

Board of Governors of the Federal Reserve System



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

June 2003

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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

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 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 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 size classes of institution; and for institutions that do and do not engage in multistate activities.

The current report is based on surveys that were conducted in June 2001 and June 2002 using large, randomly selected samples of depository institutions belonging either to the Bank Insurance Fund, whose members are predominantly commercial banks, or the Savings Association Insurance Fund, whose members are predominantly savings and loan associations. The samples were drawn so as to adequately represent different regions of the country and different sizes of institution. The results are population estimates, for the nation as a whole and for each of several subcategories of institution, of the availability of a large number of retail banking services and the fees for such services. In all, information on nearly fifty measures of fees and service availability are reported for the population of institutions that are either banks or savings associations 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 from 2001 to 2002. First, a slight trend in the direction of less service availability is suggested. Of the twenty-

four measures that may be considered indicators of service availability, six changed a statistically significant amount, and five of these were in the direction of less service availability.¹

The study collected two types of data relating to fees: 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 period between the two surveys, the level of fees at banks and savings associations increased significantly in six of seventeen cases examined and decreased significantly in two of them. The incidence of fees increased significantly in one case and decreased significantly in two cases.

This report also compares the fees and availability of services at “multistate” and “single-state” banking organizations; these organizations do not include savings associations. Banks are designated as 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 the majority of cases surveyed, the average fees charged by multistate organizations continue to exceed those charged by single-state organizations by statistically significant amounts.

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

The 1989 legislation that mandated this report required that the Board report annually on correlations, if any, between changes in the cost and availability of retail banking services and increases in deposit insurance premiums. Because deposit insurance premiums, levied by the Federal Deposit Insurance Corporation, were not paid by most institutions in 2001 and in 2002, any observed increases in fees or reductions in service availability between the 2001 and 2002 surveys cannot

1. All tables indicate the statistically significant changes between the two surveys reported. Statistical significance is represented with 90 percent and 95 percent confidence levels. With a 95 percent confidence level, for instance, the probability is less than 5 percent that a change was observed between two samples but did not occur in the population as a whole. The finding of a statistically significant change carries no implication about the size of the change. The discussion in this report covers the statistically significant results, referring to them as such or simply as “significant.” Most of the nonsignificant changes shown in the tables are not discussed.

be attributed to changes in deposit insurance assessments.²

The Survey and Methodology

Identical procedures were used for the June 2001 and June 2002 surveys that form the basis of this report.³ For each category of retail banking service examined, the two surveys each collected data on fees and service availability from approximately 620 banks and savings associations. Because the surveys employed stratified random sampling, observations are weighted by selection probabilities to obtain estimates of fees and service availability for the entire population of banks and savings associations.

The surveys were conducted by telephone on different dates according to service category 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 written against insufficient funds (table 4)
- Deposit items returned (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 according to institution size (appendix B), consolidated metropolitan statistical area (appendix C), and state (appendix D).⁴

2. FICO (the Financing Corporation) also levies assessments on banks and savings associations; the assessments cover the interest on bonds issued by FICO to finance the resolution of financial institution failures in the 1980s. During the second quarter of 2002, the FICO rate was 1.76 basis points both for banks and for savings associations, a level down slightly from that of the previous year.

3. Moebs Services, of Lake Bluff, Illinois, conducted all the surveys.

4. Appendix B reports on three size categories: large (institutions with assets of more than \$1 billion), medium-sized (from \$100 million to \$1 billion), and small (less than \$100 million). Appendixes C and D do not report data for areas in which the survey did not yield a sufficient number of institutions to provide accurate information.

Survey Results

For most of the retail banking services in the survey, service availability is an estimate of the proportion of banks and savings associations that offer the service. In the cases 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, fees associated with only the most common mixes are reported.

Noninterest Checking Accounts

The proportion of banks and savings associations offering various types of noninterest checking account and the fees and minimum balances associated with those types are determined from data obtained from the two annual surveys. More than 95 percent of banks and savings associations offered at least one type of noninterest checking account during this period, a proportion that did not change significantly between the dates of the 2001 and 2002 surveys (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 (so-called club accounts and package accounts) and checking accounts with relatively complicated balance structures and fee mixes (so-called tiered accounts).

Single Balance, Single Fee

A single-balance, single-fee account involves no fee if the account holder maintains a minimum

1. Noninterest checking accounts

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.7	96.1	-.6
<i>Single-balance, single-fee account¹</i>			
Percent offering	29.6	32.3	2.7
Monthly fee (low balance)	7.12	7.35	.23
Minimum balance to avoid fee ..	526.58	591.46	64.88
Minimum balance to open	116.06	159.21	43.15
<i>Fee-only account²</i>			
Percent offering	37.7	39.9	2.2
Monthly fee	4.74	5.27	.53*
Check charge			
Percent charging	58.9	23.7	-35.2**
Average .....	.34	.22	-.12**
Minimum balance to open	71.31	78.41	7.10
<i>Free account³</i>			
Percent offering	31.9	30.1	-1.8
Minimum balance to open	86.44	73.82	-12.62

NOTE. For rows reporting percentages, third column of data is in percentage points.

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.

balance; otherwise, the account holder incurs a single monthly fee. The proportion of banks and savings associations offering this account in 2002, about 32 percent, was not statistically different from the previous year. Further, no significant change was observed in either the monthly fee or the minimum balances required to avoid the fee or open the account.

Fee Only

Fee-only checking 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 savings associations offered this account in 2002, and the proportion did not change significantly from 2001.

The average monthly fee associated with the fee-only account increased significantly, from about \$4.75 in 2001 to about \$5.25 in 2002, but the proportion of institutions leveling a per-check charge for this account declined significantly, from

60 percent in 2001 to about 25 percent in 2002. Also, the per-check charge declined significantly from 34 cents in 2001 to 22 cents in 2002.

Free

Free checking is a noninterest checking account that imposes no fees of any kind. The proportion of banks and savings associations offering this account was about 30 percent in 2002 and did not change significantly from the previous year. The average minimum balance to open the account, about \$75, also did not change significantly from the previous year.

NOW Accounts

NOW (negotiable order of withdrawal) accounts are checking accounts that pay interest and often have fee structures that differ from those of noninterest checking accounts. The proportion of banks and savings associations offering NOW accounts in 2002 was about 95 percent and showed no significant change from the previous year (table 2). The surveys of NOW accounts

2. NOW accounts

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.2	95.6	-.6
<i>Single-fee account¹</i>			
Percent offering	49.5	40.9	-8.6**
Monthly fee (low balance)	8.15	8.71	.56**
Minimum balance to avoid fee ..	1,132.10	1,090.78	-41.32
Minimum balance to open	560.11	469.59	-90.52*
<i>Single-fee, single-check-charge account²</i>			
Percent offering	14.8	12.5	-2.3
Monthly fee (low balance)	7.28	7.06	-.22
Check charge .....	.22	.25	.03**
Minimum balance to avoid fee ..	1,116.38	1,034.36	-82.02
Minimum balance to open	583.13	591.05	7.92
<i>No-fee account</i>			
Percent offering	3.9	1.8	-2.1*
Minimum balance to open	240.05	199.44	-40.61

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.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

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. About 40 percent of banks and savings associations offered this account in 2002, a proportion that was down significantly from the roughly 50 percent registered in 2001. The average monthly fee paid by account holders who did not maintain the required minimum balance increased significantly, from \$8.15 in 2001 to about \$8.70 in 2002. The minimum balance required to avoid the fee did not change significantly between the dates of the two surveys, but the minimum balance required to open the account declined significantly, from \$560 in 2001 to \$470 in 2002.

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 13 percent of banks and savings associations offering it in 2002. Failure to maintain a minimum balance, a threshold averaging about \$1,000 in 2002, resulted in an average monthly fee of about \$7.00 and an average per-check charge of 25 cents. This per-check charge represents a significant increase of 3 cents from the previous year. No other significant changes were associated with this account over the period.

No Fee

The percentage of banks and savings associations offering no-fee NOW accounts decreased significantly, from 4 percent in 2001 to about 2 percent in 2002. The minimum balance required to open the account, about \$200 in 2002, did not change significantly from the previous year.

Savings Accounts

Nearly all banks and savings associations offered some form of savings account in both 2001 and 2002 (table 3). The two annual surveys of savings

3. Savings accounts

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	99.7	99.5	-.2
<i>Simple passbook account</i> ¹			
Percent offering	19.1	23.8	4.7
Monthly fee (low balance)	2.15	2.18	.03
Minimum balance to avoid fee .	157.86	154.11	-3.75
Minimum balance to open	96.89	84.69	-12.20
<i>No-fee passbook account</i>			
Percent offering	14.6	15.7	1.1
Minimum balance to open	29.18	94.94	65.76**
<i>Simple statement account</i> ¹			
Percent offering	67.1	61.7	-5.4*
Monthly fee (low balance)	2.50	2.70	.20
Minimum balance to avoid fee .	184.42	200.07	15.65
Minimum balance to open	105.37	118.59	13.22*
<i>No-fee statement account</i>			
Percent offering	17.1	14.5	-2.6
Minimum balance to open	82.43	40.88	-41.55

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.

accounts covered passbook accounts and statement accounts separately. In passbook accounts, transactions and balances are recorded by the institution in a passbook kept by the account holder; 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. For each of these two types of account, the surveys covered two fee structures: simple and no-fee.

Simple Passbook

In a simple passbook account, the institution charges customers no fee if they maintain a minimum balance and one monthly fee otherwise. The proportion of banks and savings associations offering the simple passbook account was about 25 percent in 2002. No significant change was observed for this account.

No-Fee Passbook

The no-fee passbook account imposes no fees regardless of the account balance. The proportion

of banks and savings associations offering this account was about 15 percent in both 2001 and 2002. The minimum balance required to open this account increased significantly, from \$30 in 2002 to \$95 in 2002.

Simple Statement

A substantially larger proportion of banks and savings associations offer a simple statement account than the equivalent passbook account. However, the proportion of banks and savings associations offering the simple statement account decreased a significant 5 percentage points over the period, to about 62 percent in 2002. The only other significant change observed for this account was in the minimum balance required to open it, which increased from \$105 in 2001 to nearly \$120 in 2002.

No-Fee Statement

About 15 percent of banks and savings associations offered no-fee statement accounts in 2002, and for those institutions offering the account, the average minimum balance required to open the account was about \$40. These estimates are not significantly different from those for 2001.

Special Fees

The surveys collected information on the incidence and level of fees at depository institutions for four special functions: (1) stop-payment orders, (2) NSF (not sufficient funds) checks, (3) overdrafts, and (4) deposit items returned. NSF checks and overdrafts are checks written by the customer against insufficient funds; NSF checks are returned unpaid, but overdrafts are honored. Deposit items returned are checks deposited by a bank's customer and returned, for example, for insufficient funds.

Virtually all banks and savings associations charged for stop-payment orders, NSF checks, and overdrafts in both 2001 and 2002 (table 4). The proportion of institutions charging their customers for deposit items returned in 2002, about 75 percent, was not significantly different from that of the previous year.

The average fee for stop-payment orders rose a significant 85 cents, to about \$19 in 2002, and the average fees for NSF checks and overdrafts

4. Special fees

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	99.2	100.0	.8**
Average fee	18.08	18.93	.85**
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	20.73	21.73	1.00**
<i>Overdrafts²</i>			
Percent charging	99.7	100.0	.3
Average fee	20.42	21.80	1.38**
<i>Deposit items returned</i>			
Percent charging	74.1	75.1	1.0
Average fee	7.11	6.88	-.23

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.

increased a significant \$1 in the case of NSF checks and \$1.38 in the case of overdrafts, to about \$22 for both types of charge.

The average fee for deposit items returned in 2002, about \$7, did not change significantly from that of the previous year.

ATM Services

About 93 percent of banks and savings associations offered ATM services in 2002, a proportion not significantly different from that for 2001 (table 5).

The ATM survey collected data on yearly fees, fees for issuing the ATM card, surcharges, and two other types of transaction fee. 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. All other reported fees are charges that the institution levies on its own depositors.

ATM transactions cover deposits, withdrawals, and balance inquiries; the average fee levied on the institution's depositor for each type depends on whether the depositor uses the institution's ATM (“on us” transactions) or another institution's ATM (“on others” transactions). Because deposits and balance inquiries are considerably less common than withdrawals, estimates are reported only for withdrawals.

5. Automated teller machines

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	90.9	93.4	2.5
<i>Annual fee</i>			
Percent charging	10.7	10.3	-.4
Average	10.35	11.65	1.30
<i>Card fee</i>			
Percent charging	3.5	4.0	.5
Average	4.51	6.39	1.88
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	3.6	2.7	-.9
Average .....	.81	.56	-.25**
On others			
Percent charging	78.5	69.0	-9.5**
Average	1.17	1.14	-.03
<i>Surcharge</i>			
Percent charging	88.5	89.4	.9
Average	1.32	1.36	.04

NOTE. For definitions of fee categories, see text. See also general note to table 1.

**Significant at the 95 percent confidence level.

Annual Fee

In 2002, about 10 percent of banks and savings associations charged an annual fee, which averaged nearly \$12, for ATM services. Neither the incidence nor the level of the fee changed significantly from the previous year.

Card Fee

The charge for issuing an ATM card has become increasingly rare in recent years. The proportion of banks and savings associations that charged this fee in 2002, about 4 percent, was not significantly different from that of the previous year. The average fee charged in 2002, about \$6.50, also did not significantly change from the average of the previous year.

“On Us” Withdrawal Fee

In 2002, as in previous years, the proportion of institutions charging their own depositors for withdrawing cash from the institution’s machines was quite small. It was only about 3 percent in 2002 and not significantly different

from that of the previous year. Further, the average fee charged declined significantly, from 81 cents in 2001 to 56 cents in 2002.

“On Others” Withdrawal Fee

In 2002, as in the past, the incidence and level of the fee for withdrawals “on others” was much higher than for withdrawals “on us.” However, the 2002 proportion of banks and savings associations charging their depositors for “on others” withdrawals, nearly 70 percent, represented a statistically significant decline of nearly 10 percentage points from that of the previous year. The average fee levied in 2002, \$1.14, was about the same as in 2001.

Surcharges

As previously noted, a surcharge is a fee levied by an institution on noncustomers who use the institution’s ATMs. The incidence of this fee has risen sharply in the years since 1996, when these reports first started tracking this fee. No significant change occurred between 2001 and 2002, however. About 90 percent of institutions with ATMs

6. Noninterest checking accounts at single-state and multistate banking organizations, 2002

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	97.5	97.6	.1
<i>Single-balance, single-fee account</i>			
Percent offering	32.48	32.29	-.19
Monthly fee (low balance)	7.36	8.38	1.02**
Minimum balance to avoid fee	627.26	560.59	-66.67
Minimum balance to open	167.86	114.32	-53.54
<i>Fee-only account</i>			
Percent offering	37.8	57.8	20.0**
Monthly fee	5.33	5.31	-.02
Check charge			
Percent charging	26.7	25.8	-.9
Average .....	.22	. . .	. . .
Minimum balance to open	78.76	77.32	-1.44
<i>Free account</i>			
Percent offering	28.8	39.5	10.7**
Minimum balance to open	84.16	54.83	-29.33

NOTE. See notes to table 1.

. . . Data are not sufficient to report.

**Significant at the 95 percent confidence level.

7. NOW accounts at single-state and multistate banking organizations, 2002

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	96.6	98.1	1.5
<i>Single-fee account</i>			
Percent offering	40.4	46.0	5.6
Monthly fee (low balance)	8.92	9.73	.81*
Minimum balance to avoid fee ..	1,117.76	1,274.91	157.15
Minimum balance to open	497.84	521.24	23.40
<i>Single-fee, single-check-charge account</i>			
Percent offering	13.3	15.5	2.2
Monthly fee (low balance)	7.11	7.41	.30
Check charge .....	.24	.29	.05*
Minimum balance to avoid fee ..	1,082.23	979.19	-103.04
Minimum balance to open	673.12	321.04	-352.08**
<i>No-fee account</i>			
Percent offering	1.0	4.1	3.1*
Minimum balance to open .....	...	...	...

NOTE. See notes to table 2.

... Data are not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

imposed a surcharge in 2002; the average, \$1.36, also was not significantly different from that of the previous year.

8. Savings accounts at single-state and multistate banking organizations, 2002

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	99.6	100.00	.4
<i>Simple passbook account</i>			
Percent offering	22.8	16.7	-6.1
Monthly fee (low balance)	2.05	2.69	.64**
Minimum balance to avoid fee ..	138.97	210.59	71.62**
Minimum balance to open	80.13	74.55	-5.58
<i>No-fee passbook account</i>			
Percent offering	12.6	3.5	-9.1**
Minimum balance to open	101.27	...	...
<i>Simple statement account</i>			
Percent offering	61.2	81.3	20.1**
Monthly fee (low balance)	2.66	2.83	.17
Minimum balance to avoid fee ..	204.86	205.40	.54
Minimum balance to open	125.27	110.65	-14.62
<i>No-fee statement account</i>			
Percent offering	14.6	8.2	-6.4**
Minimum balance to open	37.10	65.91	28.81**

NOTE. See notes to table 3.

... Data are not sufficient to report.

**Significant at the 95 percent confidence level.

9. Special fees at single-state and multistate banking organizations, 2002

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	100.0	100.0	.0
Average fee	18.78	22.30	3.52**
<i>NSF checks</i>			
Percent charging	100.00	100.00	.00
Average fee	21.55	24.69	3.14**
<i>Overdrafts</i>			
Percent charging	100.0	100.0	.0
Average fee	21.47	25.34	3.87**
<i>Deposit items returned</i>			
Percent charging	72.3	80.4	8.1*
Average fee	6.54	6.15	-.39

NOTE. See notes to table 4.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

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

10. Automated teller machines at single-state and multistate banking organizations, 2002

Dollars except as noted

Service availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	94.7	100.0	5.3**
<i>Annual fee</i>			
Percent charging	11.4	10.0	-1.4
Average	11.83	12.20	.37
<i>Card fee</i>			
Percent charging	5.0	.0	-5.0**
Average	5.78	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	2.4	3.4	1.0
Average .....	.44	...	...
On others			
Percent charging	70.4	71.6	1.2
Average	1.11	1.32	.21**
<i>Surcharge</i>			
Percent charging	88.4	96.9	8.5**
Average	1.37	1.43	.06

NOTE. See general note to table 5.

**Significant at the 95 percent confidence level.

are single-state. As in previous years, many of the fees charged by multistate banks were found to be significantly higher than those charged by single-state banks.

Of the fourteen fees for which comparisons are available (tables 6–10), multistate banks charged significantly higher fees in eight cases and in no case charged a significantly lower fee. For examples of the significant differences, multistate banks on average charged \$3.52 more than did single-state banks for stop-payment orders, about \$3.14 more for NSF checks, and \$3.87 more for overdrafts (table 9). In the case of ATM fees (table 10), multistate banks charged 21 cents more for withdrawals “on others.”

Other comparisons between multistate and single-state banks are also noteworthy. The proportion of institutions imposing an ATM surcharge was higher for multistate banks, but the proportion charging a card fee was lower. Also, the proportion of institutions offering free noninterest checking and NOW accounts was greater at multistate banks, but the proportion of multistate banks offering no-fee passbook and statement savings accounts was smaller than for single-state banks.

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. As in all surveys, errors in reporting are possible. To minimize these errors, trained interviewers were employed, and all results 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 out of every five surveyed institutions was called a second time to verify results.

The statistical design of the survey, developed for Moebs Services by Professor George Easton, of Emory University, consists of a stratified random sample. Seven regions of the country, three size classes of institution, and the distinction between single-state and multistate institution defined the strata in both the 2001 and 2002 surveys. The total number of institutions surveyed was about 620 in each survey.

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	2001	2002	Change
Percent offering	97.2	96.9	-.3
<i>Single-balance, single-fee account¹</i>			
Percent offering	30.7	39.4	8.7
Monthly fee (low balance)	8.64	9.75	1.11
Minimum balance to avoid fee ..	580.11	890.43	310.32
Minimum balance to open	81.92	122.72	40.80
<i>Fee-only account²</i>			
Percent offering	58.0	64.8	6.8
Monthly fee	5.01	6.09	1.08
Check charge			
Percent charging	63.0	4.7	-58.3**
Average .....	.58	...	...
Minimum balance to open	67.56	98.29	30.73
<i>Free account³</i>			
Percent offering	46.0	38.2	-7.8
Minimum balance to open .....	...	...	...

NOTE. For definitions of institution size, see text note 4; see also 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 not sufficient to report.

**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	2001	2002	Change
Percent offering	96.9	97.0	.1
<i>Single-balance, single-fee account¹</i>			
Percent offering	31.7	32.2	.5
Monthly fee (low balance)	7.57	7.77	.20
Minimum balance to avoid fee ..	537.72	582.00	44.28
Minimum balance to open	126.97	136.88	9.91
<i>Fee-only account²</i>			
Percent offering	41.8	44.9	3.1
Monthly fee	4.61	5.25	.64
Check charge			
Percent charging	68.7	25.0	-43.7**
Average .....	.33	.26	-.07**
Minimum balance to open	57.13	70.22	13.09*
<i>Free account³</i>			
Percent offering	37.6	31.2	-6.4
Minimum balance to open	89.61	66.27	-23.34

NOTE. See general note to table B.1.1.

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

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

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

*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	2001	2002	Change
Percent offering	96.6	95.4	-1.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	28.0	31.8	3.8
Monthly fee (low balance)	6.59	6.78	.19
Minimum balance to avoid fee	511.46	566.28	54.82
Minimum balance to open	110.70	179.61	68.91
<i>Fee-only account</i> ²			
Percent offering	32.6	34.1	1.5
Monthly fee	4.82	5.14	.32
Check charge			
Percent charging	48.9	24.7	-24.2**
Average .....	.30	.19	-.11**
Minimum balance to open	85.34	82.98	-2.36
<i>Free account</i> ³			
Percent offering	26.3	28.6	2.3
Minimum balance to open .....	...	73.65	...

NOTE. See general note to table B.1.1.

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

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

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

... Data are not sufficient to report.

**Significant at the 95 percent confidence level.

B.2.1. NOW accounts at large institutions

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	93.0	96.8	3.8
<i>Single-fee account</i> ¹			
Percent offering	63.0	53.2	-9.8
Monthly fee (low balance)	10.71	10.05	-.66
Minimum balance to avoid fee	2,122.53	1,755.94	-366.59
Minimum balance to open	375.53	606.54	231.01
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	13.7	17.5	3.8
Monthly fee (low balance) .....	...	7.83	...
Check charge .....	...	.33	...
Minimum balance to avoid fee .....	...	1,407.35	...
Minimum balance to open .....	...	388.12	...
<i>No-fee account</i>			
Percent offering	1.7	7.2	5.5
Minimum balance to open .....	...	...	...

NOTE. See general note to table B.1.1.

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

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

... Data are not sufficient to report.

B.2.2. NOW accounts at medium-sized institutions

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.5	96.4	-.1
<i>Single-fee account</i> ¹			
Percent offering	44.4	40.1	-4.3
Monthly fee (low balance)	8.52	9.13	.61
Minimum balance to avoid fee .	1,180.11	1,048.41	-131.70
Minimum balance to open	570.21	449.47	-120.74
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	11.4	12.3	.9
Monthly fee (low balance)	6.89	7.28	.39
Check charge .....	.24	.24	.00
Minimum balance to avoid fee .	1,073.91	1,007.07	-66.84
Minimum balance to open	483.48	392.30	-91.18
<i>No-fee account</i>			
Percent offering	5.6	1.3	-4.3*
Minimum balance to open .....	...	...	...

NOTE. See general note to table B.1.1.

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

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

... Data are not sufficient to report.

* Significant at the 90 percent confidence level.

B.2.3. NOW accounts at small institutions

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.3	95.0	-1.3
<i>Single-fee account</i> ¹			
Percent offering	51.9	40.5	-11.4**
Monthly fee (low balance)	7.61	8.26	.65*
Minimum balance to avoid fee .	981.87	1,049.79	67.92
Minimum balance to open	576.10	469.37	-106.73*
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	17.3	12.3	-5.0
Monthly fee (low balance)	7.33	6.82	-.51
Check charge .....	.20	.24	.04**
Minimum balance to avoid fee .	1,115.49	1,010.71	-104.78
Minimum balance to open	641.80	760.15	118.35
<i>No-fee account</i>			
Percent offering	2.9	1.7	-1.2
Minimum balance to open .....	...	...	...

NOTE. See general note to table B.1.1.

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

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

... Data are not sufficient to report.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

B.3.1. Savings accounts at large institutions

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	99.1	96.5	-2.6
<i>Simple passbook account</i> ¹			
Percent offering	28.5	30.7	2.2
Monthly fee (low balance)	2.59	3.08	.49**
Minimum balance to avoid fee .	300.11	289.85	-10.26
Minimum balance to open	109.70	100.60	-9.10
<i>No-fee passbook account</i>			
Percent offering .....	.9	.0	-.9
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	89.0	79.7	-9.3
Monthly fee (low balance)	3.06	2.97	-.09
Minimum balance to avoid fee .	284.71	255.82	-28.89
Minimum balance to open	140.69	117.93	-22.76
<i>No-fee statement account</i>			
Percent offering	2.1	7.7	5.6
Minimum balance to open .....	...	...	...

NOTE. See general note to table B.1.1.

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

... Data are not sufficient to report.

**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	2001	2002	Change
Percent offering	99.8	99.8	.0
<i>Simple passbook account</i> ¹			
Percent offering	20.1	24.1	4.0
Monthly fee (low balance)	2.41	2.57	.16
Minimum balance to avoid fee .	140.57	178.03	37.46
Minimum balance to open	101.55	119.25	17.70
<i>No-fee passbook account</i>			
Percent offering	7.8	9.3	1.5
Minimum balance to open	21.98	59.92	37.94**
<i>Simple statement account</i> ¹			
Percent offering	79.4	75.3	-4.1
Monthly fee (low balance)	2.72	2.93	.21
Minimum balance to avoid fee .	183.79	213.63	29.84*
Minimum balance to open	114.59	129.08	14.49
<i>No-fee statement account</i>			
Percent offering	14.3	14.2	-.1
Minimum balance to open	83.37	66.42	-16.95

NOTE. See general note to table B.1.1.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.3.3. Savings accounts at small institutions

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	99.7	99.6	-.1
<i>Simple passbook account</i> ¹			
Percent offering	17.5	22.9	5.4
Monthly fee (low balance)	1.88	1.79	-.09
Minimum balance to avoid fee ..	148.50	120.96	-27.54
Minimum balance to open	91.08	56.54	-34.54**
<i>No-fee passbook account</i>			
Percent offering	20.7	21.7	1.0
Minimum balance to open	31.07	105.88	74.81*
<i>Simple statement account</i> ¹			
Percent offering	56.4	50.3	-6.1
Monthly fee (low balance)	2.19	2.42	.23
Minimum balance to avoid fee ..	169.21	178.07	8.86
Minimum balance to open	90.80	107.25	16.45*
<i>No-fee statement account</i>			
Percent offering	20.5	15.3	-5.2
Minimum balance to open	82.12	23.86	-58.26

NOTE. See general note to table B.1.1.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.4.1. Special fees at large institutions

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.53	23.54	2.01**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	24.70	26.19	1.49**
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	25.10	26.84	1.74**
<i>Deposit items returned</i>			
Percent charging	96.6	97.7	1.1
Average fee	5.90	6.13	.23

NOTE. See general note to table B.1.1.

1. NSF—Not sufficient funds.

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

**Significant at the 95 percent confidence level.

B.4.2. Special fees at medium-sized institutions

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	99.6	100.0	.4
Average fee	19.46	21.06	1.60**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	22.05	23.41	1.36**
<i>Overdrafts</i> ²			
Percent charging	99.8	100.0	.2
Average fee	22.22	23.69	1.47**
<i>Deposit items returned</i>			
Percent charging	83.4	88.4	5.0*
Average fee	7.60	6.82	-.78

NOTE. See general note to table B.1.1.

1. NSF—Not sufficient funds.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.4.3. Special fees at small institutions

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	98.8	100.0	1.2*
Average fee	16.69	17.00	.31
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	19.33	20.14	.81*
<i>Overdrafts</i> ²			
Percent charging	99.6	100.0	.4
Average fee	18.56	20.00	1.44**
<i>Deposit items returned</i>			
Percent charging	64.9	63.5	-1.4
Average fee	6.82	7.03	.21

NOTE. See general note to table B.1.1.

1. NSF—Not sufficient funds.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

**B.5.1. Automated teller machines
at large institutions**

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	100.0	98.8	-1.2
<i>Annual fee</i>			
Percent charging	13.5	5.5	-8.0**
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	3.5	1.2	-2.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	1.9	.0	-1.9
Average .....	...	...	...
On others			
Percent charging	93.0	76.9	-16.1**
Average	1.39	1.31	-.08
<i>Surcharge</i>			
Percent charging	97.9	93.5	-4.4*
Average	1.44	1.42	-.02

NOTE. See general note to table B.1.1 and to table 5.

... Data are not sufficient to report.

*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	2001	2002	Change
Percent offering	95.0	98.0	3.0
<i>Annual fee</i>			
Percent charging	7.9	7.2	-.7
Average	9.50	9.77	.27
<i>Card fee</i>			
Percent charging	1.3	1.8	.5
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	2.1	2.5	.4
Average .....	...	...	...
On others			
Percent charging	81.5	78.5	-3.0
Average	1.19	1.21	.02
<i>Surcharge</i>			
Percent charging	92.0	92.2	.2
Average	1.34	1.38	.04

NOTE. See general note to table B.1.1 and to table 5.

... Data are not sufficient to report.

B.5.3. Automated teller machines at small institutions

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	87.0	89.6	2.6
<i>Annual fee</i>			
Percent charging	12.5	13.2	.7
Average	10.58	12.25	1.67
<i>Card fee</i>			
Percent charging	5.2	6.0	.8
Average	5.08	5.73	.65
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	5.1	3.1	-2.0
Average .....	.81	...	...
On others			
Percent charging	74.5	60.7	-13.8**
Average	1.11	1.04	-.07*
<i>Surcharge</i>			
Percent charging	84.5	86.6	2.1
Average	1.28	1.33	.05

NOTE. See general note to table B.1.1 and to table 5.

. . . Data are not sufficient to report.

* 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
Chicago–Gary–Kenosha**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account¹</i>			
Percent offering	29.5	37.2	7.7
Monthly fee (low balance)	7.58	8.60	1.02
Minimum balance to avoid fee ..	500.84	278.70	-222.14**
Minimum balance to open	77.17	92.11	14.94
<i>Fee-only account²</i>			
Percent offering	53.8	36.2	-17.6
Monthly fee	4.54	4.96	.42
Check charge			
Percent charging	74.7	19.1	-55.6**
Average .....	.36	...	...
Minimum balance to open	74.80	73.81	-.99
<i>Free account³</i>			
Percent offering	38.9	36.1	-2.8
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. Gary is in Indiana, and Kenosha is in Wisconsin.

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 not sufficient to report.

**Significant at the 95 percent confidence level.

**C.1.2. Noninterest checking accounts in
Dallas–Fort Worth**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	98.5	99.0	.5**
<i>Single-balance, single-fee account¹</i>			
Percent offering	26.6	42.3	15.7
Monthly fee (low balance)	9.18	9.69	.51
Minimum balance to avoid fee ..	937.86	785.35	-152.51
Minimum balance to open	224.65	209.76	-14.89
<i>Fee-only account²</i>			
Percent offering	34.9	42.6	7.7
Monthly fee	5.23	5.88	.65
Check charge			
Percent charging	63.0	16.0	-47.0**
Average .....	.42	...	...
Minimum balance to open	133.90	100.39	-33.51
<i>Free account³</i>			
Percent offering	50.9	31.2	-19.7
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 not sufficient to report.

**Significant at the 95 percent confidence level.

C.1.3. Noninterest checking accounts in Detroit–Ann Arbor–Flint

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	85.2	-14.8
<i>Single-balance, single-fee account</i> ¹			
Percent offering	42.1	25.9	-16.2
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	31.3	34.7	3.4
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> ³			
Percent offering	42.2	22.2	-20.0
Minimum balance to open .....	...	...	...

NOTE. This CMSA lies entirely within Michigan. 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 not sufficient to report.

C.1.4. Noninterest checking accounts in Los Angeles–Riverside–Orange County

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	91.0	96.5	5.5
<i>Single-balance, single-fee account</i> ¹			
Percent offering	47.7	35.3	-12.4
Monthly fee (low balance)	9.82	9.59	-.23
Minimum balance to avoid fee	927.54	1,323.96	396.42
Minimum balance to open	223.39	273.69	50.30
<i>Fee-only account</i> ²			
Percent offering	24.1	26.4	2.3
Monthly fee	4.61	5.77	1.16
Check charge			
Percent charging	68.1	...	...
Average .....	...	...	...
Minimum balance to open	180.23	113.75	-66.48
<i>Free account</i> ³			
Percent offering	4.5	16.0	11.5
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 not sufficient to report.

C.1.5. Noninterest checking accounts in Miami–Fort Lauderdale

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	73.1	61.8	-11.3
Monthly fee (low balance)	10.87	10.94	.07
Minimum balance to avoid fee ..	748.70	737.24	-11.46
Minimum balance to open	164.50	225.88	61.38
<i>Fee-only account</i> ²			
Percent offering	44.6	18.6	-26.0*
Monthly fee	5.46	...	...
Check charge			
Percent charging	55.2	...	...
Average .....	.56	...	...
Minimum balance to open	78.66	...	...
<i>Free account</i> ³			
Percent offering	1.3	7.7	6.4
Minimum balance to open .....	...	...	...

NOTE. This CMSA lies entirely within Florida. 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 not sufficient to report.

*Significant at the 90 percent confidence level.

C.1.6. Noninterest checking accounts in New York City–Northern New Jersey–Long Island

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	94.8	97.0	2.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	55.7	58.2	2.5
Monthly fee (low balance)	9.74	9.58	-.16
Minimum balance to avoid fee ..	454.43	455.72	1.29
Minimum balance to open	219.59	139.65	-79.94
<i>Fee-only account</i> ²			
Percent offering	41.4	55.2	13.8
Monthly fee	3.67	3.23	-.44
Check charge			
Percent charging	90.4	...	...
Average .....	.47	...	...
Minimum balance to open	11.80	17.42	5.62
<i>Free account</i> ³			
Percent offering	19.6	24.7	5.1
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 not sufficient to report.

C.1.7. Noninterest checking accounts in San Francisco–Oakland–San Jose

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	83.7	93.1	9.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	55.5	64.5	9.0
Monthly fee (low balance)	8.20	8.80	.60
Minimum balance to avoid fee ..	908.72	915.47	6.75
Minimum balance to open	134.43	193.97	59.54
<i>Fee-only account</i> ²			
Percent offering	55.1	30.5	-24.6
Monthly fee	5.14	...	...
Check charge			
Percent charging	70.5	...	...
Average .....	.51	...	...
Minimum balance to open	113.93	...	...
<i>Free account</i> ³			
Percent offering	22.2	22.0	-.2
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 not sufficient to report.

C.1.8. Noninterest checking accounts in Washington–Baltimore

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	78.9	91.7	12.8
<i>Single-balance, single-fee account</i> ¹			
Percent offering	37.6	42.2	4.6
Monthly fee (low balance)	5.32	6.80	1.48
Minimum balance to avoid fee ..	456.13	337.94	-118.19
Minimum balance to open	52.87	98.19	45.32
<i>Fee-only account</i> ²			
Percent offering	19.3	34.1	14.8
Monthly fee	3.11	5.17	2.06**
Check charge			
Percent charging	90.9	35.5	-55.4**
Average .....	.31	...	...
Minimum balance to open	97.18	76.69	-20.49
<i>Free account</i> ³			
Percent offering	21.5	20.6	-.9
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 not sufficient to report.

** Significant at the 95 percent confidence level.

C.2.1. NOW accounts in Chicago–Gary–Kenosha

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	97.0	-3.0
<i>Single-fee account</i> ¹			
Percent offering	53.7	35.3	-18.4
Monthly fee (low balance)	8.75	11.28	2.53*
Minimum balance to avoid fee .	755.20	889.66	134.46
Minimum balance to open	294.34	423.82	129.48
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	6.8	1.6	-5.2
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	3.9	.0	-3.9
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 not sufficient to report.

*Significant at the 90 percent confidence level.

C.2.2. NOW accounts in Dallas–Fort Worth

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	98.5	98.9	.4**
<i>Single-fee account</i> ¹			
Percent offering	42.4	47.8	5.4
Monthly fee (low balance)	11.00	10.55	-.45
Minimum balance to avoid fee .	1,501.32	1,454.84	-46.48
Minimum balance to open	810.50	597.14	-213.36
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	21.3	.0	-21.3**
Monthly fee (low balance)	10.40	...	...
Check charge .....	.20	...	...
Minimum balance to avoid fee .	1,402.10	...	...
Minimum balance to open	803.16	...	...
<i>No-fee account</i>			
Percent offering	4.2	.0	-4.2
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 not sufficient to report.

**Significant at the 95 percent confidence level.

**C.2.3. NOW accounts in
Los Angeles–Riverside–Orange County**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	91.0	85.0	-6.0
<i>Single-fee account</i> ¹			
Percent offering	50.8	52.1	1.3
Monthly fee (low balance)	9.37	10.38	1.01
Minimum balance to avoid fee .	1,722.14	1,493.60	-228.54
Minimum balance to open	632.97	505.49	-127.48
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	17.2	16.0	-1.2
Monthly fee (low balance)	11.25	...	...
Check charge .....	.22	...	...
Minimum balance to avoid fee .	3,218.12	...	...
Minimum balance to open	1,562.17	...	...
<i>No-fee account</i>			
Percent offering .....	.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 not sufficient to report.

**C.2.4. NOW accounts in
Miami–Fort Lauderdale**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	94.3	100.0	5.7
<i>Single-fee account</i> ¹			
Percent offering	44.6	44.6	.0
Monthly fee (low balance)	12.25	12.71	.46
Minimum balance to avoid fee .	1,572.09	1,444.38	-127.71
Minimum balance to open	723.58	287.53	-436.05
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	24.2	18.6	-5.6
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
Minimum balance to open .....	...	...	...

NOTE. This CMSA lies entirely within Florida. 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 not sufficient to report.

C.2.5. NOW accounts in New York City–Northern New Jersey–Long Island

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	97.4	93.4	-4.0
<i>Single-fee account</i> ¹			
Percent offering	54.3	52.4	-1.9
Monthly fee (low balance)	9.61	12.20	2.59
Minimum balance to avoid fee .	3,691.84	1,428.62	-2,263.22**
Minimum balance to open	332.08	892.87	560.79*
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	9.2	15.7	6.5
Monthly fee (low balance) .....	...	6.07	...
Check charge .....	...	.24	...
Minimum balance to avoid fee .	...	1,029.04	...
Minimum balance to open .....	...	619.65	...
<i>No-fee account</i>			
Percent offering	5.3	.0	-5.3
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

C.2.6. NOW accounts in San Francisco–Oakland–San Jose

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	78.7	-21.3
<i>Single-fee account</i> ¹			
Percent offering	100.0	68.1	-31.9**
Monthly fee (low balance)	10.33	10.44	.11
Minimum balance to avoid fee .	1,617.55	1,846.31	228.76
Minimum balance to open	1,131.67	420.56	-711.11**
<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. 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 not sufficient to report.

**Significant at the 95 percent confidence level.

C.2.7. NOW accounts in Washington–Baltimore

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	86.9	91.8	4.9
<i>Single-fee account</i> ¹			
Percent offering	50.0	54.1	4.1
Monthly fee (low balance)	7.68	7.17	-.51
Minimum balance to avoid fee .	586.18	563.89	-22.29
Minimum balance to open	293.20	232.19	-61.01
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	12.8	8.4	-4.4
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	8.3	8.3	.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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are not sufficient to report.

C.3.1. Savings accounts in Chicago–Gary–Kenosha

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	18.3	37.5	19.2*
Monthly fee (low balance)	2.43	3.80	1.37
Minimum balance to avoid fee .	153.01	192.64	39.63
Minimum balance to open	106.43	131.94	25.51
<i>No-fee passbook account</i>			
Percent offering	10.7	12.9	2.2
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	89.3	80.1	-9.2
Monthly fee (low balance)	3.54	3.61	.07
Minimum balance to avoid fee .	206.89	195.09	-11.80
Minimum balance to open	121.81	145.26	23.45
<i>No-fee statement account</i>			
Percent offering	6.8	12.9	6.1
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 not sufficient to report.

* Significant at the 90 percent confidence level.

C.3.2. Savings accounts in Cincinnati–Hamilton

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	16.6	13.7	-2.9
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee . . .	...	...	...
Minimum balance to open .....	...	...	...
<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	66.7	72.6	5.9
Monthly fee (low balance)	1.91	1.90	-.01
Minimum balance to avoid fee . . .	98.56	118.03	19.47
Minimum balance to open	50.32	57.27	6.95
<i>No-fee statement account</i>			
Percent offering .....	.0	27.4	27.4*
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 not sufficient to report.

*Significant at the 90 percent confidence level.

C.3.3. Savings accounts in Dallas–Fort Worth

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	97.8	-2.2**
<i>Simple passbook account</i> ¹			
Percent offering	8.3	15.8	7.5
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	91.7	82.1	-9.6
Monthly fee (low balance)	3.15	3.48	.33
Minimum balance to avoid fee . . .	198.23	206.19	7.96
Minimum balance to open	147.42	173.78	26.36
<i>No-fee statement 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 and no fee for balances above the minimum.

. . . Data are not sufficient to report.

**Significant at the 95 percent confidence level.

**C.3.4. Savings accounts in
Los Angeles–Riverside–Orange County**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	95.5	100.0	4.5
<i>Simple passbook account</i> ¹			
Percent offering	16.3	11.6	-4.7
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee . . .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	3.2	4.4	1.2
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	75.9	92.1	16.2
Monthly fee (low balance)	2.80	2.91	.11
Minimum balance to avoid fee . . .	360.17	307.61	-52.56
Minimum balance to open	295.17	232.94	-62.23
<i>No-fee statement account</i>			
Percent offering	7.7	3.5	-4.2
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 not sufficient to report.

**C.3.5. Savings accounts in
Miami–Fort Lauderdale**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering .....	.0	12.3	12.3
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	100.0	88.1	-11.9
Monthly fee (low balance)	4.04	5.26	1.22
Minimum balance to avoid fee . . .	338.08	409.00	70.92
Minimum balance to open	180.43	208.46	28.03
<i>No-fee statement account</i>			
Percent offering .....	.0	5.9	5.9
Minimum balance to open .....	...	...	...

NOTE. This CMSA lies entirely within Florida. 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 not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	61.3	52.9	-8.4
Monthly fee (low balance)	3.27	3.45	.18
Minimum balance to avoid fee .	294.22	226.84	-67.38
Minimum balance to open	186.67	104.49	-82.18*
<i>No-fee passbook account</i>			
Percent offering	9.1	12.0	2.9
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	84.3	73.9	-10.4
Monthly fee (low balance)	3.09	3.48	.39
Minimum balance to avoid fee .	343.14	520.53	177.39
Minimum balance to open	266.47	264.02	-2.45
<i>No-fee statement account</i>			
Percent offering	6.5	9.0	2.5
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 not sufficient to report.

* Significant at the 90 percent confidence level.

C.3.7. Savings accounts in San Francisco–Oakland–San Jose

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	92.3	-7.7
<i>Simple passbook account</i> ¹			
Percent offering	39.4	27.9	-11.5
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	41.1	72.1	31.0*
Monthly fee (low balance)	2.82	4.22	1.40
Minimum balance to avoid fee .	486.32	429.02	-57.30
Minimum balance to open	274.74	319.72	44.98
<i>No-fee statement account</i>			
Percent offering	19.5	.0	-19.5
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 not sufficient to report.

* Significant at the 90 percent confidence level.

C.3.8. Savings accounts in Washington–Baltimore

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	15.9	11.9	-4.0
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	35.0	40.4	5.4
Minimum balance to open	25.77	41.11	15.34
<i>Simple statement account</i> ¹			
Percent offering	64.3	55.4	-8.9
Monthly fee (low balance)	3.15	2.62	-.53
Minimum balance to avoid fee	152.06	141.71	-10.35
Minimum balance to open	100.06	73.59	-26.47
<i>No-fee statement account</i>			
Percent offering	17.6	24.1	6.5
Minimum balance to open	32.72	19.68	-13.04

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 not sufficient to report.

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

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	18.48	20.76	2.28**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.31	22.48	1.17
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	20.54	23.03	2.49*
<i>Deposit items returned</i>			
Percent charging	74.6	85.1	10.5
Average fee	9.17	10.35	1.18

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

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

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	17.67	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	20.17	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	20.29	...
<i>Deposit items returned</i>			
Percent charging	100.0	...
Average fee	4.13	...

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.
 ... Data are not sufficient to report.

C.4.3. Special fees in Cincinnati–Hamilton

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	21.80	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	23.34	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	23.62	...
<i>Deposit items returned</i>			
Percent charging	84.4	...
Average fee	8.19	...

NOTE. In addition to Hamilton, Ohio, this CMSA covers parts of Indiana and Kentucky. 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 not sufficient to report.

C.4.4. Special fees in Dallas–Fort Worth

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.43	21.28	-.15
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	23.21	22.47	-.74
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	24.39	22.47	-1.92
<i>Deposit items returned</i>			
Percent charging	95.9	91.4	-4.5
Average fee	3.99	5.27	1.28

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.

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

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	13.22	13.97	.75
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	15.40	18.08	2.68**
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	16.11	18.14	2.03
<i>Deposit items returned</i>			
Percent charging	100.0	92.0	-8.0
Average fee	6.60	7.30	.70

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.4.5. Special fees in Houston–Galveston–Brazoria

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	23.73	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	23.73	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	23.73	...
<i>Deposit items returned</i>			
Percent charging	100.0	...
Average fee	3.50	...

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 not sufficient to report.

C.4.7. Special fees in Miami–Fort Lauderdale

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	25.91	26.90	.99
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	27.19	28.19	1.00
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	27.19	28.21	1.02
<i>Deposit items returned</i>			
Percent charging	100.0	100.0	.0
Average fee	7.66	8.61	.95

NOTE. This CMSA lies entirely within Florida. 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.

C.4.8. Special fees in New York City–Northern New Jersey–Long Island

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	19.87	19.15	-.72
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.82	25.94	4.12**
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	21.88	26.34	4.46**
<i>Deposit items returned</i>			
Percent charging	97.3	100.0	2.7
Average fee	10.80	12.36	1.56

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. 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.4.9. Special fees in San Francisco–Oakland–San Jose

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	12.34	15.02	2.68*
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	15.84	17.32	1.48
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	15.66	18.09	2.43
<i>Deposit items returned</i>			
Percent charging	90.3	92.2	1.9
Average fee	5.55	6.04	.49

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 90 percent confidence level.

C.4.10. Special fees in Washington–Baltimore

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	20.24	23.52	3.28**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	24.41	25.74	1.33
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	23.79	26.04	2.25*
<i>Deposit items returned</i>			
Percent charging	85.6	83.1	-2.5
Average fee	10.85	8.90	-1.95

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.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

C.5.1. Automated teller machines in Chicago–Gary–Kenosha

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	93.2	95.7	2.5
<i>Annual fee</i>			
Percent charging	3.2	8.9	5.7
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	3.2	3.5	.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	3.2	10.5	7.3
Average .....	...	...	...
On others			
Percent charging	65.5	84.1	18.6
Average	1.12	1.15	.03
<i>Surcharge</i>			
Percent charging	81.3	96.5	15.2*
Average	1.42	1.44	.02

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

* Significant at the 90 percent confidence level.

C.5.2. Automated teller machines in Dallas–Fort Worth

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	100.0	90.4	-9.6
<i>Annual fee</i>			
Percent charging	25.1	18.3	-6.8
Average	15.63	...	...
<i>Card fee</i>			
Percent charging	16.6	4.6	-12.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging	100.0	90.9	-9.1
Average	1.16	1.04	-.12
<i>Surcharge</i>			
Percent charging	95.9	100.0	4.1
Average	1.35	1.43	.08

NOTE. This CMSA lies entirely within Texas. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

C.5.3. Automated teller machines in Los Angeles–Riverside–Orange County

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	84.6	91.1	6.5
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging	59.8	53.7	-6.1
Average	1.33	1.44	.11
<i>Surcharge</i>			
Percent charging	85.2	71.3	-13.9
Average	1.35	1.69	.34**

NOTE. This CMSA lies entirely within California. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

** Significant at the 95 percent confidence level.

C.5.4. Automated teller machines in Miami–Fort Lauderdale

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	94.4	100.0	5.6
<i>Annual fee</i>			
Percent charging	1.6	.0	-1.6
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	8.4	.0	-8.4
Average .....	...	...	...
On others			
Percent charging	74.5	75.1	.6
Average	1.15	1.09	-.06
<i>Surcharge</i>			
Percent charging	90.8	78.8	-12.0
Average	1.38	1.33	-.05

NOTE. This CMSA lies entirely within Florida. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

C.5.5. Automated teller machines in New York City–Northern New Jersey–Long Island

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	90.9	96.4	5.5
<i>Annual fee</i>			
Percent charging .....	.0	29.5	29.5**
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	3.8	3.8
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	8.8	7.4	-1.4
Average .....	...	...	...
On others			
Percent charging	88.3	48.9	-39.4**
Average	1.38	1.16	-.22*
<i>Surcharge</i>			
Percent charging	97.1	68.3	-28.8**
Average	1.34	1.43	.09

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

C.5.6. Automated teller machines in San Francisco–Oakland–San Jose

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	83.4	100.0	16.6
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging	68.5	70.2	1.7
Average	1.42	1.46	.04
<i>Surcharge</i>			
Percent charging	100.0	100.0	.0
Average	1.36	1.50	.14*

NOTE. This CMSA lies entirely within California. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

*Significant at the 90 percent confidence level.

C.5.7. Automated teller machines in Washington–Baltimore

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	82.7	79.0	-3.7
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	5.1	5.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	6.0	6.0
Average .....	...	...	...
On others			
Percent charging	88.8	74.2	-14.6
Average	1.21	1.16	-.05
<i>Surcharge</i>			
Percent charging	100.0	88.3	-11.7
Average	1.29	1.27	-.02

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.1.1 and to table 5.

... Data are not sufficient to report.

Appendix D: Results by State**D.1.1. Noninterest checking accounts in California**

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	92.0	95.2	3.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	54.5	52.5	-2.0
Monthly fee (low balance)	8.67	8.59	-.08
Minimum balance to avoid fee ..	832.18	957.96	125.78
Minimum balance to open	192.92	204.58	11.66
<i>Fee-only account</i> ²			
Percent offering	37.3	27.6	-9.7
Monthly fee	4.60	5.64	1.04
Check charge			
Percent charging	70.7	.0	-70.7**
Average .....	.52	...	...
Minimum balance to open	122.67	105.98	-16.69
<i>Free account</i> ³			
Percent offering	13.0	14.5	1.5
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.1.2. Noninterest checking accounts in Connecticut

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	7.8	17.8	10.0**
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee ..	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	3.9	74.7	70.8**
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> ³			
Percent offering	80.5	20.3	-60.2**
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.1.3. Noninterest checking accounts in Florida

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	55.5	56.1	.6
Monthly fee (low balance)	9.23	9.20	-.03
Minimum balance to avoid fee ..	654.82	637.63	-17.19
Minimum balance to open	143.34	171.30	27.96
<i>Fee-only account</i> ²			
Percent offering	48.4	45.2	-3.2
Monthly fee	4.95	6.00	1.05
Check charge			
Percent charging	66.0	11.3	-54.7**
Average .....	.41	...	...
Minimum balance to open	81.88	85.45	3.57
<i>Free account</i> ³			
Percent offering	14.8	9.8	-5.0
Minimum balance to open	85.25	...	...

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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.1.4. Noninterest checking accounts in Georgia

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	15.4	19.2	3.8
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee ..	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	87.2	60.1	-27.1
Monthly fee	7.04	6.12	-.92
Check charge			
Percent charging	15.7	.0	-15.7
Average .....	...	...	...
Minimum balance to open	85.80	59.12	-26.68**
<i>Free account</i> ³			
Percent offering	16.2	28.4	12.2
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.1.5. Noninterest checking accounts in Illinois

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.7	98.6	1.9
<i>Single-balance, single-fee account</i> ¹			
Percent offering	29.8	33.5	3.7
Monthly fee (low balance)	6.20	6.49	.29
Minimum balance to avoid fee ..	374.98	344.37	-30.61
Minimum balance to open	88.85	70.16	-18.69
<i>Fee-only account</i> ²			
Percent offering	35.0	25.8	-9.2
Monthly fee	5.01	5.25	.24
Check charge			
Percent charging	48.5	20.9	-27.6*
Average .....	.31	...	...
Minimum balance to open	85.42	60.45	-24.97
<i>Free account</i> ³			
Percent offering	34.2	30.5	-3.7
Minimum balance to open .....	...	27.50	...

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 not sufficient to report.

* Significant at the 90 percent confidence level.

D.1.6. Noninterest checking accounts in Indiana

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.1	81.5	-14.6*
<i>Single-balance, single-fee account</i> ¹			
Percent offering	17.0	22.2	5.2
Monthly fee (low balance)	7.29	6.64	-.65
Minimum balance to avoid fee ..	494.48	503.90	9.42
Minimum balance to open	177.31	71.71	-105.60
<i>Fee-only account</i> ²			
Percent offering	21.9	34.9	13.0
Monthly fee	4.39	3.64	-.75
Check charge			
Percent charging	35.8	12.3	-23.5
Average .....	...	...	...
Minimum balance to open	83.57	56.81	-26.76
<i>Free account</i> ³			
Percent offering	46.1	30.6	-15.5
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 not sufficient to report.

* Significant at the 90 percent confidence level.

D.1.7. Noninterest checking accounts in Iowa

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	14.8	14.9	.1
Monthly fee (low balance)	6.03	3.87	-2.16**
Minimum balance to avoid fee ..	524.47	212.70	-311.77**
Minimum balance to open	83.13	32.43	-50.70**
<i>Fee-only account</i> ²			
Percent offering	17.8	23.4	5.6
Monthly fee	4.80	4.46	-.34
Check charge			
Percent charging	60.0	36.9	-23.1
Average .....	...	...	...
Minimum balance to open	70.40	52.87	-17.53
<i>Free account</i> ³			
Percent offering	30.2	50.4	20.2*
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.8. Noninterest checking accounts in Kansas

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.4	95.0	-1.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	13.7	3.6	-10.1
Monthly fee (low balance)	5.41	...	...
Minimum balance to avoid fee ..	373.97	...	...
Minimum balance to open	180.74	...	...
<i>Fee-only account</i> ²			
Percent offering	23.0	22.4	-.6
Monthly fee	2.39	5.64	3.25**
Check charge			
Percent charging	77.9	33.3	-44.6
Average .....	.35	...	...
Minimum balance to open	92.21	78.17	-14.04
<i>Free account</i> ³			
Percent offering	38.3	48.0	9.7
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.1.9. Noninterest checking accounts in Maryland

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	79.5	94.9	15.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	41.5	45.2	3.7
Monthly fee (low balance)	6.29	7.17	.88
Minimum balance to avoid fee ..	446.12	327.55	-118.57
Minimum balance to open	39.99	97.97	57.98*
<i>Fee-only account</i> ²			
Percent offering	31.5	40.4	8.9
Monthly fee	3.19	5.15	1.96**
Check charge			
Percent charging	84.7	35.5	-49.2**
Average .....	...	...	...
Minimum balance to open	92.62	77.06	-15.56
<i>Free account</i> ³			
Percent offering	6.2	19.9	13.7
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.10. Noninterest checking accounts in Michigan

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	95.4	92.0	-3.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	13.6	29.5	15.9
Monthly fee (low balance)	6.24	8.73	2.49
Minimum balance to avoid fee ..	295.81	1,078.21	782.40
Minimum balance to open	79.05	972.22	893.17
<i>Fee-only account</i> ²			
Percent offering	19.2	26.6	7.4
Monthly fee	5.11	5.41	.30
Check charge			
Percent charging	58.8	56.4	-2.4
Average .....	...	...	...
Minimum balance to open	43.08	43.59	.51
<i>Free account</i> ³			
Percent offering	54.7	39.8	-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 not sufficient to report.

D.1.11. Noninterest checking accounts in Minnesota

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering .....	.0	.0	.0
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	12.5	29.0	16.5
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> ³			
Percent offering	100.0	54.1	-45.9**
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.1.12. Noninterest checking accounts in Missouri

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	35.1	32.9	-2.2
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	24.6	40.5	15.9
Monthly fee .....	...	6.00	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	110.90	...
<i>Free account</i> ³			
Percent offering	35.2	30.4	-4.8
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 not sufficient to report.

D.1.13. Noninterest checking accounts in Nebraska

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	13.4	12.7	-.7
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	27.1	12.7	-14.4
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> ³			
Percent offering	86.6	45.5	-41.1*
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 not sufficient to report.

* Significant at the 90 percent confidence level.

D.1.14. Noninterest checking accounts in New Jersey

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	93.3	96.5	3.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	86.5	48.5	-38.0**
Monthly fee (low balance) .....	...	10.36	...
Minimum balance to avoid fee .....	...	143.68	...
Minimum balance to open .....	...	42.21	...
<i>Fee-only account</i> ²			
Percent offering	69.6	79.8	10.2
Monthly fee .....	...	4.34	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	56.14	...
<i>Free account</i> ³			
Percent offering	6.8	9.6	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 not sufficient to report.

** Significant at the 95 percent confidence level.

D.1.15. Noninterest checking accounts in New York

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	95.8	91.9	-3.9
<i>Single-balance, single-fee account</i> ¹			
Percent offering	17.3	34.7	17.4
Monthly fee (low balance)	5.56	5.11	-.45
Minimum balance to avoid fee ..	460.36	554.60	94.24
Minimum balance to open	82.72	67.42	-15.30
<i>Fee-only account</i> ²			
Percent offering	56.7	61.7	5.0
Monthly fee	2.92	3.56	.64
Check charge			
Percent charging	67.8	48.4	-19.4
Average .....	.28	.17	-.11
Minimum balance to open	39.30	24.70	-14.60
<i>Free account</i> ³			
Percent offering	16.9	16.9	.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, 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 not sufficient to report.

D.1.16. Noninterest checking accounts in Ohio

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	93.2	96.1	2.9
<i>Single-balance, single-fee account</i> ¹			
Percent offering	35.2	30.9	-4.3
Monthly fee (low balance)	5.33	5.88	.55
Minimum balance to avoid fee ..	523.01	343.93	-179.08**
Minimum balance to open	45.95	127.56	81.61
<i>Fee-only account</i> ²			
Percent offering	36.8	40.0	3.2
Monthly fee	3.74	3.71	-.03
Check charge			
Percent charging	55.3	62.4	7.1
Average .....	.26	...	...
Minimum balance to open	40.62	78.81	38.19*
<i>Free account</i> ³			
Percent offering	33.6	23.7	-9.9
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.17. Noninterest checking accounts in Tennessee

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	100.0	64.3	-35.7
Monthly fee (low balance)	7.77	...	...
Minimum balance to avoid fee ..	705.78	...	...
Minimum balance to open	127.72	...	...
<i>Fee-only account</i> ²			
Percent offering	52.9	69.0	16.1
Monthly fee .....	...	9.34	...
Check charge			
Percent charging .....	...	.0	...
Average .....	...	...	...
Minimum balance to open .....	...	96.57	...
<i>Free account</i> ³			
Percent offering .....	.0	31.0	31.0
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 not sufficient to report.

D.1.18. Noninterest checking accounts in Texas

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	99.3	99.5	.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	19.9	36.2	16.3*
Monthly fee (low balance)	9.03	8.23	-.80
Minimum balance to avoid fee ..	877.07	716.72	-160.35
Minimum balance to open	226.04	187.29	-38.75
<i>Fee-only account</i> ²			
Percent offering	33.8	43.6	9.8
Monthly fee	5.63	6.35	.72
Check charge			
Percent charging	42.7	12.8	-29.9**
Average .....	.45	...	...
Minimum balance to open	121.76	109.09	-12.67
<i>Free account</i> ³			
Percent offering	45.3	28.4	-16.9*
Minimum balance to open	104.53	106.03	1.50

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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.19. Noninterest checking accounts in Virginia

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	89.4	98.4	9.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	38.7	57.8	19.1
Monthly fee (low balance)	4.99	4.93	-.06
Minimum balance to avoid fee ..	463.58	759.16	295.58
Minimum balance to open	62.60	52.80	-9.80
<i>Fee-only account</i> ²			
Percent offering	18.1	25.1	7.0
Monthly fee .....	...	5.06	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	47.80	...
<i>Free account</i> ³			
Percent offering	38.5	14.0	-24.5
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 not sufficient to report.

D.1.20. Noninterest checking accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.6	93.1	-3.5
<i>Single-balance, single-fee account</i> ¹			
Percent offering	9.9	10.0	.1
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee ..	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	46.1	48.6	2.5
Monthly fee	4.24	3.63	-.61
Check charge			
Percent charging	61.3	42.4	-18.9
Average .....	.36	...	...
Minimum balance to open	42.98	82.33	39.35**
<i>Free account</i> ³			
Percent offering	41.0	39.8	-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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.2.1. NOW accounts in California

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	94.5	84.0	-10.5*
<i>Single-fee account</i> ¹			
Percent offering	69.3	61.8	-7.5
Monthly fee (low balance)	9.50	10.09	.59
Minimum balance to avoid fee .	1,522.58	1,641.96	119.38
Minimum balance to open	779.23	594.40	-184.83
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	9.2	7.3	-1.9
Monthly fee (low balance)	10.26	...	...
Check charge .....	.23	...	...
Minimum balance to avoid fee .	2,867.78	...	...
Minimum balance to open	1,331.23	...	...
<i>No-fee account</i>			
Percent offering	1.5	.0	-1.5
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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are not sufficient to report.

*Significant at the 90 percent confidence level.

D.2.2. NOW accounts in Connecticut

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-fee account</i> ¹			
Percent offering	34.1	78.9	44.8**
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering .....	.0	11.7	11.7**
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.2.3. NOW accounts in Florida

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	95.5	97.7	2.2
<i>Single-fee account</i> ¹			
Percent offering	52.6	47.5	-5.1
Monthly fee (low balance)	10.71	11.21	.50
Minimum balance to avoid fee .	1,781.38	1,592.72	-188.66
Minimum balance to open	679.06	490.28	-188.78
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	14.6	14.1	-.5
Monthly fee (low balance)	9.98	10.12	.14
Check charge .....	.27	.25	-.02
Minimum balance to avoid fee .	1,716.26	1,409.24	-307.02
Minimum balance to open	669.22	202.46	-466.76
<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 not sufficient to report.

D.2.4. NOW accounts in Georgia

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	89.2	-10.8
<i>Single-fee account</i> ¹			
Percent offering	28.1	14.6	-13.5
Monthly fee (low balance)	8.11	...	...
Minimum balance to avoid fee .	896.37	...	...
Minimum balance to open	409.51	...	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	46.5	57.5	11.0
Monthly fee (low balance)	6.50	6.82	.32
Check charge .....	.25	.23	-.02
Minimum balance to avoid fee .	1,172.84	1,117.32	-55.52
Minimum balance to open	493.05	819.09	326.04
<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 not sufficient to report.

D.2.5. NOW accounts in Illinois

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	99.3	98.5	-8
<i>Single-fee account</i> ¹			
Percent offering	55.6	43.1	-12.5
Monthly fee (low balance)	7.08	8.72	1.64**
Minimum balance to avoid fee .	1,046.44	892.20	-154.24
Minimum balance to open	540.52	463.47	-77.05
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	3.4	.0	-3.4
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	5.3	.0	-5.3*
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.6. NOW accounts in Indiana

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	90.5	-9.5*
<i>Single-fee account</i> ¹			
Percent offering	73.2	44.1	-29.1**
Monthly fee (low balance)	6.98	6.64	-.34
Minimum balance to avoid fee .	821.88	616.47	-205.41
Minimum balance to open	471.78	111.75	-360.03**
<i>Single-fee, single-check-charge account</i> ²			
Percent offering .....	.0	2.9	2.9
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	6.4	.0	-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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.7. NOW accounts in Iowa

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	96.5	-3.5
<i>Single-fee account</i> ¹			
Percent offering	34.9	18.0	-16.9
Monthly fee (low balance)	6.08	6.27	.19
Minimum balance to avoid fee .	971.82	876.15	-95.67
Minimum balance to open	759.08	431.65	-327.43*
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	28.3	27.5	-.8
Monthly fee (low balance)	4.59	5.10	.51
Check charge .....	.18	.20	.02
Minimum balance to avoid fee .	893.21	911.02	17.81
Minimum balance to open	401.41	526.63	125.22
<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 not sufficient to report.

*Significant at the 90 percent confidence level.

D.2.8. NOW accounts in Kansas

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	97.3	-2.7
<i>Single-fee account</i> ¹			
Percent offering	57.4	34.1	-23.3**
Monthly fee (low balance)	7.23	5.81	-1.42**
Minimum balance to avoid fee .	978.26	996.17	17.91
Minimum balance to open	425.84	600.38	174.54
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	14.3	17.9	3.6
Monthly fee (low balance) .....	...	5.80	...
Check charge .....	...	.18	...
Minimum balance to avoid fee .	...	1,600.00	...
Minimum balance to open .....	...	1,600.00	...
<i>No-fee account</i>			
Percent offering .....	.0	6.3	6.3
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.9. NOW accounts in Maryland

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	88.4	89.9	1.5
<i>Single-fee account</i> ¹			
Percent offering	66.2	48.5	-17.7
Monthly fee (low balance)	7.68	7.70	.02
Minimum balance to avoid fee .	586.18	594.55	8.37
Minimum balance to open	293.20	241.05	-52.15
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	11.7	10.4	-1.3
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	5.1	5.1
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 not sufficient to report.

D.2.10. NOW accounts in Michigan

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	95.5	-4.5
<i>Single-fee account</i> ¹			
Percent offering	39.5	33.6	-5.9
Monthly fee (low balance)	6.89	6.72	-.17
Minimum balance to avoid fee .	911.05	591.74	-319.31*
Minimum balance to open	488.10	220.90	-267.20
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	21.6	10.7	-10.9
Monthly fee (low balance)	6.63	...	...
Check charge .....	.26	...	...
Minimum balance to avoid fee .	583.14	...	...
Minimum balance to open	191.43	...	...
<i>No-fee account</i>			
Percent offering	1.1	4.5	3.4
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 not sufficient to report.

* Significant at the 90 percent confidence level.

D.2.11. NOW accounts in Minnesota

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	88.7	-11.3
<i>Single-fee account</i> ¹			
Percent offering	17.7	37.5	19.8
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	21.1	31.0	9.9
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 not sufficient to report.

D.2.12. NOW accounts in Missouri

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	92.5	100.0	7.5
<i>Single-fee account</i> ¹			
Percent offering	72.9	75.4	2.5
Monthly fee (low balance)	8.92	8.74	-.18
Minimum balance to avoid fee .	797.28	688.26	-109.02
Minimum balance to open	573.19	334.97	-238.22
<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 not sufficient to report.

D.2.13. NOW accounts in New Jersey

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	90.5	87.8	-2.7
<i>Single-fee account</i> ¹			
Percent offering	47.4	74.1	26.7*
Monthly fee (low balance)	10.60	10.67	.07
Minimum balance to avoid fee .	2,850.00	944.44	-1,905.56
Minimum balance to open	270.00	774.07	504.07**
<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	9.7	.0	-9.7
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.15. NOW accounts in Ohio

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	86.1	90.7	4.6
<i>Single-fee account</i> ¹			
Percent offering	52.5	55.8	3.3
Monthly fee (low balance)	6.91	9.22	2.31**
Minimum balance to avoid fee .	822.52	1205.79	383.27*
Minimum balance to open	671.83	362.46	-309.37**
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	10.7	3.0	-7.7
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	6.5	6.5
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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.2.14. NOW accounts in New York

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	88.2	91.6	3.4
<i>Single-fee account</i> ¹			
Percent offering	57.9	41.8	-16.1
Monthly fee (low balance)	5.84	6.50	.66
Minimum balance to avoid fee .	987.56	845.73	-141.83
Minimum balance to open	332.52	185.81	-146.71
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	4.7	16.8	12.1
Monthly fee (low balance) .....	...	5.25	...
Check charge .....	...	.27	...
Minimum balance to avoid fee .	...	438.50	...
Minimum balance to open .....	...	186.71	...
<i>No-fee account</i>			
Percent offering	8.5	.0	-8.5
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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are not sufficient to report.

D.2.16. NOW accounts in Tennessee

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-fee account</i> ¹			
Percent offering	48.8	50.3	1.5
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering .....	.0	20.5	20.5
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. 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 not sufficient to report.

D.2.17. NOW accounts in Texas

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	97.5	95.7	-1.8
<i>Single-fee account</i> ¹			
Percent offering	54.2	40.4	-13.8
Monthly fee (low balance)	10.28	10.27	-.01
Minimum balance to avoid fee .	1,274.67	1,382.79	108.12
Minimum balance to open	861.40	768.02	-93.38
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	15.6	1.4	-14.2**
Monthly fee (low balance)	8.93	...	...
Check charge .....	.19	...	...
Minimum balance to avoid fee .	1,321.14	...	...
Minimum balance to open	956.38	...	...
<i>No-fee account</i>			
Percent offering	3.8	.0	-3.8
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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are not sufficient to report.

**Significant at the 95 percent confidence level.

D.2.18. NOW accounts in Virginia

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	80.5	98.5	18.0
<i>Single-fee account</i> ¹			
Percent offering	15.4	70.2	54.8**
Monthly fee (low balance) .....	...	7.16	...
Minimum balance to avoid fee .	...	710.90	...
Minimum balance to open .....	...	178.01	...
<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	21.5	.0	-21.5
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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

... Data are not sufficient to report.

**Significant at the 95 percent confidence level.

D.2.19. NOW accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Single-fee account</i> ¹			
Percent offering	28.9	20.1	-8.8
Monthly fee (low balance)	6.70	6.81	.11
Minimum balance to avoid fee .	753.18	696.22	-56.96
Minimum balance to open	518.03	326.01	-192.02
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	32.9	43.4	10.5
Monthly fee (low balance)	5.89	5.72	-.17
Check charge .....	.28	.26	-.02
Minimum balance to avoid fee .	923.89	705.50	-218.39
Minimum balance to open	481.04	412.51	-68.53
<i>No-fee account</i>			
Percent offering .....	.0	2.7	2.7
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 not sufficient to report.

D.3.1. Savings accounts in California

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	98.0	96.4	-1.6
<i>Simple passbook account</i> ¹			
Percent offering	22.9	15.8	-7.1
Monthly fee (low balance)	2.32	2.36	.04
Minimum balance to avoid fee .	263.93	325.65	61.72
Minimum balance to open	169.50	133.54	-35.96
<i>No-fee passbook account</i>			
Percent offering	3.5	3.6	.1
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	71.6	82.8	11.2
Monthly fee (low balance)	2.55	3.32	.77*
Minimum balance to avoid fee .	345.78	350.45	4.67
Minimum balance to open	224.75	227.10	2.35
<i>No-fee statement account</i>			
Percent offering	7.4	1.6	-5.8
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 not sufficient to report.

*Significant at the 90 percent confidence level.

D.3.2. Savings accounts in Colorado

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	...
<i>Simple passbook account</i> ¹			
Percent offering0	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee passbook account</i>			
Percent offering	58.4	...
Minimum balance to open
<i>Simple statement account</i> ¹			
Percent offering	41.6	...
Monthly fee (low balance)	2.34	...
Minimum balance to avoid fee	136.88	...
Minimum balance to open	146.81	...
<i>No-fee statement account</i>			
Percent offering0	...
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 not sufficient to report.

D.3.3. Savings accounts in Connecticut

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	93.9	52.2	-41.7**
Monthly fee (low balance)	2.43	2.58	.15
Minimum balance to avoid fee	318.07	331.94	13.87
Minimum balance to open	23.27	20.15	-3.12
<i>No-fee passbook account</i>			
Percent offering	6.1	47.8	41.7**
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	93.9	52.2	-41.7**
Monthly fee (low balance)	2.43	2.58	.15
Minimum balance to avoid fee	207.54	223.11	15.57
Minimum balance to open	75.32	20.15	-55.17**
<i>No-fee statement account</i>			
Percent offering	6.1	47.8	41.7**
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.3.4. Savings accounts in Florida

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	5.0	11.3	6.3
Monthly fee (low balance) .....	...	3.79	...
Minimum balance to avoid fee .....	...	467.28	...
Minimum balance to open .....	...	256.65	...
<i>No-fee passbook account</i>			
Percent offering .....	.0	2.4	2.4
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	93.0	88.6	-4.4
Monthly fee (low balance)	3.18	3.63	.45
Minimum balance to avoid fee	282.77	304.32	21.55
Minimum balance to open	128.47	138.79	10.32
<i>No-fee statement account</i>			
Percent offering	7.0	4.6	-2.4
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 not sufficient to report.

D.3.5. Savings accounts in Georgia

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	8.9	29.5	20.6
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	13.7	.0	-13.7
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	67.1	61.5	-5.6
Monthly fee (low balance)	2.47	4.39	1.92**
Minimum balance to avoid fee	150.18	258.36	108.18**
Minimum balance to open	96.18	199.73	103.55*
<i>No-fee statement account</i>			
Percent offering	10.2	9.0	-1.2
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.6. Savings accounts in Illinois

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	25.8	43.5	17.7**
Monthly fee (low balance)	1.61	2.75	1.14**
Minimum balance to avoid fee .	108.09	133.24	25.15
Minimum balance to open	79.98	86.31	6.33
<i>No-fee passbook account</i>			
Percent offering	19.9	20.5	.6
Minimum balance to open	37.28	64.92	27.64*
<i>Simple statement account</i> ¹			
Percent offering	60.9	50.5	-10.4
Monthly fee (low balance)	2.98	3.17	.19
Minimum balance to avoid fee .	184.76	164.67	-20.09
Minimum balance to open	100.88	120.70	19.82
<i>No-fee statement account</i>			
Percent offering	16.0	9.3	-6.7
Minimum balance to open	55.25	112.93	57.68**

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.

D.3.7. Savings accounts in Indiana

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	12.2	18.7	6.5
Monthly fee (low balance) .....	...	2.49	...
Minimum balance to avoid fee .	...	186.73	...
Minimum balance to open .....	...	72.56	...
<i>No-fee passbook account</i>			
Percent offering	19.2	14.5	-4.7
Minimum balance to open	31.30	...	...
<i>Simple statement account</i> ¹			
Percent offering	59.7	63.6	3.9
Monthly fee (low balance)	1.60	1.88	.28
Minimum balance to avoid fee .	189.66	187.26	-2.40
Minimum balance to open	43.07	52.79	9.72
<i>No-fee statement account</i>			
Percent offering	24.2	11.2	-13.0
Minimum balance to open	444.37	...	...

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 not sufficient to report.

D.3.8. Savings accounts in Iowa

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	18.8	25.1	6.3
Monthly fee (low balance)	2.26	1.29	-97**
Minimum balance to avoid fee .	94.54	90.00	-4.54
Minimum balance to open	64.34	30.86	-33.48**
<i>No-fee passbook account</i>			
Percent offering	20.7	19.8	-.9
Minimum balance to open	21.61	19.57	-2.04
<i>Simple statement account</i> ¹			
Percent offering	45.5	24.8	-20.7*
Monthly fee (low balance)	2.17	2.53	.36
Minimum balance to avoid fee .	113.61	125.34	11.73
Minimum balance to open	68.53	69.68	1.15
<i>No-fee statement account</i>			
Percent offering	42.7	35.4	-7.3
Minimum balance to open	32.92	34.23	1.31

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.

D.3.9. Savings accounts in Kansas

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	12.3	15.8	3.5
Monthly fee (low balance) .....	...	1.68	...
Minimum balance to avoid fee .	...	128.38	...
Minimum balance to open .....	...	57.09	...
<i>No-fee passbook account</i>			
Percent offering	13.7	8.4	-5.3
Minimum balance to open	40.41	...	...
<i>Simple statement account</i> ¹			
Percent offering	48.2	51.1	2.9
Monthly fee (low balance)	1.70	2.01	.31
Minimum balance to avoid fee .	124.60	156.09	31.49
Minimum balance to open	74.70	96.84	22.14
<i>No-fee statement account</i>			
Percent offering	31.0	28.3	-2.7
Minimum balance to open	41.09	40.58	-.51

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 not sufficient to report.

D.3.10. Savings accounts in Maryland

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	24.6	14.2	-10.4
Monthly fee (low balance)	2.52	...	...
Minimum balance to avoid fee .	112.88	...	...
Minimum balance to open	112.88	...	...
<i>No-fee passbook account</i>			
Percent offering	43.4	39.0	-4.4
Minimum balance to open	27.77	39.01	11.24
<i>Simple statement account</i> ¹			
Percent offering	62.1	56.0	-6.1
Monthly fee (low balance)	3.13	2.64	-.49
Minimum balance to avoid fee .	122.86	107.77	-15.09
Minimum balance to open	99.38	73.46	-25.92
<i>No-fee statement account</i>			
Percent offering	11.9	24.1	12.2
Minimum balance to open .....	...	13.89	...

NOTE. See general note to table 1.

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

... Data are not sufficient to report.

D.3.11. Savings accounts in Michigan

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	11.3	20.5	9.2
Monthly fee (low balance) .....	...	1.39	...
Minimum balance to avoid fee .	...	89.18	...
Minimum balance to open .....	...	54.33	...
<i>No-fee passbook account</i>			
Percent offering	11.3	21.5	10.2
Minimum balance to open .....	...	9.41	...
<i>Simple statement account</i> ¹			
Percent offering	79.7	67.0	-12.7
Monthly fee (low balance)	1.83	2.11	.28
Minimum balance to avoid fee .	144.33	146.48	2.15
Minimum balance to open	68.37	83.56	15.19
<i>No-fee statement account</i>			
Percent offering	15.8	10.3	-5.5
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 not sufficient to report.

D.3.12. Savings accounts in Minnesota

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	34.2	29.4	-4.8
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	30.8	20.2	-10.6
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	69.2	65.7	-3.5
Monthly fee (low balance)	2.36	2.44	.08
Minimum balance to avoid fee .	141.31	164.53	23.22
Minimum balance to open	144.50	140.98	-3.52
<i>No-fee statement account</i>			
Percent offering	30.8	.0	-30.8**
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 not sufficient to report.

** Significant at the 95 percent confidence level.

D.3.13. Savings accounts in Missouri

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	24.6	27.4	2.8
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	5.5	.0	-5.5
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	73.3	64.1	-9.2
Monthly fee (low balance)	1.78	1.94	.16
Minimum balance to avoid fee .	132.02	190.10	58.08
Minimum balance to open	104.07	105.10	1.03
<i>No-fee statement account</i>			
Percent offering	10.3	24.6	14.3
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 not sufficient to report.

D.3.14. Savings accounts in Nebraska

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering .....	.0	33.0	33.0
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering .....	.0	33.0	33.0
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	58.3	33.9	-24.4*
Monthly fee (low balance)	2.00	...	...
Minimum balance to avoid fee	103.76	...	...
Minimum balance to open	103.76	...	...
<i>No-fee statement account</i>			
Percent offering	41.7	24.5	-17.2
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 not sufficient to report.

*Significant at the 90 percent confidence level.

D.3.15. Savings accounts in New Jersey

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	63.1	58.5	-4.6
Monthly fee (low balance)	4.98	6.18	1.20
Minimum balance to avoid fee	282.50	236.27	-46.23
Minimum balance to open	133.05	41.18	-91.87
<i>No-fee passbook account</i>			
Percent offering	26.5	27.7	1.2
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	73.5	55.5	-18.0
Monthly fee (low balance)	3.85	3.17	-.68
Minimum balance to avoid fee	214.03	168.77	-45.26
Minimum balance to open	85.79	25.57	-60.22**
<i>No-fee statement account</i>			
Percent offering	16.0	13.8	-2.2
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.3.16. Savings accounts in New York

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	31.0	40.3	9.3
Monthly fee (low balance)	1.55	1.86	.31
Minimum balance to avoid fee	138.66	158.38	19.72
Minimum balance to open	126.88	79.54	-47.34
<i>No-fee passbook account</i>			
Percent offering	28.2	31.0	2.8
Minimum balance to open	26.90	57.20	30.30
<i>Simple statement account</i> ¹			
Percent offering	63.3	63.8	.5
Monthly fee (low balance)	1.62	2.08	.46*
Minimum balance to avoid fee	163.64	191.11	27.47
Minimum balance to open	101.93	91.78	-10.15
<i>No-fee statement account</i>			
Percent offering	32.1	27.0	-5.1
Minimum balance to open	86.59	50.86	-35.73

NOTE. See general note to table 1.

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

*Significant at the 90 percent confidence level.

D.3.17. Savings accounts in Ohio

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	19.6	26.6	7.0
Monthly fee (low balance)	1.60	1.74	.14
Minimum balance to avoid fee	125.00	87.29	-37.71
Minimum balance to open	71.30	51.68	-19.62
<i>No-fee passbook account</i>			
Percent offering	29.4	21.8	-7.6
Minimum balance to open	27.85	7.94	-19.91*
<i>Simple statement account</i> ¹			
Percent offering	59.8	64.9	5.1
Monthly fee (low balance)	2.35	2.43	.08
Minimum balance to avoid fee	135.45	138.42	2.97
Minimum balance to open	96.18	71.66	-24.52
<i>No-fee statement account</i>			
Percent offering	17.7	24.6	6.9
Minimum balance to open	12.16	7.57	-4.59

NOTE. See general note to table 1.

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

*Significant at the 90 percent confidence level.

D.3.18. Savings accounts in Texas

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	100.0	99.0	-1.0
<i>Simple passbook account</i> ¹			
Percent offering	19.3	14.0	-5.3
Monthly fee (low balance)	2.81	2.84	.03
Minimum balance to avoid fee .	160.45	199.68	39.23
Minimum balance to open	138.43	122.14	-16.29
<i>No-fee passbook account</i>			
Percent offering	1.9	5.3	3.4
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	74.6	75.6	1.0
Monthly fee (low balance)	2.85	3.03	.18
Minimum balance to avoid fee .	188.88	203.89	15.01
Minimum balance to open	140.74	177.65	36.91
<i>No-fee statement account</i>			
Percent offering	4.3	4.1	-.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 not sufficient to report.

D.3.19. Savings accounts in Virginia

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	97.3	98.3	1.0
<i>Simple passbook account</i> ¹			
Percent offering .....	.0	12.0	12.0**
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	2.7	17.8	15.1
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	81.1	78.8	-2.3
Monthly fee (low balance)	3.05	2.54	-.51
Minimum balance to avoid fee .	216.59	268.55	51.96
Minimum balance to open	122.88	105.60	-17.28
<i>No-fee statement account</i>			
Percent offering	16.2	.0	-16.2
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.3.20. Savings accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	2001	2002	Change
Percent offering	96.5	96.6	.1
<i>Simple passbook account</i> ¹			
Percent offering	26.2	25.7	-.5
Monthly fee (low balance)	2.36	1.11	-1.25
Minimum balance to avoid fee .	143.95	67.23	-76.72**
Minimum balance to open	73.00	31.46	-41.54*
<i>No-fee passbook account</i>			
Percent offering	30.9	19.6	-11.3
Minimum balance to open	15.28	20.44	5.16
<i>Simple statement account</i> ¹			
Percent offering	49.6	58.1	8.5
Monthly fee (low balance)	2.35	1.74	-.61
Minimum balance to avoid fee .	141.16	129.86	-11.30
Minimum balance to open	89.80	64.81	-24.99
<i>No-fee statement account</i>			
Percent offering	10.6	6.0	-4.6
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 not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.4.1. Special fees in Alabama

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	17.88	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	23.47	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	23.74	...
<i>Deposit items returned</i>			
Percent charging	70.6	...
Average fee	6.84	...

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 not sufficient to report.

D.4.2. Special fees in California

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	12.81	13.98	1.17*
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	15.77	17.71	1.94**
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	16.17	17.98	1.81**
<i>Deposit items returned</i>			
Percent charging	95.9	92.7	-3.2
Average fee	5.77	6.22	.45

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.4.3. Special fees in Connecticut

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	19.01	19.23	.22
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	20.38	22.09	1.71**
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	20.91	23.08	2.17**
<i>Deposit items returned</i>			
Percent charging	100.0	100.0	.0
Average fee	10.38	12.55	2.17**

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.4.4. Special fees in Florida

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	25.54	25.57	.03
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	27.62	27.12	-.50
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	26.16	27.25	1.09
<i>Deposit items returned</i>			
Percent charging	95.5	97.7	2.2
Average fee	7.42	6.97	-.45

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.5. Special fees in Georgia

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	22.51	24.54	2.03
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	25.07	26.28	1.21
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	24.74	26.25	1.51
<i>Deposit items returned</i>			
Percent charging	62.4	88.2	25.8**
Average fee	6.30	4.90	-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.

**Significant at the 95 percent confidence level.

D.4.6. Special fees in Illinois

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	98.1	100.0	1.9
Average fee	16.12	16.69	.57
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	18.62	19.71	1.09
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	18.18	20.17	1.99**
<i>Deposit items returned</i>			
Percent charging	53.5	54.8	1.3
Average fee	7.92	9.33	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 95 percent confidence level.

D.4.7. Special fees in Indiana

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	19.40	19.09	-.31
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	22.17	22.51	.34
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	22.01	21.89	-.12
<i>Deposit items returned</i>			
Percent charging	68.1	67.1	-1.0
Average fee	6.57	8.57	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.

D.4.8. Special fees in Iowa

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	12.82	13.82	1.00
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	15.05	17.90	2.85**
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	14.17	17.65	3.48**
<i>Deposit items returned</i>			
Percent charging	35.3	58.9	23.6*
Average fee	6.36	6.75	.39

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.4.9. Special fees in Kansas

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	92.9	100.0	7.1
Average fee	15.07	14.32	-.75
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	16.20	17.21	1.01
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	16.12	16.42	.30
<i>Deposit items returned</i>			
Percent charging	57.6	59.1	1.5
Average fee	3.05	4.17	1.12

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.10. Special fees in Kentucky

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	89.1	100.0	10.9
Average fee .....	...	17.32	...
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	25.68	23.21	-2.47
<i>Overdrafts</i> ²			
Percent charging .....	...	100.0	...
Average fee .....	...	24.64	...
<i>Deposit items returned</i>			
Percent charging	100.0	69.2	-30.8
Average fee	7.54	4.33	-3.21**

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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.4.11. Special fees in Maryland

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.13	22.77	1.64
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	25.12	24.90	-.22
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	24.39	25.29	.90
<i>Deposit items returned</i>			
Percent charging	87.2	86.1	-1.1
Average fee	11.43	10.87	-.56

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.12. Special fees in Massachusetts

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	17.67	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	20.17	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	20.29	...
<i>Deposit items returned</i>			
Percent charging	100.0	...
Average fee	4.13	...

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 not sufficient to report.

D.4.13. Special fees in Michigan

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	96.4	100.0	3.6
Average fee	20.54	21.02	.48
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	22.51	22.33	-.18
<i>Overdrafts</i> ²			
Percent charging	97.9	100.0	2.1**
Average fee	21.01	22.50	1.49
<i>Deposit items returned</i>			
Percent charging	75.0	81.7	6.7
Average fee	5.16	4.66	-.50

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.4.14. Special fees in Missouri

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	18.64	19.09	.45
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	16.21	18.12	1.91**
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	18.68	19.46	.78
<i>Deposit items returned</i>			
Percent charging	80.9	76.2	-4.7
Average fee	3.77	6.88	3.11**

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.4.15. Special fees in Nebraska

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	14.28	18.07	3.79**
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	17.70	17.95	.25
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	17.03	17.94	.91
<i>Deposit items returned</i>			
Percent charging	63.5	64.0	.5
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 not sufficient to report.

**Significant at the 95 percent confidence level.

D.4.16. Special fees in New Jersey

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	21.25	...
<i>NSF checks¹</i>			
Percent charging	100.0	...
Average fee	29.56	...
<i>Overdrafts²</i>			
Percent charging	100.0	...
Average fee	29.56	...
<i>Deposit items returned</i>			
Percent charging	100.0	...
Average fee	12.56	...

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 not sufficient to report.

D.4.17. Special fees in New York

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	15.44	16.44	1.00
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	18.52	20.62	2.10*
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	19.29	21.02	1.73
<i>Deposit items returned</i>			
Percent charging	99.7	100.0	.3
Average fee	10.58	12.13	1.55

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.

D.4.18. Special fees in Ohio

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	14.59	20.22	5.63**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	19.51	24.01	4.50**
<i>Overdrafts</i> ²			
Percent charging	95.7	100.0	4.3
Average fee	19.19	24.09	4.90**
<i>Deposit items returned</i>			
Percent charging	69.9	84.5	14.6
Average fee	7.75	9.86	2.11

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.4.19. Special fees in Texas

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	19.17	19.99	.82
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.17	22.17	1.00
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	21.54	22.13	.59
<i>Deposit items returned</i>			
Percent charging	77.4	83.5	6.1
Average fee	4.51	4.94	.43

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.20. Special fees in Virginia

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.65	25.02	3.37
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	25.78	27.52	1.74
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	24.90	27.52	2.62*
<i>Deposit items returned</i>			
Percent charging	78.9	94.6	15.7
Average fee	7.67	5.31	-2.36

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.

D.4.21. Special fees in Wisconsin

Dollars except as noted

Percent charging and fee averages	2001	2002	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	16.16	16.37	.21
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	17.25	18.38	1.13
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	17.67	18.47	.80
<i>Deposit items returned</i>			
Percent charging	65.0	66.4	1.4
Average fee	7.60	6.95	-.65

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.5.1. Automated teller machines in California

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	88.1	94.4	6.3
<i>Annual fee</i>			
Percent charging .....	.0	2.1	2.1
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	1.9	1.9
Average .....	...	...	...
On others			
Percent charging	49.7	52.5	2.8
Average	1.37	1.42	.05
<i>Surcharge</i>			
Percent charging	94.5	87.0	-7.5
Average	1.41	1.50	.09

NOTE. See general note to table 5.
 ... Data are not sufficient to report.

D.5.2. Automated teller machines in Florida

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	97.9	100.0	2.1
<i>Annual fee</i>			
Percent charging	3.1	2.3	-.8
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	2.3	2.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	5.8	2.5	-3.3
Average .....	...	...	...
On others			
Percent charging	83.3	78.4	-4.9
Average	1.17	1.14	-.03
<i>Surcharge</i>			
Percent charging	93.3	90.2	-3.1
Average	1.40	1.42	.02

NOTE. See general note to table 5.
 ... Data are not sufficient to report.

D.5.3. Automated teller machines in Georgia

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	79.6	100.0	20.4*
<i>Annual fee</i>			
Percent charging	14.6	10.1	-4.5
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	13.5	13.5
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	3.9	3.9
Average .....	...	...	...
On others			
Percent charging	95.6	60.2	-35.4*
Average	1.22	1.25	.03
<i>Surcharge</i>			
Percent charging	76.2	85.3	9.1
Average	1.45	1.19	-.26**

NOTE. See general note to table 5.
 ... Data are not sufficient to report.
 * Significant at the 90 percent confidence level.
 ** Significant at the 95 percent confidence level.

D.5.4. Automated teller machines in Illinois

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	85.9	94.0	8.1
<i>Annual fee</i>			
Percent charging	5.3	6.4	1.1
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	3.8	1.7	-2.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	1.7	5.5	3.8
Average .....	...	...	...
On others			
Percent charging	70.4	73.5	3.1
Average	1.07	1.14	.07
<i>Surcharge</i>			
Percent charging	89.1	93.5	4.4
Average	1.23	1.33	.10

NOTE. See general note to table 5.
 ... Data are not sufficient to report.

D.5.5. Automated teller machines in Indiana

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	92.3	96.3	4.0
<i>Annual fee</i>			
Percent charging	3.2	.0	-3.2
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging	93.6	69.0	-24.6**
Average	1.24	1.12	-.12
<i>Surcharge</i>			
Percent charging	95.8	86.7	-9.1
Average	1.35	1.43	.08

NOTE. See general note to table 5.
 ... Data are not sufficient to report.
 **Significant at the 95 percent confidence level.

D.5.6. Automated teller machines in Iowa

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	93.2	96.4	3.2
<i>Annual fee</i>			
Percent charging	29.8	34.0	4.2
Average	6.60	13.80	7.20**
<i>Card fee</i>			
Percent charging	13.4	14.7	1.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	9.4	.0	-9.4
Average .....	...	...	...
On others			
Percent charging	38.5	29.9	-8.6
Average .....	.68	.83	.15
<i>Surcharge</i>			
Percent charging	11.5	50.0	38.5**
Average .....	...	1.41	...

NOTE. See general note to table 5.
 ... Data are not sufficient to report.
 **Significant at the 95 percent confidence level.

D.5.7. Automated teller machines in Kansas

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	82.2	86.1	3.9
<i>Annual fee</i>			
Percent charging	6.3	.0	-6.3
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	4.3	3.2	-1.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	4.2	4.2
Average .....	...	...	...
On others			
Percent charging	78.3	68.9	-9.4
Average	1.03	1.08	.05
<i>Surcharge</i>			
Percent charging	87.0	100.0	13.0*
Average	1.13	1.32	.19**

NOTE. See general note to table 5.
 ... Data are not sufficient to report.
 *Significant at the 90 percent confidence level.
 **Significant at the 95 percent confidence level.

D.5.8. Automated teller machines in Maryland

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	83.5	78.2	-5.3
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	6.6	6.6
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	7.5	7.5
Average .....	...	...	...
On others			
Percent charging	86.4	73.2	-13.2
Average	1.25	1.14	-.11
<i>Surcharge</i>			
Percent charging	100.0	85.4	-14.6
Average	1.28	1.27	-.01

NOTE. See general note to table 5.
 ... Data are not sufficient to report.

D.5.9. Automated teller machines in Michigan

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	95.5	95.5	.0
<i>Annual fee</i>			
Percent charging	6.0	3.7	-2.3
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	6.0	3.7	-2.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	13.6	.0	-13.6*
Average .....	...	...	...
On others			
Percent charging	81.8	80.9	-.9
Average	1.25	1.27	.02
<i>Surcharge</i>			
Percent charging	86.5	91.6	5.1
Average	1.45	1.49	.04

NOTE. See general note to table 5.
 ... Data are not sufficient to report.
 *Significant at the 90 percent confidence level.

D.5.10. Automated teller machines in Minnesota

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	69.6	79.9	10.3
<i>Annual fee</i>			
Percent charging .....	.0	25.1	25.1
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging	66.6	100.0	33.4*
Average .....	...	1.13	...
<i>Surcharge</i>			
Percent charging	100.0	100.0	.0
Average	1.42	1.36	-.06

NOTE. See general note to table 5.
 ... Data are not sufficient to report.
 *Significant at the 90 percent confidence level.

D.5.11. Automated teller machines in Missouri

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	100.0	100.0	.0
<i>Annual fee</i>			
Percent charging .....	.0	6.7	6.7
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging	80.9	93.3	12.4
Average	1.24	1.19	-.05
<i>Surcharge</i>			
Percent charging	100.0	100.0	.0
Average	1.46	1.42	-.04

NOTE. See general note to table 5.
 ... Data are not sufficient to report.

D.5.12. Automated teller machines in New Jersey

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	93.7	...
<i>Annual fee</i>			
Percent charging	52.8	...
Average
<i>Card fee</i>			
Percent charging0	...
Average
<i>Fee for customer withdrawals</i>			
On us			
Percent charging0	...
Average
On others			
Percent charging	36.1	...
Average	1.12	...
<i>Surcharge</i>			
Percent charging	52.8	...
Average	1.46	...

NOTE. See general note to table 5.
 ... Data are not sufficient to report.

D.5.13. Automated teller machines in New York

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	91.6	100.0	8.4
<i>Annual fee</i>			
Percent charging .....	.0	8.2	8.2
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	5.0	5.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	5.5	1.0	-4.5
Average .....	...	...	...
On others			
Percent charging	99.4	76.8	-22.6**
Average	1.19	1.09	-.10
<i>Surcharge</i>			
Percent charging	95.7	92.9	-2.8
Average	1.31	1.26	-.05

NOTE. See general note to table 5.
 . . . Data are not sufficient to report.
 **Significant at the 95 percent confidence level.

D.5.14. Automated teller machines in Ohio

Dollars except as noted

Service availability and fee averages	2001	2002	Change
Percent offering	85.5	89.3	3.8
<i>Annual fee</i>			
Percent charging	3.4	.0	-3.4
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	3.4	.0	-3.4
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	8.3	.0	-8.3
Average .....	...	...	...
On others			
Percent charging	93.1	67.4	-25.7**
Average .....	.95	1.04	.09
<i>Surcharge</i>			
Percent charging	92.8	100.0	7.2
Average	1.18	1.18	.00

NOTE. See general note to table 5.
 . . . Data are not sufficient to report.
 **Significant at the 95 percent confidence level.

