.4	85.7	10.3
Average fee	8.17	...	...	3.77	5.17	1.40

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

** Significant at the 95 percent confidence level.

D.4.14. Special fees in Maryland

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	21.91	19.86	-2.05	19.64	18.75	-.89
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	26.68	23.69	-2.99**	21.70	22.74	1.04
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	27.22	18.22	-9.00**	...	22.60	...
<i>Deposit items returned</i>						
Percent charging	100.0	73.6	-26.4	100.0	70.1	-29.9**
Average fee	9.24	5.53	-3.71	12.07	15.17	3.10

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

** Significant at the 95 percent confidence level.

D.4.15. Special fees in Massachusetts

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	15.63	14.32	-1.31	14.03	13.71	-.32
<i>NSF checks</i> ¹						
Percent charging	100.0	100.0	.0	100.0	98.5	-1.5
Average fee	17.19	17.74	.55	15.76	16.98	1.22*
<i>Overdrafts</i> ²						
Percent charging	100.0	100.0	.0	100.0	92.7	-7.3
Average fee	16.52	19.64	3.12	14.91	17.03	2.12
<i>Deposit items returned</i>						
Percent charging	100.0	100.0	.0	90.6	97.4	6.8
Average fee	4.02	4.70	.68	5.62	5.15	-.47

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.

D.4.16. Special fees in Michigan

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	...	...	...	...
Average fee	14.45	...	...	...	...
<i>NSF checks</i> ¹						
Percent charging	100.0	...	...	...	...
Average fee	18.53	...	...	...	...
<i>Overdrafts</i> ²						
Percent charging	100.0	...	...	...	...
Average fee	18.79	...	...	...	...
<i>Deposit items returned</i>						
Percent charging	53.3	...	...	...	...
Average fee	6.86	...	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

D.4.17. Special fees in Minnesota

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	12.48	14.55	2.07	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	14.05	15.23	1.18	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	13.33	15.29	1.96	...	...	...
<i>Deposit items returned</i>						
Percent charging	56.8	59.0	2.2	...	...	...
Average fee	4.04	5.73	1.69	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

** Significant at the 95 percent confidence level.

D.4.18. Special fees in Mississippi

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	17.46	17.09	-.37	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	18.14	17.56	-.58	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	18.42	18.15	-.27	...	...	...
<i>Deposit items returned</i>						
Percent charging	37.9	58.0	20.1	...	...	...
Average fee	9.31	8.09	-1.22	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

** Significant at the 95 percent confidence level.

D.4.19. Special fees in Missouri

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	93.4	100.0	6.6	100.0	...	...
Average fee	12.27	15.33	3.06**	13.17	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	14.15	16.37	2.22**	16.12	...	...
<i>Overdrafts²</i>						
Percent charging	97.8	100.0	2.2	...	...	...
Average fee	15.56	17.31	1.75*	...	...	...
<i>Deposit items returned</i>						
Percent charging	41.2	65.1	23.9*	59.3	...	...
Average fee	4.21	6.56	2.35	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.4.20. Special fees in Montana

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	9.65	11.27	1.62	12.02	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	13.55	17.73	4.18*	14.06	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	...	...
Average fee	11.93	15.40	3.47	14.06	...	...
<i>Deposit items returned</i>						
Percent charging	67.6	36.9	-30.7	73.8	...	...
Average fee	9.94	1.51	-8.43**	1.68	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.4.21. Special fees in Nebraska

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	10.04	12.43	2.39*	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	12.57	13.71	1.14	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	12.27	13.64	1.37	...	...	...
<i>Deposit items returned</i>						
Percent charging	72.0	83.2	11.2	...	...	...
Average fee	2.76	5.85	3.09**	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.4.22. Special fees in New Jersey

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	17.58	19.11	1.53	13.57	13.92	.35
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	26.96	25.87	-1.09	19.85	19.13	-.72
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	26.95	26.00	-.95	19.52	19.71	.19
<i>Deposit items returned</i>						
Percent charging	97.3	87.6	-9.7	84.2	78.2	-6.0
Average fee	11.47	7.47	-4.00*	10.35	11.76	1.41

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.

D.4.23. Special fees in New Mexico

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	17.70	18.31	.61	...	18.14	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	19.51	19.39	-.12	...	20.17	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	20.23	20.05	-.18	...	22.01	...
<i>Deposit items returned</i>						
Percent charging	73.3	69.8	-3.5	...	86.2	...
Average fee	2.94	5.52	2.58	...	2.10	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.24. Special fees in New York

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	98.0	100.0	2.0
Average fee	12.44	13.21	.77	9.92	13.18	3.26**
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	14.18	16.31	2.13**	13.94	16.31	2.37**
<i>Overdrafts²</i>						
Percent charging	96.3	100.0	3.7	100.0	100.0	.0
Average fee	15.20	15.72	.52	12.14	16.17	4.03**
<i>Deposit items returned</i>						
Percent charging	93.0	98.9	5.9	98.0	100.0	2.0
Average fee	8.39	8.66	.27	9.69	10.48	.79

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 95 percent confidence level.

D.4.25. Special fees in North Carolina

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	...	100.0	100.0	.0
Average fee	17.84	...	14.83	13.15	-1.68
<i>NSF checks¹</i>						
Percent charging	100.0	...	100.0	100.0	.0
Average fee	24.22	...	22.16	21.02	-1.14
<i>Overdrafts²</i>						
Percent charging	100.0	...
Average fee	21.07	...
<i>Deposit items returned</i>						
Percent charging	84.8	...	100.0	71.5	-28.5**
Average fee	3.83	6.81	2.98**

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

** Significant at the 95 percent confidence level.

D.4.26. Special fees in North Dakota

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	...	...	...	...
Average fee	7.66	...	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	...	...	...	...
Average fee	10.40	...	...	...	...
<i>Overdrafts²</i>						
Percent charging	100.0	...	...	...	...
Average fee	9.25	...	...	...	...
<i>Deposit items returned</i>						
Percent charging	15.4	...	...	...	...
Average fee

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

D.4.27. Special fees in Ohio

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	13.61	15.27	1.66	13.99	15.23	1.24
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	18.10	19.20	1.10	18.32	20.40	2.08
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	91.8	-8.2
Average fee	17.53	19.26	1.73	19.41	20.13	.72
<i>Deposit items returned</i>						
Percent charging	74.1	96.9	22.8*	100.0	91.8	-8.2
Average fee	6.53	8.24	1.71	7.13	7.38	.25

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.

D.4.28. Special fees in Oklahoma

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	14.19	12.33	-1.86	...	14.93	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	16.21	15.46	-.75	...	15.74	...
<i>Overdrafts²</i>						
Percent charging	82.3	100.0	17.7**	...	100.0	...
Average fee	16.30	16.21	-.09	...	16.08	...
<i>Deposit items returned</i>						
Percent charging	86.1	23.7	-62.4**	...	100.0	...
Average fee	3.31	1.85	-1.46*	...	4.03	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.4.29. Special fees in Pennsylvania

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	96.7	-3.3	100.0	100.0	.0
Average fee	15.27	16.25	.98	16.06	14.78	-1.28
<i>NSF checks¹</i>						
Percent charging	100.0	96.7	-3.3	100.0	100.0	.0
Average fee	23.69	24.12	.43	24.13	24.02	-.11
<i>Overdrafts²</i>						
Percent charging	100.0	95.3	-4.7	95.1	100.0	4.9
Average fee	23.03	25.53	2.50**	23.03	23.96	.93
<i>Deposit items returned</i>						
Percent charging	77.7	79.0	1.3	75.2	82.7	7.5
Average fee	7.14	6.66	-.48	11.38	9.62	-1.76

NOTE. See general note to table 1.

**Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

D.4.30. Special fees in South Dakota

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	8.69	8.31	-.38	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	11.24	11.83	.59	...	...	...
<i>Overdrafts²</i>						
Percent charging	99.2	100.0	.8	...	...	...
Average fee	10.38	11.67	1.29	...	...	...
<i>Deposit items returned</i>						
Percent charging	32.8	4.8	-28.0	...	...	...
Average fee .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

**Significant at the 95 percent confidence level.

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

D.4.31. Special fees in Tennessee

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	15.13	15.28	.15	...	16.64	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	17.34	18.40	1.06	...	19.00	...
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	17.02	18.51	1.49	...	17.89	...
<i>Deposit items returned</i>						
Percent charging	38.6	65.2	26.6	...	54.5	...
Average fee	7.51	9.44	1.93	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.32. Special fees in Texas

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	99.5	100.0	.5	100.0	100.0	.0
Average fee	16.70	19.18	2.48**	17.25	17.69	.44
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	17.91	20.33	2.42**	18.83	18.89	.06
<i>Overdrafts²</i>						
Percent charging	91.0	100.0	9.0**	100.0	100.0	.0
Average fee	16.87	20.49	3.62**	19.06	19.16	.10
<i>Deposit items returned</i>						
Percent charging	44.3	48.7	4.4	70.6	76.3	5.7
Average fee	4.10	3.59	-.51	6.40	4.16	-2.24

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 95 percent confidence level.

D.4.33. Special fees in Virginia

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	21.21	22.09	.88	...	...	...
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average fee	23.44	23.61	.17	...	...	...
<i>Overdrafts²</i>						
Percent charging	96.1	100.0	3.9	...	...	...
Average fee	23.49	23.61	.12	...	...	...
<i>Deposit items returned</i>						
Percent charging	100.0	72.2	-27.8**	...	...	...
Average fee	4.79	5.82	1.03	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.4.34. Special fees in Washington

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	15.56	16.89	1.33	15.34	16.27	.93
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	18.86	19.33	.47	16.70	18.34	1.64
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	18.86	19.33	.47	16.70	18.36	1.66
<i>Deposit items returned</i>						
Percent charging	95.1	100.0	4.9	61.8	60.7	-1.1
Average fee	2.04	2.37	.33	10.60	3.99	-6.61**

NOTE. See general note to table 1.

**Significant at the 95 percent confidence level.

1. NSF—Not sufficient funds.

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

D.4.35. Special fees in Wisconsin

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
<i>Stop-payment orders</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	12.25	13.74	1.49	13.70	14.89	1.19
<i>NSF checks¹</i>						
Percent charging	100.0	100.0	.0	100.0	100.0	.0
Average fee	12.17	14.32	2.15	15.76	17.44	1.68
<i>Overdrafts²</i>						
Percent charging	100.0	100.0	.0	...	100.0	...
Average fee	11.91	14.31	2.40	...	17.04	...
<i>Deposit items returned</i>						
Percent charging	60.1	75.5	15.4	83.1	73.0	-10.1
Average fee	8.31	10.86	2.55	10.69	8.69	-2.00

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**Significant at the 95 percent confidence level.

D.5.1. Automated teller machines in Alabama

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	81.5	-18.5	...	...	...
<i>Annual fee</i>						
Percent charging	12.8	26.3	13.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	4.4	4.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	4.3	.0	-4.3	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	4.3	.0	-4.3	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	56.1	34.0	-22.1	...	...	...
Average	1.02	...	...	...	...	...
Deposits						
Percent charging	54.1	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	56.1	...	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	100.0	77.4	-22.6	...	...	...
Average	1.31	1.07	-.24	...	...	...

NOTE. See general note to table 1. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM surcharge is a fee imposed by the ATM's institution,

typically on every transaction by the machine's noncustomer users. See general note to table 1 and text note 3.

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

** Significant at the 95 percent confidence level.

D.5.2. Automated teller machines in Arkansas

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	98.3	69.6	-28.7**	100.0	...	...
<i>Annual fee</i>						
Percent charging	20.9	10.9	-10.0	21.3	...	...
Average	8.50	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	1.4	1.4	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	2.3	.0	-2.3	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	75.6	70.2	-5.4	100.0	...	...
Average	1.28	1.57	.29	1.30	...	...
Deposits						
Percent charging	98.3	68.9	-29.4	...	...	...
Average	1.27	...	...	...	...	...
Balance inquiries						
Percent charging	75.8	44.3	-31.5**	80.2	...	...
Average	1.22	1.33	.11	...	...	...
<i>Surcharge</i>						
Percent charging	80.1	97.3	17.2*	100.0	...	...
Average	1.77	1.68	-.09	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.3. Automated teller machines in California

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	95.1	100.0	4.9*	80.7	93.1	12.4
<i>Annual fee</i>						
Percent charging	2.3	.0	-2.3	8.1	10.7	2.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	7.1	7.1
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.4	4.4	4.0	12.5	.0	-12.5*
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.8	.0	-.8	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.8	2.7	1.9	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	47.0	38.1	-8.9	75.5	63.6	-11.9
Average	1.13	1.14	.01	1.22	1.22	.00
Deposits						
Percent charging	28.0	...	...	67.1	28.0	-39.1*
Average	1.07	...	...	1.29	...	...
Balance inquiries						
Percent charging	28.1	24.1	-4.0	55.0	23.8	-31.2**
Average .....	.99	.93	-.06	.99	1.04	.05
<i>Surcharge</i>						
Percent charging	60.6	71.2	10.6	70.8	83.0	12.2
Average	1.26	1.40	.14*	1.40	1.30	-.10

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.4. Automated teller machines in Colorado

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	89.3	90.5	1.2	71.6	48.8	-22.8
<i>Annual fee</i>						
Percent charging	75.1	73.7	-1.4	58.7	...	...
Average	11.22	11.44	.22	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging	4.0	4.8	.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging	4.6	6.0	1.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	4.0	3.1	-.9	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging	68.8	68.6	-.2	100.0	...	...
Average	1.04	1.01	-.03	...	...	...
<i>Deposits</i>						
Percent charging	47.3	47.9	.6	...	...	...
Average	1.07	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	26.1	24.4	-1.7	61.2	...	...
Average .....	.88	1.29	.41*	...	...	...
<i>Surcharge</i>						
Percent charging	85.3	82.7	-2.6	...	...	...
Average	1.15	1.31	.16*	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.5. Automated teller machines in Connecticut

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	100.0	100.0	.0
<i>Annual fee</i>						
Percent charging .....	.0	...	...	10.5	.0	-10.5
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	...	...	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	...	...	10.5	.0	-10.5
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	36.3	...	...	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	...	...	81.7	87.7	6.0
Average	1.12	...	...	1.20	1.09	-.11
Deposits						
Percent charging	63.7	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	81.0	...	...	80.0	50.9	-29.1
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	35.2	...	...	62.5	39.4	-23.1
Average .....	...	...	...	1.03	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.6. Automated teller machines in Florida

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	.0	3.2	3.2	...	.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	11.7	.0	-11.7	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	2.6	.0	-2.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	61.4	81.8	20.4	...	32.8	...
Average	1.11	1.13	.02	...	...	...
Deposits						
Percent charging	35.7	...	...	...	...	...
Average	1.21	...	...	...	...	...
Balance inquiries						
Percent charging	46.5	40.9	-5.6	...	32.3	...
Average	1.09	.97	-.12	...	...	...
<i>Surcharge</i>						
Percent charging	84.0	95.6	11.6	...	...	...
Average	1.36	1.30	-.06	...	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.7. Automated teller machines in Georgia

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	92.0	90.7	-1.3	66.6	...	...
<i>Annual fee</i>						
Percent charging	3.1	.0	-3.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	8.9	8.9	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	73.8	83.7	9.9	...	...	...
Average	1.01	1.27	.26**	...	...	...
Deposits						
Percent charging	68.2	65.8	-2.4	...	...	...
Average .....	.94	1.67	.73**	...	...	...
Balance inquiries						
Percent charging	68.4	34.7	-33.7**	...	...	...
Average .....	.81	1.57	.76**	...	...	...
<i>Surcharge</i>						
Percent charging	91.5	100.0	8.5	...	...	...
Average	1.14	1.23	.09	...	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.8. Automated teller machines in Illinois

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	81.4	83.7	2.3	63.0	57.5	-5.5
<i>Annual fee</i>						
Percent charging	7.4	11.2	3.8	.0	4.2	4.2
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	14.8	4.6	-10.2*	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.9	.0	-.9	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	1.0	.0	-1.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	9.4	.0	-9.4**	22.0	10.4	-11.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	63.7	76.3	12.6	100.0	79.3	-20.7*
Average	1.07	1.08	.01	1.07	1.07	.00
Deposits						
Percent charging	62.2	71.6	9.4	78.0	54.7	-23.3
Average	1.13	1.12	-.01	1.10	...	...
Balance inquiries						
Percent charging	52.6	54.5	1.9	52.6	60.4	7.8
Average .....	.99	1.02	.03	...	1.00	...
<i>Surcharge</i>						
Percent charging	72.4	87.8	15.4*	73.9	73.0	-.9
Average	1.22	1.18	-.04	...	1.17	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.9. Automated teller machines in Indiana

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	96.8	94.4	-2.4	72.0	89.7	17.7
<i>Annual fee</i>						
Percent charging .....	.0	4.6	4.6	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	3.2	.0	-3.2	29.0	.0	-29.0*
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	4.7	4.7	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	92.2	-7.8	71.5	51.1	-20.4
Average	1.08	1.48	.40*	...	...	...
Deposits						
Percent charging	90.3	55.5	-34.8*	37.1	54.4	17.3
Average	1.11	1.37	.26**	...	...	...
Balance inquiries						
Percent charging	81.3	56.0	-25.3	11.6	51.1	39.5*
Average	1.06	.91	-.15	...	...	...
<i>Surcharge</i>						
Percent charging	63.9	100.0	36.1**	75.6	100.0	24.4
Average	1.25	1.24	-.01	1.24	1.29	.05

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.10. Automated teller machines in Iowa

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	92.0	100.0	8.0	82.3	...	...
<i>Annual fee</i>						
Percent charging	26.2	46.3	20.1	42.9	...	...
Average .....	...	6.81	...	...	...	...
<i>Card fee</i>						
Percent charging	10.8	13.3	2.5	10.5	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	31.2	15.6	-15.6	.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.6	.0	-.6	.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.6	.0	-.6	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	69.7	31.3	-38.4**	42.9	...	...
Average .....	.78	.50	-.28**	...	...	...
Deposits						
Percent charging	55.3	7.8	-47.5**	...	...	...
Average .....	.78	...	...	...	...	...
Balance inquiries						
Percent charging	57.5	9.2	-48.3**	42.9	...	...
Average .....	.75	.52	-.23**	...	...	...
<i>Surcharge</i>						
Percent charging	31.3	22.4	-8.9	42.9	...	...
Average .....	...	...	...	...	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.11. Automated teller machines in Kansas

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	93.0	57.9	-35.1**	...	...	...
<i>Annual fee</i>						
Percent charging	31.7	27.9	-3.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	41.1	41.1**	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	36.0	.0	-36.0**	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	36.0	.0	-36.0**	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	18.0	.0	-18.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	68.3	80.0	11.7	...	...	...
Average .....	.98	1.38	.40**	...	...	...
Deposits						
Percent charging	100.0	...	...	...	...	...
Average .....	.98	...	...	...	...	...
Balance inquiries						
Percent charging	44.1	48.4	4.3	...	...	...
Average .....	.98	1.41	.43	...	...	...
<i>Surcharge</i>						
Percent charging	83.7	100.0	16.3	...	...	...
Average	1.00	1.11	.11*	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.12. Automated teller machines in Kentucky

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	84.7	100.0	15.3	59.3	58.7	-.6
<i>Annual fee</i>						
Percent charging .....	.0	35.2	35.2**	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	4.5	11.3	6.8	19.8	.0	-19.8
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	4.5	11.3	6.8	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	4.5	11.3	6.8	19.8	.0	-19.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	93.4	80.7	-12.7	80.5	86.0	5.5
Average .....	.89	1.05	.16	...	...	...
Deposits						
Percent charging	88.5	79.8	-8.7	50.3	...	...
Average .....	.90	...	...	...	...	...
Balance inquiries						
Percent charging	88.5	34.1	-54.4**	50.3	...	...
Average .....	.90	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	71.5	73.7	2.2	60.5	100.0	39.5*
Average	1.20	1.17	-.03	...	.94	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.13. Automated teller machines in Louisiana

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	57.3	...	...	54.7	30.1	-24.6
<i>Annual fee</i>						
Percent charging	4.7	...	...	16.5	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	...	...	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	...	...	.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	...	...	.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	...	...	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	63.1	...	...	100.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	100.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	58.5	...	...	83.5	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	100.0	...	...	84.8	...	...
Average	1.24	...	...	1.18	...	...

NOTE. See general note to table D.5.1.

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

D.5.14. Automated teller machines in Maryland

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	70.5	84.3	13.8
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	16.0	.0	-16.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	5.0	.0	-5.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	5.0	.0	-5.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	5.0	.0	-5.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	53.8	45.4	-8.4	100.0	64.4	-35.6**
Average	1.71	...	...	1.19	1.13	-.06
Deposits						
Percent charging	45.3	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	43.2	13.2	-30.0	82.8	32.9	-49.9**
Average	1.55	...	...	1.19	...	...
<i>Surcharge</i>						
Percent charging	100.0	100.0	.0	84.2	100.0	15.8
Average	1.18	1.22	.04	1.09	1.23	.14

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.15. Automated teller machines in Massachusetts

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	69.0	69.8	.8	87.8	87.3	-.5
<i>Annual fee</i>						
Percent charging .....	.0	5.8	5.8	27.2	4.6	-22.6**
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	4.1	3.6	-.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	5.8	5.8	3.5	.0	-3.5
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	7.4	...	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	11.6	27.3	15.7	4.9	.0	-4.9
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	88.1	94.1	6.0	83.7	80.8	-2.9
Average .....	...	.88	...	.92	.98	.06
Deposits						
Percent charging	100.0	...	...	67.4	54.9	-12.5
Average .....	...	...	...	.94	.96	.02
Balance inquiries						
Percent charging	88.1	71.8	-16.3	65.5	49.2	-16.3
Average .....	...	...	...	.84	.89	.05
<i>Surcharge</i>						
Percent charging	11.6	49.5	37.9	17.9	45.8	27.9**
Average .....	...	...	...	...	1.00	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.16. Automated teller machines in Michigan

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	...	...	...
<i>Annual fee</i>						
Percent charging0	...	...	...	...
Average
<i>Card fee</i>						
Percent charging	40.8	...	...	...	...
Average
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	3.6	...	...	...	...
Average
Deposits						
Percent charging	3.6	...	...	...	...
Average
Balance inquiries						
Percent charging	3.6	...	...	...	...
Average
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	90.6	...	...	...	...
Average94	...	...	...	...
Deposits						
Percent charging	46.9	...	...	...	...
Average
Balance inquiries						
Percent charging	5.5	...	...	...	...
Average
<i>Surcharge</i>						
Percent charging	100.0	...	...	...	...
Average	1.09	...	...	...	...

NOTE. See general note to table D.5.1.

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

D.5.17. Automated teller machines in Minnesota

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	78.4	74.8	-3.6	...	...	...
<i>Annual fee</i>						
Percent charging	40.4	11.2	-29.2**	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	14.0	14.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	63.8	74.6	10.8	...	...	...
Average	1.08	1.02	-.06	...	...	...
Deposits						
Percent charging	60.5	27.0	-33.5	...	...	...
Average	1.08	...	...	...	...	...
Balance inquiries						
Percent charging	59.9	6.1	-53.8**	...	...	...
Average	1.05	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	37.0	83.4	46.4**	...	...	...
Average	1.07	1.08	.01	...	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.18. Automated teller machines in Mississippi

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	79.4	-20.6*	...	...	...
<i>Annual fee</i>						
Percent charging	2.8	23.6	20.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	5.1	13.4	8.3	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	5.1	.0	-5.1	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	5.1	5.0	-.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	66.7	91.6	24.9	...	...	...
Average	1.27	1.59	.32	...	...	...
Deposits						
Percent charging	71.8	...	...	...	...	...
Average	1.30	...	...	...	...	...
Balance inquiries						
Percent charging	62.8	44.2	-18.6	...	...	...
Average	1.29	1.71	.42	...	...	...
<i>Surcharge</i>						
Percent charging	81.0	100.0	19.0	...	...	...
Average	1.28	1.61	.33	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.19. Automated teller machines in Missouri

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	99.1	99.0	-.1	61.2	...	...
<i>Annual fee</i>						
Percent charging	2.2	.0	-2.2	.0	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	7.0	18.5	11.5	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	6.6	.0	-6.6	.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	6.6	.0	-6.6	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	8.9	.0	-8.9	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	96.3	-3.7	100.0	...	...
Average	1.20	1.00	-.20**	1.05	...	...
Deposits						
Percent charging	99.1	...	...	...	...	...
Average	1.30	...	...	...	...	...
Balance inquiries						
Percent charging	78.8	61.5	-17.3	100.0	...	...
Average	1.16	.83	-.33**	1.05	...	...
<i>Surcharge</i>						
Percent charging	96.7	100.0	3.3	100.0	...	...
Average	1.34	1.08	-.26**	1.05	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.20. Automated teller machines in Montana

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	83.8	87.5	3.7	87.4	...	...
<i>Annual fee</i>						
Percent charging .....	.0	3.5	3.5	13.7	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	11.7	11.7	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	13.7	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	53.0	-47.0**	71.8	...	...
Average	1.05	1.21	.16	1.10	...	...
Deposits						
Percent charging .....	...	...	...	71.8	...	...
Average .....	...	...	...	1.10	...	...
Balance inquiries						
Percent charging	38.7	7.8	-30.9	71.8	...	...
Average .....	...	...	...	1.10	...	...
<i>Surcharge</i>						
Percent charging	81.1	88.5	7.4	71.3	...	...
Average	1.06	1.29	.23**	...	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.21. Automated teller machines in Nebraska

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	86.7	92.4	5.7	...	...	...
<i>Annual fee</i>						
Percent charging	32.8	25.2	-7.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	49.3	26.5	-22.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	83.0	-17.0	...	...	...
Average	1.23	1.26	.03	...	...	...
Deposits						
Percent charging	93.2	55.3	-37.9**	...	...	...
Average	1.18	1.33	.15	...	...	...
Balance inquiries						
Percent charging	91.5	64.7	-26.8*	...	...	...
Average	1.25	1.26	.01	...	...	...
<i>Surcharge</i>						
Percent charging	85.6	37.1	-48.5**	...	...	...
Average	1.16	...	...	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.22. Automated teller machines in New Jersey

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	87.5	91.0	3.5
<i>Annual fee</i>						
Percent charging	37.4	30.2	-7.2	13.6	16.7	3.1
Average	19.29	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	2.7	29.5	26.8*	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	19.9	19.9	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	14.7	14.7	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	60.7	87.1	26.4*	54.0	58.8	4.8
Average	1.04	.99	-.05	...	1.11	...
Deposits						
Percent charging	50.1	60.1	10.0	57.9	60.8	2.9
Average .....	.96	.90	-.06	...	...	...
Balance inquiries						
Percent charging	58.0	78.8	20.8	57.9	30.0	-27.9
Average	1.01	.76	-.25**	...	...	...
<i>Surcharge</i>						
Percent charging	87.3	76.4	-10.9	18.1	88.8	70.7**
Average .....	.95	.94	-.01	...	1.03	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.23. Automated teller machines in New Mexico

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	...	85.5	...
<i>Annual fee</i>						
Percent charging	5.3	.0	-5.3	...	.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	14.1	14.1	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	.0	14.1	14.1	...	.0	...
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	19.8	27.8	8.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging	94.7	96.0	1.3	...	83.8	...
Average	1.09	1.01	-.08	...	1.10	...
<i>Deposits</i>						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	94.7	81.2	-13.5	...	80.5	...
Average	1.09	.90	-.19	...	...	...
<i>Surcharge</i>						
Percent charging	94.7	85.9	-8.8	...	100.0	...
Average	1.51	1.41	-.10	...	1.32	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.24. Automated teller machines in New York

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	65.8	66.3	.5	98.3	84.0	-14.3*
<i>Annual fee</i>						
Percent charging	4.9	.0	-4.9	6.6	.0	-6.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	2.2	2.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	10.9	4.3	-6.6	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	14.2	.0	-14.2*	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	5.3	5.3	3.8	.0	-3.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	74.3	85.9	11.6	95.4	89.2	-6.2
Average	1.05	1.12	.07	.90	1.01	.11**
Deposits						
Percent charging	84.9	84.3	-.6	97.0	56.5	-40.5**
Average	1.00	1.29	.29**	.96	.99	.03
Balance inquiries						
Percent charging	62.3	82.3	20.0	95.4	87.4	-8.0
Average .....	.81	.86	.05	.83	.98	.15**
<i>Surcharge</i>						
Percent charging	58.1	81.9	23.8*	79.0	71.0	-8.0
Average	1.08	1.30	.22**	.94	1.14	.20**

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.25. Automated teller machines in North Carolina

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	...	91.6	80.7	-10.9
<i>Annual fee</i>						
Percent charging	11.0	...	.0	10.9	10.9
Average
<i>Card fee</i>						
Percent charging	6.4	...	.0	.0	.0
Average
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	11.0	...	...	14.4	...
Average
Deposits						
Percent charging
Average
Balance inquiries						
Percent charging0	...	20.3	14.4	-5.9
Average
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	...	100.0	80.2	-19.8
Average	1.14	...	...	1.39	...
Deposits						
Percent charging
Average
Balance inquiries						
Percent charging	37.2	...	80.1	68.0	-12.1
Average	1.32	...
<i>Surcharge</i>						
Percent charging	100.0	...	59.8	56.6	-3.2
Average	1.22	...	...	...	...

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.26. Automated teller machines in North Dakota

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	67.7	...	...	...	...
<i>Annual fee</i>						
Percent charging
Average
<i>Card fee</i>						
Percent charging
Average
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging
Average
Deposits						
Percent charging
Average
Balance inquiries						
Percent charging
Average
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging
Average
Deposits						
Percent charging
Average
Balance inquiries						
Percent charging
Average
<i>Surcharge</i>						
Percent charging
Average

NOTE. See general note to table D.5.1.

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

D.5.27. Automated teller machines in Ohio

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	86.5	95.4	8.9	74.4	60.0	-14.4
<i>Annual fee</i>						
Percent charging .....	.0	3.1	3.1	28.7	8.0	-20.7
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	.0	8.0	8.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	100.0	85.7	-14.3	64.9	70.2	5.3
Average .....	.99	.74	-.25	...	1.11	...
Deposits						
Percent charging	100.0	...	...	50.6	48.0	-2.6
Average	1.01	...	...	...	1.15	...
Balance inquiries						
Percent charging	81.6	23.1	-58.5**	50.6	35.8	-14.8
Average .....	.99	...	...	...	.84	...
<i>Surcharge</i>						
Percent charging	100.0	100.0	.0	76.7	70.2	-6.5
Average .....	.96	1.43	.47**	1.23	1.30	.07

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.28. Automated teller machines in Oklahoma

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	92.9	82.3	-10.6	61.8	83.1	21.3
<i>Annual fee</i>						
Percent charging	43.9	30.8	-13.1	...	20.3	...
Average	20.28	...	...	...	...	...
<i>Card fee</i>						
Percent charging	7.8	11.6	3.8	...	39.9	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	2.5	2.5	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	1.3	1.3	...	20.3	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	99.2	78.4	-20.8*	...	80.1	...
Average	1.11	1.09	-.02	...	...	...
Deposits						
Percent charging	99.0	28.7	-70.3**	...	...	...
Average	1.07	...	...	...	...	...
Balance inquiries						
Percent charging	98.3	66.3	-32.0**	...	...	...
Average	1.11	.89	-.22**	...	...	...
<i>Surcharge</i>						
Percent charging	90.6	67.8	-22.8*	...	80.1	...
Average	1.03	1.17	.14	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.29. Automated teller machines in Pennsylvania

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	93.0	99.1	6.1	69.6	47.6	-22.0
<i>Annual fee</i>						
Percent charging	19.0	12.4	-6.6	46.2	23.8	-22.4
Average	16.04	...	...	14.08	...	...
<i>Card fee</i>						
Percent charging	1.0	7.5	6.5	.0	15.5	15.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging	3.8	.9	-2.9	6.5	7.4	.9
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging	4.0	.9	-3.1	6.5	8.8	2.3
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging	3.8	.9	-2.9	.0	7.4	7.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging	53.9	63.0	9.1	60.6	37.8	-22.8
Average	1.15	1.06	-.09	.73	...	...
<i>Deposits</i>						
Percent charging	49.3	47.2	-2.1	47.3	33.3	-14.0
Average	1.16	.99	-.17	.64	...	...
<i>Balance inquiries</i>						
Percent charging	34.8	34.8	.0	57.9	24.8	-33.1
Average	1.08	1.10	.02	.67	...	...
<i>Surcharge</i>						
Percent charging	76.8	85.7	8.9	45.6	76.2	30.6
Average	1.01	1.09	.08	1.12	1.05	-.07

NOTE. See general note to table D.5.1.

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

D.5.30. Automated teller machines in South Dakota

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	70.0	94.8	24.8	...	...	...
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	...	.0	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	58.0	47.9	-10.1	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	...	21.3	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	62.2	100.0	37.8*	...	...	...
Average .....	...	1.11	...	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.31. Automated teller machines in Tennessee

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	77.1	88.2	11.1	...	77.8	...
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	2.8	2.8	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	4.6	3.4	-1.2	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	63.6	83.0	19.4	...	...	...
Average	1.00	1.09	.09	...	...	...
Deposits						
Percent charging	66.2	...	...	...	...	...
Average	1.00	...	...	...	...	...
Balance inquiries						
Percent charging	66.2	39.0	-27.2	...	...	...
Average .....	.96	1.07	.11*	...	...	...
<i>Surcharge</i>						
Percent charging	84.1	97.2	13.1	...	...	...
Average	1.15	1.40	.25**	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.32. Automated teller machines in Texas

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	73.2	76.5	3.3	77.3	66.5	-10.8
<i>Annual fee</i>						
Percent charging	6.6	15.6	9.0	8.0	.0	-8.0
Average .....	...	6.70	...	...	...	...
<i>Card fee</i>						
Percent charging	5.2	10.7	5.5	7.3	.0	-7.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	11.0	11.2	.2	17.2	.0	-17.2
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	11.3	8.0	-3.3	20.7	.0	-20.7
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	11.1	12.2	1.1	8.0	12.3	4.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	88.8	93.5	4.7	92.7	73.0	-19.7
Average	1.09	1.46	.37**	1.03	1.11	.08
Deposits						
Percent charging	90.3	86.9	-3.4	89.5	...	...
Average	1.06	1.96	.90**	...	...	...
Balance inquiries						
Percent charging	86.2	83.8	-2.4	69.4	60.4	-9.0
Average .....	.98	1.22	.24**	1.01	1.04	.03
<i>Surcharge</i>						
Percent charging	87.1	92.8	5.7	77.4	63.0	-14.4
Average	1.21	1.40	.19**	.98	1.15	.17

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.33. Automated teller machines in Virginia

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	71.2	87.9	16.7	...	...	...
<i>Annual fee</i>						
Percent charging	5.4	.0	-5.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	5.4	.0	-5.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	19.9	44.8	24.9	...	...	...
Average .....	...	.40	...	...	...	...
Deposits						
Percent charging	14.8	25.8	11.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	14.8	23.4	8.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	69.3	72.5	3.2	...	...	...
Average	1.34	1.12	-.22	...	...	...
Deposits						
Percent charging	59.0	61.6	2.6	...	...	...
Average	1.53	1.38	-.15	...	...	...
Balance inquiries						
Percent charging	44.1	37.7	-6.4	...	...	...
Average	1.53	1.31	-.22*	...	...	...
<i>Surcharge</i>						
Percent charging	100.0	100.0	.0	...	...	...
Average	1.43	1.27	-.16	...	...	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

D.5.34. Automated teller machines in Washington

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	100.0	100.0	.0	100.0	90.1	-9.9
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	19.1	19.1	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	63.7	24.2	-39.5	38.2	45.8	7.6
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	56.8	...	...	29.5	22.3	-7.2
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	47.7	24.2	-23.5	12.4	24.7	12.3
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging	37.9	77.0	39.1	75.3	74.4	-.9
Average .....	...	...	...	1.04	1.06	.02

NOTE. See general note to table D.5.1.

** Significant at the 95 percent confidence level.

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

D.5.35. Automated teller machines in Wisconsin

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1998	1999	Change	1998	1999	Change
Percent offering	91.0	89.5	-1.5	58.5	84.7	26.2
<i>Annual fee</i>						
Percent charging	24.4	45.6	21.2	8.8	38.4	29.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging	9.9	.0	-9.9	22.5	.0	-22.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging	29.0	24.8	-4.2	40.4	15.5	-24.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging	29.0	.0	-29.0**	11.4	.0	-11.4
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging	29.0	.0	-29.0**	51.8	.0	-51.8**
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging	75.6	51.9	-23.7	100.0	76.8	-23.2
Average	1.02	.90	-.12	.71	1.00	.29
Deposits						
Percent charging	72.5	28.2	-44.3**	51.2	...	...
Average	1.00	.71	-.29*	...	...	...
Balance inquiries						
Percent charging	69.5	22.1	-47.4**	51.2	45.4	-5.8
Average	1.00	.65	-.35**	...	...	...
<i>Surcharge</i>						
Percent charging	71.0	77.4	6.4	11.4	84.5	73.1**
Average	1.09	1.21	.12	...	1.05	...

NOTE. See general note to table D.5.1.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.