

Board of Governors of the Federal Reserve System



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

June 2002

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

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

Since the passage of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the Congress has required the Board of Governors of the Federal Reserve System to report annually on discernible changes in the cost and availability of certain retail banking services and on correlations, if any, between these changes and increases in deposit insurance premiums. The act further specifies 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 surveys on which this report is based were conducted 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. The report issued in 2000 was the last to give the survey results (population estimates) for banks separately from those for savings associations. The distinction has been dropped because the fees of banks and savings associations have been found to be quite similar in most cases and because the schedules of the deposit insurance premiums paid by banks and savings associations, which once were substantially different, are now the same. 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 2000 to 2001. (As will be noted below in the detailed findings, the time elapsed between surveys was six months for noninterest checking and NOW account services and twelve months for other services except savings accounts, for which the interval was two years.) First, no general trend in the availability of services is apparent. Of the twenty-four measures that may be considered indicators of service availability, eight changed a statistically significant amount, and these were evenly divided between greater and 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). In general, fee increases were not found to be as common as they have been in previous years. Over the period between the two surveys, the level of fees at banks and savings associations increased significantly in only three of seventeen cases examined and decreased significantly in one of them. The incidence of fees increased significantly in four cases 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.

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.

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

The 1989 legislation that mandates this report requires 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 zero for most institutions in 2000 and in 2001, any observed increases in fees or reductions in service availability between the 2000 and 2001 surveys cannot be attributed to changes in deposit insurance assessments.²

The Survey and Methodology

The design of the 2001 survey differs somewhat from that of the 2000 survey.³ To better estimate any difference in fees and service availability between multistate and single-state banks, a substantially larger number of multistate banks were surveyed in 2001 than in 2000.

Further, some changes were made in the strata employed in the stratified sampling design. To make the results of the two surveys as comparable as possible, results obtained from the 2000 survey were reestimated using the strata employed in the 2001 survey (see appendix A for more details). Hence, values reported last year for 2000 are not identical to the values for 2000 reported this year. For each category of retail banking service examined, the surveys collected data on fees and service availability from approximately 500 banks and savings associations in 2000 and approximately 620 such institutions in 2001. Because statistical random sampling is employed, 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 divided by product category and conducted by telephone on different dates to keep the length of the interviews manageable and

to improve the accuracy of responses. 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

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 case of noninterest checking accounts, NOW accounts, and savings accounts, the average minimum balances needed to open these accounts may also be used to address the question of availability.

For most services, fees are reported in terms of (1) the proportion of those depository institutions offering a service that charge for the service and (2) the average fee charged by the institutions that charge for the service. When the mix of fees for the service in question is diverse, as it is with noninterest checking accounts and NOW accounts, 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

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 2001, the FICO rate was 1.9 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.

data obtained from surveys conducted in December 2000 and June 2001. About 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 2000 and 2001 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 balance; otherwise, the account holder incurs a single monthly fee. The proportion of banks and savings associations offering this account declined a significant 8 percentage points, to about 30 percent, in 2001. The only significant change associated with this account was in the average minimum balance required to open the account, which decreased \$43, to \$116.

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 38 percent of banks and savings associations offered this account in 2001, and the proportion did not change significantly from that of 2000.

The average monthly fee associated with the fee-only account declined significantly, from more than \$5 in 2000 to about \$4.75 in 2001, but the proportion of institutions leveling a per-check charge for this account increased significantly, from 40 percent in 2000 to about 60 percent in 2001. The per-check charge (about 34 cents in 2001) and the minimum balance required to open the account (about \$70 in 2001) did not change significantly from the previous year.

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 32 percent in 2001 and did not change significantly from the previous year. The minimum balance to open the account increased significantly, from \$60 in 2000 to about \$85 in 2001.

1. Noninterest checking accounts

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	95.4	96.7	1.3
<i>Single-balance, single-fee account¹</i>			
Percent offering	37.4	29.6	-7.8**
Monthly fee (low balance)	7.19	7.12	-.07
Minimum balance to avoid fee	485.38	526.58	41.20
Minimum balance to open	159.05	116.06	-42.99*
<i>Fee-only account²</i>			
Percent offering	40.2	37.7	-2.5
Monthly fee	5.16	4.74	-.42*
Check charge			
Percent charging	40.2	58.9	18.7**
Average .....	.32	.34	.02
Minimum balance to open	63.55	71.31	7.76
<i>Free account³</i>			
Percent offering	27.4	31.9	4.5
Minimum balance to open	59.54	86.44	26.90*

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.

NOW Accounts

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

2. NOW accounts

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	94.4	96.2	1.8
<i>Single-fee account</i> ¹			
Percent offering	47.0	49.5	2.5
Monthly fee (low balance)	8.49	8.15	-.34
Minimum balance to avoid fee	1,029.34	1,132.10	102.76
Minimum balance to open	520.90	560.11	39.21
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	12.7	14.8	2.1
Monthly fee (low balance)	6.79	7.28	.49
Check charge .....	.22	.22	.00
Minimum balance to avoid fee	1,130.88	1,116.38	-14.50
Minimum balance to open	541.77	583.13	41.36
<i>No-fee account</i>			
Percent offering	1.5	3.9	2.4**
Minimum balance to open .....	...	240.05	...

NOTE. NOW (negotiable order of withdrawal) accounts are checking accounts that pay interest. 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 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.

have fee structures that differ from those of noninterest checking accounts. NOW accounts were surveyed in December 2000 and June 2001. The proportion of banks and savings associations offering NOW accounts in 2001, about 95 percent, showed no significant change from the previous year (table 2). The surveys of NOW accounts covered three fee structures: (1) single fee, (2) single fee, single check charge, and (3) no fee.

Single Fee

In the single-fee account, the institution charges no fee if the account holder maintains a minimum balance; otherwise, the institution levies one monthly fee with no check charge. About 50 percent of banks and savings associations offered this account in 2001, a proportion not significantly different from that of the previous year. On average, account holders who did not maintain a balance of about \$1,100 were charged a monthly fee of \$8.15. The average minimum balance to open the account was about \$560. No significant

changes were associated with this account between the 2000 and 2001 surveys.

Single Fee, Single Check Charge

In the single-fee, single-check-charge account, a below-minimum balance triggers check charges as well as a monthly fee. This type of account is relatively rare, with only 15 percent of banks and savings associations offering it in 2001. Failure to maintain a minimum balance, a threshold averaging about \$1,100 in 2001, resulted in an average monthly fee of about \$7.25 and an average per-check charge of 22 cents. No significant changes were associated with this account over the period.

No Fee

The percentage of banks and savings associations offering no-fee NOW accounts increased significantly, from 1.5 percent in 2000 to about 4 percent in 2001. The minimum balance required to open the account was about \$240 in 2001. The number of surveyed institutions offering no-fee NOW accounts in 2000 was too small to allow valid estimates of the minimum balance to open for that year.

Savings Accounts

Savings account definitions employed in the 2000 survey were unlike those used previously. The older definitions were restored for the 2001 survey, and therefore results obtained from the 2001 survey are compared with those from 1999 rather than 2000. The 1999 and 2001 surveys of savings accounts were each conducted in June.

Nearly all banks and savings associations offered some form of savings account in 1999 and 2001 (table 3). The surveys 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.

3. Savings accounts

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	99.8	99.7	-.1
<i>Simple passbook account</i> ¹			
Percent offering	29.7	19.1	-10.6**
Monthly fee (low balance)	1.95	2.15	.20
Minimum balance to avoid fee	148.89	157.86	8.97
Minimum balance to open	85.45	96.89	11.44
<i>No-fee passbook account</i>			
Percent offering	29.5	14.6	-14.9**
Minimum balance to open	41.50	29.18	-12.32**
<i>Simple statement account</i> ¹			
Percent offering	48.7	67.1	18.4**
Monthly fee (low balance)	2.38	2.50	.12
Minimum balance to avoid fee	189.87	184.42	-5.45
Minimum balance to open	101.54	105.37	3.83
<i>No-fee statement account</i>			
Percent offering	17.0	17.1	.1
Minimum balance to open	85.36	82.43	-2.93

NOTE. Savings account definitions used for 1999 and preceding years were changed for 2000 and restored for 2001; thus, comparisons are made for 1999 and 2001. For definitions of passbook and statement accounts, see text. See also 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 95 percent confidence level.

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

Simple Passbook

In a simple passbook account, the institution charges customers no fee if they maintain a minimum balance and one monthly fee otherwise. The proportion of banks and savings associations offering the simple passbook account decreased a significant 11 percentage points, to 19 percent, in 2001. No other 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 declined a significant 15 percentage points, to 15 percent, in 2001. The average minimum balance required to open the no-fee passbook account also decreased significantly, from about \$40 in 1999 to \$30 in 2001.

Simple Statement

The proportion of banks and savings associations offering the simple statement account increased a significant 18 percentage points over the two-year period, to about 67 percent in 2001. Thus, institutions appear to have made a substantial shift over this period away from passbook accounts and toward statement accounts. No other significant change associated with this account was observed.

No-Fee Statement

About 17 percent of banks and savings associations offered no-fee statement accounts in 2001, and for those institutions offering the account, the average minimum balance required to open the account was about \$82. These estimates are not significantly different from those for 1999.

Special Fees

The surveys of the fees that depository institutions charge for special functions were conducted in June of 2000 and 2001. Information was collected on the incidence and level of fees for four special functions: (1) stop-payment orders, (2) NSF (not sufficient funds) checks, (3) overdrafts, and (4) deposit items returned. NSF checks and overdrafts are checks written by the customer

4. Special fees

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	98.9	99.2	.3
Average fee	17.46	18.08	.62
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	20.16	20.73	.57*
<i>Overdrafts</i> ²			
Percent charging	97.2	99.7	2.5**
Average fee	19.74	20.42	.68*
<i>Deposit items returned</i>			
Percent charging	72.0	74.1	2.1
Average fee	7.09	7.11	.02

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.

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 and NSF checks in both 2000 and 2001 (table 4). The incidence of the fee for overdrafts increased a significant 2.5 percentage points, to nearly 100 percent, in 2001. The proportion of institutions charging their customers for deposit items returned was about 75 percent in 2001, not significantly different from the previous year. Average fees for NSF checks rose a significant 57 cents, to about \$20.75, while fees for overdrafts increased a significant 68 cents, to about \$20.50. These estimated increases in special fees are smaller than those typically registered in previous reports.

ATM Services

The availability of services from automated teller machines (ATMs) and the associated fees were surveyed in June of 2000 and 2001. About 91 percent of banks and savings associations offered ATM services in 2001, a proportion not significantly different from that for 2000 (table 5).

5. Automated teller machines

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	88.8	90.9	2.1
<i>Annual fee</i>			
Percent charging	13.1	10.7	-2.4
Average	10.79	10.35	-.44
<i>Card fee</i>			
Percent charging	5.9	3.5	-2.4*
Average	6.23	4.51	-1.72
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	6.2	3.6	-2.6*
Average .....	.71	.81	.10
On others			
Percent charging	72.7	78.5	5.8**
Average	1.16	1.17	.01
<i>Surcharge</i>			
Percent charging	75.4	88.5	13.1**
Average	1.26	1.32	.06**

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

6. Noninterest checking accounts at single-state and multistate banking organizations, 2001

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	96.3	100.0	3.7**
<i>Single-balance, single-fee account</i>			
Percent offering	29.5	30.7	1.2
Monthly fee (low balance)	7.10	7.28	.18
Minimum balance to avoid fee	538.47	442.46	-96.01**
Minimum balance to open	120.53	84.43	-36.10
<i>Fee-only account</i>			
Percent offering	36.7	44.8	8.1*
Monthly fee	4.70	4.99	.29
Check charge			
Percent charging	59.3	56.5	-2.8
Average .....	.32	.47	.15**
Minimum balance to open	74.10	54.47	-19.63**
<i>Free account</i>			
Percent offering	30.1	45.3	15.2**
Minimum balance to open	99.90	52.11	-47.79**

NOTE. See notes to table 1.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

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

7. NOW accounts at single-state and multistate banking organizations, 2001

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	96.0	97.4	1.4
<i>Single-fee account</i>			
Percent offering	49.6	48.6	-1.0
Monthly fee (low balance)	7.97	9.55	1.58**
Minimum balance to avoid fee	1,088.89	1,456.95	368.06**
Minimum balance to open	578.57	421.34	-157.23**
<i>Single-fee, single-check-charge account</i>			
Percent offering	15.1	12.1	-3.0
Monthly fee (low balance)	7.27	7.31	.04
Check charge .....	.22	.28	.06*
Minimum balance to avoid fee	1,118.76	1,094.53	-24.23
Minimum balance to open	596.95	456.39	-140.56
<i>No-fee account</i>			
Percent offering	3.9	3.9	-.0
Minimum balance to open	213.27	...	...

NOTE. See notes to table 2.

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

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

8. Savings accounts at single-state and multistate banking organizations, 2001

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering	99.7	100.0	.3
<i>Simple passbook account</i>			
Percent offering	19.5	16.6	-2.9
Monthly fee (low balance)	2.15	2.18	.03
Minimum balance to avoid fee ..	153.99	190.31	36.32
Minimum balance to open	95.41	109.32	13.91
<i>No-fee passbook account</i>			
Percent offering	15.9	5.3	-10.6**
Minimum balance to open	29.37	...	...
<i>Simple statement account</i>			
Percent offering	64.9	83.3	18.4**
Monthly fee (low balance)	2.48	2.61	.13
Minimum balance to avoid fee ..	182.57	194.72	12.15
Minimum balance to open	105.44	104.97	-.47
<i>No-fee statement account</i>			
Percent offering	18.5	6.5	-12.0**
Minimum balance to open	84.04	49.56	-34.48

NOTE. See notes to table 3.

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

**Significant at the 95 percent confidence level.

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.

Annual Fee

In 2001, about 11 percent of banks and savings associations charged an annual fee for ATM services, with no significant change from the previous year. Among the small minority of institutions that charged an annual fee, the average charge was \$10.35, not significantly different from that estimated for 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 a fee to issue an ATM card declined significantly from about 6 percent in 2000 to 3.5 percent in 2001. The fee charged by the small minority of institutions that levied the fee was about \$4.50 in 2001, an amount not significantly different from that levied in the previous year.

“On Us” Withdrawal Fee

In 2001, as in previous years, the proportion of institutions charging their own depositors for withdrawing cash from the institution’s machines was quite small, and it declined significantly between 2000 and 2001, from about 6 percent to less than 4 percent. The average fee among those few institutions that levied the fee was about 80 cents in 2001.

“On Others” Withdrawal Fee

In 2001, as in the past, the incidence and level of the fee for withdrawals “on others” was much higher than for withdrawals “on us.” The proportion of banks and savings associations charging their depositors for withdrawals using other institutions’ ATMs was nearly 80 percent in 2001, up a significant 6 percentage points from 2000. The average fee levied by those institutions that charged the fee was \$1.17 in 2001, an amount about the same as in 2000.

9. Special fees at single-state and multistate banking organizations, 2001

Dollars except as noted

Percent charging and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
<i>Stop-payment orders</i>			
Percent charging	99.2	99.4	.2
Average fee	17.69	20.92	3.23**
<i>NSF checks</i>			
Percent charging	100.0	100.0	.0
Average fee	20.37	23.28	2.91**
<i>Overdrafts</i>			
Percent charging	99.8	99.2	-.6
Average fee	20.06	23.13	3.07**
<i>Deposit items returned</i>			
Percent charging	73.5	78.9	5.4
Average fee	7.13	7.01	-.12

NOTE. See notes to table 4.

**Significant at the 95 percent confidence level.

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, and the increase was particularly striking last year. The proportion of institutions with ATMs that imposed a surcharge increased a significant 13 percentage points, to nearly 90 percent, in 2001. Thus, the charge is close to becoming universal. The average surcharge estimated for those institutions that levied the fee also increased a significant amount, from \$1.26 in 2000 to \$1.32 in 2001.

Comparisons between Single-State and Multistate Banking Organizations

Banks are designated as multistate if they are part of banking organizations that conduct banking operations in more than one state; all other banks are single-state. 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 fifteen 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 example, in the case of special fees (table 9), multistate banks on average charged \$3.25 more than did single-state banks for stop-payment orders and about \$3 more for NSF checks and overdrafts. In the case of ATM fees (table 10), multistate banks charged 17 cents more for withdrawals “on others” and levied surcharges that were 14 cents higher.

Other comparisons between multistate and single-state banks are also noteworthy. The proportion of institutions imposing an ATM surcharge or charging for ATM withdrawals “on others” was higher for multistate banks, but the proportion charging for ATM withdrawals “on us” was lower for multistate banks. Also, in a number of cases, multistate banks required significantly lower minimum balances to open an account than did single-state banks.

10. Automated teller machines at single-state and multistate banking organizations, 2001

Dollars except as noted

Service availability and fee averages	Single-state (1)	Multistate (2)	Difference (2 – 1)
Percent offering	89.9	98.2	8.3**
<i>Annual fee</i>			
Percent charging	10.8	9.6	-1.2
Average	10.10	12.19	2.09
<i>Card fee</i>			
Percent charging	3.6	2.5	-1.1
Average	4.78	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	4.1	.7	-3.4**
Average .....	.81	...	...
On others			
Percent charging	77.6	85.2	7.6**
Average	1.14	1.31	.17**
<i>Surcharge</i>			
Percent charging	87.3	96.1	8.8**
Average	1.30	1.44	.14**

NOTE. See general note to table 5.

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

** Significant at the 95 percent confidence level.

Appendix A: Design of the Survey

The data employed in this report were obtained through telephone interviews conducted by Moebs Services, of Lake Bluff, Illinois, under contract with the Board of Governors of the Federal Reserve System. 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. The same seven regions of the country and three size classes of institution defined strata in both the 2000 and 2001 surveys. In contrast with the 2000 survey, the distinction between single-state and multistate banks was used to define strata in the 2001 survey, and a larger number of multistate banks were sampled in the 2001 survey. As a result, the total number of institutions surveyed was about 620 in 2001, compared with about 500 in 2000. Also, the distinction between banks and savings associations, used in the 2000 survey to define strata, was dropped in the 2001 survey. To make results more comparable, the 2000 estimates were recalculated using the same strata definitions as those used in the 2001 survey. For this reason, estimates of fees and service availability reported for 2000 are not identical to those reported for 2000 in last year's report.

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	2000	2001	Change
Percent offering	97.5	97.2	-.3
<i>Single-balance, single-fee account¹</i>			
Percent offering	44.3	30.7	-13.6
Monthly fee (low balance)	7.38	8.64	1.26
Minimum balance to avoid fee .	734.79	580.11	-154.68
Minimum balance to open	92.68	81.92	-10.76
<i>Fee-only account²</i>			
Percent offering	23.3	58.0	34.7**
Monthly fee	6.41	5.01	-1.40*
Check charge			
Percent charging	8.4	63.0	54.6**
Average .....	...	.58	...
Minimum balance to open	98.97	67.56	-31.41
<i>Free account³</i>			
Percent offering	23.8	46.0	22.2**
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 90 percent confidence level.

**Significant at the 95 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.7	96.9	.2
<i>Single-balance, single-fee account¹</i>			
Percent offering	36.2	31.7	-4.5
Monthly fee (low balance)	7.96	7.57	-.39
Minimum balance to avoid fee .	518.27	537.72	19.45
Minimum balance to open	244.62	126.97	-117.65**
<i>Fee-only account²</i>			
Percent offering	49.0	41.8	-7.2
Monthly fee	4.84	4.61	-.23
Check charge			
Percent charging	45.0	68.7	23.7**
Average .....	.37	.33	-.04
Minimum balance to open	59.96	57.13	-2.83
<i>Free account³</i>			
Percent offering	36.0	37.6	1.6
Minimum balance to open .....	...	89.61	...

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.1.3. Noninterest checking accounts at small institutions

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	94.4	96.6	2.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	37.6	28.0	-9.6**
Monthly fee (low balance)	6.66	6.59	-.07
Minimum balance to avoid fee ..	438.91	511.46	72.55*
Minimum balance to open	109.56	110.70	1.14
<i>Fee-only account</i> ²			
Percent offering	35.6	32.6	-3.0
Monthly fee	5.39	4.82	-.57
Check charge			
Percent charging	37.5	48.9	11.4
Average .....	.27	.30	.03
Minimum balance to open	64.94	85.34	20.40*
<i>Free account</i> ³			
Percent offering	21.9	26.3	4.4
Minimum balance to open .....	...	...	...

NOTE. See general note to table B.1.1.

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

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

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

... Data are not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.2.1. NOW accounts at large institutions

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	89.7	93.0	3.3
<i>Single-fee account</i> ¹			
Percent offering	28.7	63.0	34.3**
Monthly fee (low balance)	8.39	10.71	2.32**
Minimum balance to avoid fee ..	1,534.89	2,122.53	587.64
Minimum balance to open	204.69	375.53	170.84
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	21.8	13.7	-8.1
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee ..	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.6	1.7	1.1
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 95 percent confidence level.

B.2.2. NOW accounts at medium-sized institutions

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	94.2	96.5	2.3
<i>Single-fee account</i> ¹			
Percent offering	42.5	44.4	1.9
Monthly fee (low balance)	9.27	8.52	-.75
Minimum balance to avoid fee .	1,137.95	1,180.11	42.16
Minimum balance to open	539.58	570.21	30.63
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	11.0	11.4	.4
Monthly fee (low balance)	6.96	6.89	-.07
Check charge .....	.24	.24	.00
Minimum balance to avoid fee .	1,000.71	1,073.91	73.20
Minimum balance to open	573.85	483.48	-90.37
<i>No-fee account</i>			
Percent offering .....	.6	5.6	5.0**
Minimum balance to open .....	...	...	...

NOTE. See general note to table B.1.1.

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

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

... Data are not sufficient to report.

** Significant at the 95 percent confidence level.

B.2.3. NOW accounts at small institutions

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	94.9	96.3	1.4
<i>Single-fee account</i> ¹			
Percent offering	51.6	51.9	.3
Monthly fee (low balance)	8.05	7.61	-.44
Minimum balance to avoid fee .	944.60	981.87	37.27
Minimum balance to open	525.30	576.10	50.80
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	13.1	17.3	4.2
Monthly fee (low balance)	6.54	7.33	.79
Check charge .....	.20	.20	.00
Minimum balance to avoid fee .	1,065.64	1,115.49	49.85
Minimum balance to open	564.37	641.80	77.43
<i>No-fee account</i>			
Percent offering	2.2	2.9	.7
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.3.1. Savings accounts at large institutions

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	98.5	99.1	.6
<i>Simple passbook account</i> ¹			
Percent offering	28.2	28.5	.3
Monthly fee (low balance)	2.39	2.59	.20
Minimum balance to avoid fee .	255.46	300.11	44.65
Minimum balance to open	77.73	109.70	31.97
<i>No-fee passbook account</i>			
Percent offering	19.7	.9	-18.8**
Minimum balance to open	31.95	...	...
<i>Simple statement account</i> ¹			
Percent offering	65.4	89.0	23.6**
Monthly fee (low balance)	4.24	3.06	-1.18
Minimum balance to avoid fee .	289.83	284.71	-5.12
Minimum balance to open	99.11	140.69	41.58
<i>No-fee statement account</i>			
Percent offering	9.4	2.1	-7.3**
Minimum balance to open	34.12	...	...

NOTE. See general note to table B.1.1 and to table 3.

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	1999	2001	Change
Percent offering	99.7	99.8	.1
<i>Simple passbook account</i> ¹			
Percent offering	31.9	20.1	-11.8**
Monthly fee (low balance)	2.14	2.41	.27
Minimum balance to avoid fee .	185.45	140.57	-44.88**
Minimum balance to open	102.27	101.55	-.72
<i>No-fee passbook account</i>			
Percent offering	17.5	7.8	-9.7**
Minimum balance to open	49.38	21.98	-27.40*
<i>Simple statement account</i> ¹			
Percent offering	65.4	79.4	14.0**
Monthly fee (low balance)	2.41	2.72	.31**
Minimum balance to avoid fee .	192.53	183.79	-8.74
Minimum balance to open	103.32	114.59	11.27
<i>No-fee statement account</i>			
Percent offering	17.5	14.3	-3.2
Minimum balance to open	58.00	83.37	25.37

NOTE. See general note to table B.1.1 and to table 3.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.3.3. Savings accounts at small institutions

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	99.9	99.7	-.2
<i>Simple passbook account</i> ¹			
Percent offering	28.3	17.5	-10.8**
Monthly fee (low balance)	1.76	1.88	.12
Minimum balance to avoid fee ..	110.03	148.50	38.47**
Minimum balance to open	72.85	91.08	18.23*
<i>No-fee passbook account</i>			
Percent offering	38.9	20.7	-18.2**
Minimum balance to open	39.47	31.07	-8.40
<i>Simple statement account</i> ¹			
Percent offering	35.3	56.4	21.1**
Monthly fee (low balance)	2.03	2.19	.16
Minimum balance to avoid fee ..	169.08	169.21	.13
Minimum balance to open	99.65	90.80	-8.85
<i>No-fee statement account</i>			
Percent offering	17.4	20.5	3.1
Minimum balance to open	107.29	82.12	-25.17

NOTE. See general note to table B.1.1 and to table 3.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

B.4.1. Special fees at large institutions

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.98	21.53	-.45
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	24.76	24.70	-.06
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	25.19	25.10	-.09
<i>Deposit items returned</i>			
Percent charging	98.9	96.6	-2.3
Average fee	8.17	5.90	-2.27**

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	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	99.6	-.4
Average fee	19.18	19.46	.28
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.33	22.05	.72
<i>Overdrafts</i> ²			
Percent charging	96.9	99.8	2.9**
Average fee	21.08	22.22	1.14**
<i>Deposit items returned</i>			
Percent charging	82.1	83.4	1.3
Average fee	7.28	7.60	.32

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.4.3. Special fees at small institutions

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	97.9	98.8	.9
Average fee	15.80	16.69	.89
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	18.91	19.33	.42
<i>Overdrafts</i> ²			
Percent charging	97.2	99.6	2.4**
Average fee	18.23	18.56	.33
<i>Deposit items returned</i>			
Percent charging	62.5	64.9	2.4
Average fee	6.76	6.82	.06

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.5.1. Automated teller machines at large institutions

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Annual fee</i>			
Percent charging	5.2	13.5	8.3
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	2.4	3.5	1.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	3.1	1.9	-1.2
Average .....	...	...	...
On others			
Percent charging	97.2	93.0	-4.2
Average	1.29	1.39	.10
<i>Surcharge</i>			
Percent charging	68.0	97.9	29.9**
Average	1.36	1.44	.08

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

... Data are not sufficient to report.

** 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	2000	2001	Change
Percent offering	94.2	95.0	.8
<i>Annual fee</i>			
Percent charging	9.6	7.9	-1.7
Average	10.16	9.50	-.66
<i>Card fee</i>			
Percent charging	4.4	1.3	-3.1*
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	5.6	2.1	-3.5*
Average .....	.91	...	...
On others			
Percent charging	74.0	81.5	7.5*
Average	1.23	1.19	-.04
<i>Surcharge</i>			
Percent charging	84.0	92.0	8.0**
Average	1.27	1.34	.07**

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.5.3. Automated teller machines at small institutions

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	84.0	87.0	3.0
<i>Annual fee</i>			
Percent charging	16.6	12.5	-4.1
Average	10.93	10.58	-.35
<i>Card fee</i>			
Percent charging	7.5	5.2	-2.3
Average	5.02	5.08	.06
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	7.1	5.1	-2.0
Average .....	.56	.81	.25
On others			
Percent charging	69.1	74.5	5.4
Average	1.09	1.11	.02
<i>Surcharge</i>			
Percent charging	69.2	84.5	15.3**
Average	1.23	1.28	.05

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

**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	2000	2001	Change
Percent offering	93.0	100.0	7.0
<i>Single-balance, single-fee account¹</i>			
Percent offering	42.2	29.5	-12.7
Monthly fee (low balance)	8.30	7.58	-.72
Minimum balance to avoid fee ..	466.55	500.84	34.29
Minimum balance to open	177.22	77.17	-100.05
<i>Fee-only account²</i>			
Percent offering	42.3	53.8	11.5
Monthly fee	4.40	4.54	.14
Check charge			
Percent charging	76.1	74.7	-1.4
Average .....	.24	.36	.12**
Minimum balance to open	72.05	74.80	2.75
<i>Free account³</i>			
Percent offering	32.0	38.9	6.9
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 Cincinnati–Hamilton

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	84.4	...
<i>Single-balance, single-fee account¹</i>			
Percent offering	42.8	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account²</i>			
Percent offering	22.1	...
Monthly fee
Check charge			
Percent charging
Average
Minimum balance to open
<i>Free account³</i>			
Percent offering	41.6	...
Minimum balance to open

NOTE. In addition to Hamilton, Ohio, this CMSA covers parts of Indiana and Kentucky. See also general note to table C.1.1.

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

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

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

... Data are not sufficient to report.

C.1.3. Noninterest checking accounts in Dallas–Fort Worth

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.1	98.5	2.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	61.9	26.6	-35.3**
Monthly fee (low balance)	8.87	9.18	.31
Minimum balance to avoid fee ..	724.31	937.86	213.55
Minimum balance to open	203.88	224.65	20.77
<i>Fee-only account</i> ²			
Percent offering	38.6	34.9	-3.7
Monthly fee	5.78	5.23	-.55
Check charge			
Percent charging	55.1	63.0	7.9
Average .....	.59	.42	-.17*
Minimum balance to open	56.03	133.90	77.87
<i>Free account</i> ³			
Percent offering	20.7	50.9	30.2**
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, 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.

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

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	88.8	91.0	2.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	52.7	47.7	-5.0
Monthly fee (low balance)	9.56	9.82	.26
Minimum balance to avoid fee ..	897.67	927.54	29.87
Minimum balance to open	351.15	223.39	-127.76
<i>Fee-only account</i> ²			
Percent offering	27.5	24.1	-3.4
Monthly fee	6.81	4.61	-2.20
Check charge			
Percent charging	59.2	68.1	8.9
Average .....	...	...	...
Minimum balance to open	209.96	180.23	-29.73
<i>Free account</i> ³			
Percent offering	8.5	4.5	-4.0
Minimum balance to open .....	...	...	...

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

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

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

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

... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	53.2	73.1	19.9
Monthly fee (low balance)	11.97	10.87	-1.10
Minimum balance to avoid fee ..	791.50	748.70	-42.80
Minimum balance to open	462.67	164.50	-298.17
<i>Fee-only account</i> ²			
Percent offering	31.0	44.6	13.6
Monthly fee	5.63	5.46	-.17
Check charge			
Percent charging	73.5	55.2	-18.3
Average .....	...	.56	...
Minimum balance to open	63.56	78.66	15.10
<i>Free account</i> ³			
Percent offering .....	.0	1.3	1.3
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.

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

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	76.4	94.8	18.4**
<i>Single-balance, single-fee account</i> ¹			
Percent offering	35.4	55.7	20.3
Monthly fee (low balance)	7.29	9.74	2.45**
Minimum balance to avoid fee ..	693.54	454.43	-239.11
Minimum balance to open	117.87	219.59	101.72
<i>Fee-only account</i> ²			
Percent offering	21.7	41.4	19.7
Monthly fee	4.85	3.67	-1.18
Check charge			
Percent charging	70.5	90.4	19.9
Average .....	.39	.47	.08
Minimum balance to open	66.06	11.80	-54.26**
<i>Free account</i> ³			
Percent offering	28.8	19.6	-9.2
Minimum balance to open .....	...	...	...

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

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

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

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

... Data are not sufficient to report.

** Significant at the 95 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	89.7	83.7	-6.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	38.9	55.5	16.6
Monthly fee (low balance) .....	...	8.20	...
Minimum balance to avoid fee .....	...	908.72	...
Minimum balance to open .....	...	134.43	...
<i>Fee-only account</i> ²			
Percent offering	20.5	55.1	34.6*
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	20.1	22.2	2.1
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.

*Significant at the 90 percent confidence level.

C.1.8. Noninterest checking accounts in Washington–Baltimore

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	95.6	78.9	-16.7*
<i>Single-balance, single-fee account</i> ¹			
Percent offering	22.0	37.6	15.6
Monthly fee (low balance)	5.70	5.32	-.38
Minimum balance to avoid fee	289.88	456.13	166.25
Minimum balance to open	73.78	52.87	-20.91
<i>Fee-only account</i> ²			
Percent offering	7.7	19.3	11.6
Monthly fee .....	...	3.11	...
Check charge			
Percent charging .....	...	90.9	...
Average .....	...	.31	...
Minimum balance to open .....	...	97.18	...
<i>Free account</i> ³			
Percent offering	58.3	21.5	-36.8**
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 90 percent confidence level.

**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	2000	2001	Change
Percent offering	96.9	100.0	3.1
<i>Single-fee account</i> ¹			
Percent offering	55.3	53.7	-1.6
Monthly fee (low balance)	8.46	8.75	.29
Minimum balance to avoid fee .	681.82	755.20	73.38
Minimum balance to open	468.41	294.34	-174.07
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	7.0	6.8	-.2
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	3.9	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.

C.2.2. NOW accounts in Dallas–Fort Worth

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	92.2	98.5	6.3
<i>Single-fee account</i> ¹			
Percent offering	63.1	42.4	-20.7
Monthly fee (low balance)	10.83	11.00	.17
Minimum balance to avoid fee .	1,490.96	1,501.32	10.36
Minimum balance to open	779.27	810.50	31.23
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	4.5	21.3	16.8*
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 .....	.0	4.2	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 90 percent confidence level.

C.2.3. NOW accounts in Detroit–Ann Arbor–Flint

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Single-fee account</i> ¹			
Percent offering	17.2	52.2	35.0
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee . . .	...	...	...
Minimum balance to open .....	...	...	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	17.2	9.9	-7.3
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee . . .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	17.2	3.3	-13.9
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 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 Los Angeles–Riverside–Orange County

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	87.9	91.0	3.1
<i>Single-fee account</i> ¹			
Percent offering	38.6	50.8	12.2
Monthly fee (low balance)	8.44	9.37	.93
Minimum balance to avoid fee . . .	1,573.84	1,722.14	148.30
Minimum balance to open	880.48	632.97	-247.51
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	32.8	17.2	-15.6
Monthly fee (low balance)	9.84	11.25	1.41
Check charge .....	.28	.22	-.06**
Minimum balance to avoid fee . . .	2,221.45	3,218.12	996.67
Minimum balance to open	1,084.54	1,562.17	477.63
<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.2.5. NOW accounts in Miami–Fort Lauderdale

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	98.8	94.3	-4.5
<i>Single-fee account</i> ¹			
Percent offering	53.8	44.6	-9.2
Monthly fee (low balance)	13.46	12.25	-1.21
Minimum balance to avoid fee .	1,753.75	1,572.09	-181.66
Minimum balance to open	1,028.22	723.58	-304.64
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	21.1	24.2	3.1
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
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.2.6. NOW accounts in New York City–Northern New Jersey–Long Island

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	74.6	97.4	22.8**
<i>Single-fee account</i> ¹			
Percent offering	29.0	54.3	25.3*
Monthly fee (low balance)	7.13	9.61	2.48**
Minimum balance to avoid fee .	866.45	3,691.84	2,825.39**
Minimum balance to open	556.22	332.08	-224.14
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	10.7	9.2	-1.5
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	3.4	5.3	1.9
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.2.7. NOW accounts in San Francisco–Oakland–San Jose

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	69.6	100.0	30.4**
<i>Single-fee account</i> ¹			
Percent offering	30.8	100.0	69.2**
Monthly fee (low balance) .....	...	10.33	...
Minimum balance to avoid fee . . .	...	1,617.55	...
Minimum balance to open .....	...	1,131.67	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	20.5	.0	-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. 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.2.8. NOW accounts in Washington–Baltimore

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	87.9	86.9	-1.0
<i>Single-fee account</i> ¹			
Percent offering	38.3	50.0	11.7
Monthly fee (low balance)	8.22	7.68	-.54
Minimum balance to avoid fee . . .	695.40	586.18	-109.22
Minimum balance to open	362.93	293.20	-69.73
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	9.9	12.8	2.9
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee . . .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	12.1	8.3	-3.8
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 Boston–Worcester–Lawrence

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	36.9	51.1	14.2
Monthly fee (low balance)	1.68	2.61	.93**
Minimum balance to avoid fee .	192.95	332.55	139.60**
Minimum balance to open	101.75	17.19	-84.56**
<i>No-fee passbook account</i>			
Percent offering	57.1	24.5	-32.6*
Minimum balance to open	11.33	...	...
<i>Simple statement account</i> ¹			
Percent offering	37.7	75.5	37.8**
Monthly fee (low balance)	2.12	2.74	.62
Minimum balance to avoid fee .	223.15	235.21	12.06
Minimum balance to open	99.03	44.01	-55.02
<i>No-fee statement account</i>			
Percent offering	50.1	24.5	-25.6
Minimum balance to open	17.90	...	...

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

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	58.1	18.3	-39.8**
Monthly fee (low balance)	3.10	2.43	-.67
Minimum balance to avoid fee .	171.32	153.01	-18.31
Minimum balance to open	125.41	106.43	-18.98
<i>No-fee passbook account</i>			
Percent offering	22.1	10.7	-11.4
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	60.4	89.3	28.9**
Monthly fee (low balance)	3.04	3.54	.50
Minimum balance to avoid fee .	214.77	206.89	-7.88
Minimum balance to open	133.61	121.81	-11.80
<i>No-fee statement account</i>			
Percent offering	4.6	6.8	2.2
Minimum balance to open .....	...	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, New Hampshire, and Connecticut. See also general note to table C.1.1 and to table 3.

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.

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.1.1 and to table 3.

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.3.3. Savings accounts in Cincinnati–Hamilton

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	18.7	16.6	-2.1
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee . . .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	29.1	16.6	-12.5
Minimum balance to open	52.70	...	...
<i>Simple statement account</i> ¹			
Percent offering	52.2	66.7	14.5
Monthly fee (low balance) .....	...	1.91	...
Minimum balance to avoid fee . . .	...	98.56	...
Minimum balance to open .....	...	50.32	...
<i>No-fee statement account</i>			
Percent offering .....	.5	.0	-.5
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 and to table 3.

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

... Data are not sufficient to report.

C.3.4. Savings accounts in Dallas–Fort Worth

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	97.4	100.0	2.6
<i>Simple passbook account</i> ¹			
Percent offering .....	.0	8.3	8.3
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	97.4	91.7	-5.7
Monthly fee (low balance)	4.29	3.15	-1.14
Minimum balance to avoid fee . . .	193.47	198.23	4.76
Minimum balance to open	129.96	147.42	17.46
<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 and to table 3.

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 Los Angeles– Riverside–Orange County

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	95.5	-4.5
<i>Simple passbook account</i> ¹			
Percent offering	47.8	16.3	-31.5**
Monthly fee (low balance)	2.54	...	...
Minimum balance to avoid fee .	462.90	...	...
Minimum balance to open	222.25	...	...
<i>No-fee passbook account</i>			
Percent offering	12.0	3.2	-8.8
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	60.9	75.9	15.0
Monthly fee (low balance)	2.74	2.80	.06
Minimum balance to avoid fee .	315.97	360.17	44.20
Minimum balance to open	138.73	295.17	156.44**
<i>No-fee statement account</i>			
Percent offering	7.0	7.7	.7
Minimum balance to open .....	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.1.1 and to table 3.

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.3.6. Savings accounts in Miami– Fort Lauderdale

Dollars except as noted

Account availability and fee averages	1999	2001	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 offering0	...
Minimum balance to open
<i>Simple statement account</i> ¹			
Percent offering	100.0	...
Monthly fee (low balance)	4.04	...
Minimum balance to avoid fee	338.08	...
Minimum balance to open	180.43	...
<i>No-fee statement account</i>			
Percent offering0	...
Minimum balance to open

NOTE. This CMSA lies entirely within Florida. See also general note to table C.1.1 and to table 3.

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

... Data are not sufficient to report.

**C.3.7. Savings accounts in New York City–
Northern New Jersey–Long Island**

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	83.4	100.0	16.6**
<i>Simple passbook account</i> ¹			
Percent offering	51.3	61.3	10.0
Monthly fee (low balance)	2.54	3.27	.73
Minimum balance to avoid fee .	275.54	294.22	18.68
Minimum balance to open	145.15	186.67	41.52
<i>No-fee passbook account</i>			
Percent offering	10.3	9.1	-1.2
Minimum balance to open	78.00	...	...
<i>Simple statement account</i> ¹			
Percent offering	64.6	84.3	19.7**
Monthly fee (low balance)	2.76	3.09	.33
Minimum balance to avoid fee .	339.73	343.14	3.41
Minimum balance to open	169.14	266.47	97.33
<i>No-fee statement account</i>			
Percent offering	6.9	6.5	-.4
Minimum balance to open	102.76	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.1.1 and to table 3.

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.3.8. Savings accounts in San Francisco–
Oakland–San Jose**

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	15.1	39.4	24.3
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	17.2	.0	-17.2**
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	74.1	41.1	-33.0*
Monthly fee (low balance)	2.98	2.82	-.16
Minimum balance to avoid fee .	383.57	486.32	102.75
Minimum balance to open	239.82	274.74	34.92
<i>No-fee statement account</i>			
Percent offering	19.0	19.5	.5
Minimum balance to open .....	...	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.1.1 and to table 3.

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.

C.3.9. Savings accounts in Washington–Baltimore

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	21.8	15.9	-5.9
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	45.1	35.0	-10.1
Minimum balance to open	83.27	25.77	-57.50*
<i>Simple statement account</i> ¹			
Percent offering	54.9	64.3	9.4
Monthly fee (low balance)	2.26	3.15	.89*
Minimum balance to avoid fee	87.05	152.06	65.01**
Minimum balance to open	84.89	100.06	15.17
<i>No-fee statement account</i>			
Percent offering	32.3	17.6	-14.7
Minimum balance to open .....	...	32.72	...

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.1.1 and to table 3.

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.

C.4.2. Special fees in Dallas–Fort Worth

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	19.57	21.43	1.86*
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.57	23.21	1.64**
<i>Overdrafts</i> ²			
Percent charging	95.6	100.0	4.4
Average fee	21.52	24.39	2.87**
<i>Deposit items returned</i>			
Percent charging	87.1	95.9	8.8
Average fee	4.21	3.99	-.22

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.

* Significant at the 90 percent confidence level.

** Significant at the 95 percent confidence level.

C.4.1. Special fees in Chicago–Gary–Kenosha

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	18.73	18.48	-.25
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.05	21.31	.26
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	20.63	20.54	-.09
<i>Deposit items returned</i>			
Percent charging	69.2	74.6	5.4
Average fee	8.93	9.17	.24

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.

C.4.3. Special fees in Detroit–Ann Arbor–Flint

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	18.56	21.72	3.16*
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.92	23.31	1.39
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	21.92	22.36	.44
<i>Deposit items returned</i>			
Percent charging	83.7	77.5	-6.2
Average fee	5.00	6.72	1.72

NOTE. This CMSA lies entirely within Michigan. 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.4.4. Special fees in Los Angeles–Riverside–Orange County

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	12.13	13.22	1.09
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	16.18	15.40	-.78
<i>Overdrafts²</i>			
Percent charging	90.7	100.0	9.3
Average fee	14.79	16.11	1.32
<i>Deposit items returned</i>			
Percent charging	96.8	100.0	3.2
Average fee	6.36	6.60	.24

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.

C.4.5. Special fees in Miami–Fort Lauderdale

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	25.40	25.91	.51
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	27.49	27.19	-.30
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	26.46	27.19	.73
<i>Deposit items returned</i>			
Percent charging	100.0	100.0	.0
Average fee	9.60	7.66	-1.94

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

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	16.35	19.87	3.52**
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	21.91	21.82	-.09
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	21.43	21.88	.45
<i>Deposit items returned</i>			
Percent charging	89.5	97.3	7.8
Average fee	10.66	10.80	.14

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.4.7. Special fees in San Francisco–Oakland–San Jose

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	11.35	12.34	.99
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	16.08	15.84	-.24
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	14.67	15.66	.99
<i>Deposit items returned</i>			
Percent charging	100.0	90.3	-9.7
Average fee	6.40	5.55	-.85

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.

C.4.8. Special fees in Washington–Baltimore

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.14	20.24	-.90
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	24.58	24.41	-.17
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	24.49	23.79	-.70
<i>Deposit items returned</i>			
Percent charging	91.7	85.6	-6.1
Average fee	6.73	10.85	4.12*

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.

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

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	93.4	93.2	-.2
<i>Annual fee</i>			
Percent charging	3.8	3.2	-.6
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	3.2	3.2
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	5.6	3.2	-2.4
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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.

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

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	96.0	100.0	4.0
<i>Annual fee</i>			
Percent charging	36.3	25.1	-11.2
Average	15.34	15.63	.29
<i>Card fee</i>			
Percent charging	13.4	16.6	3.2
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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 Detroit–Ann Arbor–Flint

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	83.0	88.9	5.9
<i>Annual fee</i>			
Percent charging .....	.0	3.5	3.5
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	3.5	3.5
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

... Data are not sufficient to report.

C.5.4. Automated teller machines in Los Angeles–Riverside–Orange County

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	90.3	84.6	-5.7
<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	15.0	.0	-15.0*
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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.5.5. Automated teller machines in Miami–Fort Lauderdale

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	88.2	94.4	6.2
<i>Annual fee</i>			
Percent charging	6.7	1.6	-5.1
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	13.4	.0	-13.4
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	22.1	8.4	-13.7
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	91.3	90.9	-.4
<i>Annual fee</i>			
Percent charging	7.8	.0	-7.8
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	7.8	8.8	1.0
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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.

C.5.7. Automated teller machines in San Francisco–Oakland–San Jose

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	78.1	83.4	5.3
<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 .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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.

**C.5.8. Automated teller machines in
Washington–Baltimore**

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	88.1	82.7	-5.4
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	4.5	.0	-4.5
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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	2000	2001	Change
Percent offering	91.3	92.0	.7
<i>Single-balance, single-fee account</i> ¹			
Percent offering	52.5	54.5	2.0
Monthly fee (low balance)	8.84	8.67	-.17
Minimum balance to avoid fee ..	811.78	832.18	20.40
Minimum balance to open	300.72	192.92	-107.80
<i>Fee-only account</i> ²			
Percent offering	29.9	37.3	7.4
Monthly fee	6.71	4.60	-2.11**
Check charge			
Percent charging	48.9	70.7	21.8
Average .....	.28	.52	.24**
Minimum balance to open	156.80	122.67	-34.13
<i>Free account</i> ³			
Percent offering	14.5	13.0	-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, 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 Colorado**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-balance, single-fee account</i> ¹			
Percent offering	82.1	...
Monthly fee (low balance)	6.37	...
Minimum balance to avoid fee	356.83	...
Minimum balance to open	69.72	...
<i>Fee-only account</i> ²			
Percent offering	29.9	...
Monthly fee
Check charge			
Percent charging
Average
Minimum balance to open
<i>Free account</i> ³			
Percent offering	17.9	...
Minimum balance to open

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

D.1.3. Noninterest checking accounts in Connecticut

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	18.6	7.8	-10.8
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering .....	.0	3.9	3.9
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> ³			
Percent offering	75.2	80.5	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, 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.1.4. Noninterest checking accounts in Florida

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	95.5	100.0	4.5
<i>Single-balance, single-fee account</i> ¹			
Percent offering	54.3	55.5	1.2
Monthly fee (low balance)	9.79	9.23	-.56
Minimum balance to avoid fee	641.03	654.82	13.79
Minimum balance to open	320.73	143.34	-177.39
<i>Fee-only account</i> ²			
Percent offering	45.4	48.4	3.0
Monthly fee	4.69	4.95	.26
Check charge			
Percent charging	35.7	66.0	30.3**
Average .....	.34	.41	.07
Minimum balance to open	78.68	81.88	3.20
<i>Free account</i> ³			
Percent offering	9.5	14.8	5.3
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.1.5. Noninterest checking accounts
in Georgia**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-balance, single-fee account</i> ¹			
Percent offering	15.4	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account</i> ²			
Percent offering	87.2	...
Monthly fee	7.04	...
Check charge			
Percent charging	15.7	...
Average
Minimum balance to open	85.80	...
<i>Free account</i> ³			
Percent offering	16.2	...
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.

**D.1.6. Noninterest checking accounts
in Illinois**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.5	96.7	.2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	39.9	29.8	-10.1
Monthly fee (low balance)	6.79	6.20	-.59
Minimum balance to avoid fee ..	415.53	374.98	-40.55
Minimum balance to open	143.46	88.85	-54.61
<i>Fee-only account</i> ²			
Percent offering	39.2	35.0	-4.2
Monthly fee	5.29	5.01	-.28
Check charge			
Percent charging	54.6	48.5	-6.1
Average .....	.23	.31	.08
Minimum balance to open	53.64	85.42	31.78**
<i>Free account</i> ³			
Percent offering	25.3	34.2	8.9
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.1.7. Noninterest checking accounts in Indiana

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	80.8	96.1	15.3*
<i>Single-balance, single-fee account</i> ¹			
Percent offering	47.7	17.0	-30.7**
Monthly fee (low balance)	6.66	7.29	.63
Minimum balance to avoid fee .	381.82	494.48	112.66
Minimum balance to open	91.01	177.31	86.30
<i>Fee-only account</i> ²			
Percent offering	44.3	21.9	-22.4*
Monthly fee	4.61	4.39	-.22
Check charge			
Percent charging	46.0	35.8	-10.2
Average .....	...	...	...
Minimum balance to open	52.05	83.57	31.52
<i>Free account</i> ³			
Percent offering	15.8	46.1	30.3**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are 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 Iowa

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Single-balance, single-fee account</i> ¹			
Percent offering	31.1	14.8	-16.3
Monthly fee (low balance)	5.13	6.03	.90
Minimum balance to avoid fee .	341.76	524.47	182.71*
Minimum balance to open	93.21	83.13	-10.08
<i>Fee-only account</i> ²			
Percent offering	25.2	17.8	-7.4
Monthly fee	6.66	4.80	-1.86*
Check charge			
Percent charging	14.7	60.0	45.3*
Average .....	...	...	...
Minimum balance to open	33.68	70.40	36.72
<i>Free account</i> ³			
Percent offering	39.3	30.2	-9.1
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.1.9. Noninterest checking accounts
in Kansas**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.9	96.4	-.5
<i>Single-balance, single-fee account</i> ¹			
Percent offering	28.7	13.7	-15.0
Monthly fee (low balance)	7.04	5.41	-1.63
Minimum balance to avoid fee .	228.52	373.97	145.45
Minimum balance to open	22.46	180.74	158.28*
<i>Fee-only account</i> ²			
Percent offering	23.9	23.0	-.9
Monthly fee	5.58	2.39	-3.19**
Check charge			
Percent charging	48.7	77.9	29.2
Average .....	...	.35	...
Minimum balance to open	58.10	92.21	34.11*
<i>Free account</i> ³			
Percent offering	35.1	38.3	3.2
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are 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 Maryland**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	93.9	79.5	-14.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	26.1	41.5	15.4
Monthly fee (low balance)	5.65	6.29	.64
Minimum balance to avoid fee .	288.10	446.12	158.02
Minimum balance to open	82.38	39.99	-42.39**
<i>Fee-only account</i> ²			
Percent offering	10.7	31.5	20.8
Monthly fee .....	...	3.19	...
Check charge			
Percent charging .....	...	84.7	...
Average .....	...	...	...
Minimum balance to open .....	...	92.62	...
<i>Free account</i> ³			
Percent offering	46.3	6.2	-40.1**
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 95 percent confidence level.

D.1.11. Noninterest checking accounts in Michigan

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	95.6	95.4	-2
<i>Single-balance, single-fee account</i> ¹			
Percent offering	33.0	13.6	-19.4*
Monthly fee (low balance)	5.66	6.24	.58
Minimum balance to avoid fee ..	289.71	295.81	6.10
Minimum balance to open	158.09	79.05	-79.04
<i>Fee-only account</i> ²			
Percent offering	46.1	19.2	-26.9**
Monthly fee	4.56	5.11	.55
Check charge			
Percent charging	26.4	58.8	32.4
Average .....	...	...	...
Minimum balance to open	96.35	43.08	-53.27
<i>Free account</i> ³			
Percent offering	30.4	54.7	24.3*
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.1.12. Noninterest checking accounts in Minnesota

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-balance, single-fee account</i> ¹			
Percent offering0	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account</i> ²			
Percent offering	12.5	...
Monthly fee
Check charge			
Percent charging
Average
Minimum balance to open
<i>Free account</i> ³			
Percent offering	100.0	...
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.1.13. Noninterest checking accounts
in Missouri**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-balance, single-fee account</i> ¹			
Percent offering	35.1	...
Monthly fee (low balance)
Minimum balance to avoid fee
Minimum balance to open
<i>Fee-only account</i> ²			
Percent offering	24.6	...
Monthly fee
Check charge			
Percent charging
Average
Minimum balance to open
<i>Free account</i> ³			
Percent offering	35.2	...
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.

**D.1.14. Noninterest checking accounts
in New York**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	98.7	95.8	-2.9
<i>Single-balance, single-fee account</i> ¹			
Percent offering	20.6	17.3	-3.3
Monthly fee (low balance)	5.20	5.56	.36
Minimum balance to avoid fee	274.54	460.36	185.82
Minimum balance to open	98.60	82.72	-15.88
<i>Fee-only account</i> ²			
Percent offering	74.1	56.7	-17.4
Monthly fee	4.50	2.92	-1.58**
Check charge			
Percent charging	42.8	67.8	25.0*
Average .....	.31	.28	-.03
Minimum balance to open	29.97	39.30	9.33
<i>Free account</i> ³			
Percent offering	32.6	16.9	-15.7
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.1.15. Noninterest checking accounts in Ohio

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.1	93.2	-2.9
<i>Single-balance, single-fee account</i> ¹			
Percent offering	63.4	35.2	-28.2**
Monthly fee (low balance)	5.95	5.33	-.62
Minimum balance to avoid fee ..	487.56	523.01	35.45
Minimum balance to open	78.47	45.95	-32.52*
<i>Fee-only account</i> ²			
Percent offering	33.5	36.8	3.3
Monthly fee	4.86	3.74	-1.12
Check charge			
Percent charging	41.9	55.3	13.4
Average .....	...	.26	...
Minimum balance to open	52.41	40.62	-11.79
<i>Free account</i> ³			
Percent offering	5.4	33.6	28.2**
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.1.16. Noninterest checking accounts in Texas

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	95.4	99.3	3.9
<i>Single-balance, single-fee account</i> ¹			
Percent offering	46.9	19.9	-27.0**
Monthly fee (low balance)	8.49	9.03	.54
Minimum balance to avoid fee ..	626.24	877.07	250.83**
Minimum balance to open	186.50	226.04	39.54
<i>Fee-only account</i> ²			
Percent offering	38.2	33.8	-4.4
Monthly fee	5.43	5.63	.20
Check charge			
Percent charging	74.3	42.7	-31.6**
Average .....	.45	.45	.00
Minimum balance to open	89.95	121.76	31.81
<i>Free account</i> ³			
Percent offering	16.8	45.3	28.5**
Minimum balance to open .....	...	104.53	...

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.1.17. Noninterest checking accounts
in Virginia**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	89.4	-10.6
<i>Single-balance, single-fee account</i> ¹			
Percent offering	21.0	38.7	17.7
Monthly fee (low balance) .....	...	4.99	...
Minimum balance to avoid fee .....	...	463.58	...
Minimum balance to open .....	...	62.60	...
<i>Fee-only account</i> ²			
Percent offering	10.3	18.1	7.8
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> ³			
Percent offering	79.0	38.5	-40.5**
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.1.18. Noninterest checking accounts
in Wisconsin**

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	96.6	-3.4
<i>Single-balance, single-fee account</i> ¹			
Percent offering	10.3	9.9	-.4
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Fee-only account</i> ²			
Percent offering	51.4	46.1	-5.3
Monthly fee	4.28	4.24	-.04
Check charge			
Percent charging	34.9	61.3	26.4
Average .....	...	.36	...
Minimum balance to open	42.64	42.98	.34
<i>Free account</i> ³			
Percent offering	33.9	41.0	7.1
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.

D.2.1. NOW accounts in California

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	81.5	94.5	13.0**
<i>Single-fee account</i> ¹			
Percent offering	43.0	69.3	26.3**
Monthly fee (low balance)	9.48	9.50	.02
Minimum balance to avoid fee ..	1,709.42	1,522.58	-186.84
Minimum balance to open	593.14	779.23	186.09
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	22.6	9.2	-13.4*
Monthly fee (low balance)	10.07	10.26	.19
Check charge .....	.29	.23	-.06*
Minimum balance to avoid fee ..	2,041.44	2,867.78	826.34
Minimum balance to open	1,003.76	1,331.23	327.47
<i>No-fee account</i>			
Percent offering .....	.0	1.5	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 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.2.2. NOW accounts in Florida

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	94.3	95.5	1.2
<i>Single-fee account</i> ¹			
Percent offering	61.3	52.6	-8.7
Monthly fee (low balance)	11.01	10.71	-.30
Minimum balance to avoid fee ..	1,543.21	1,781.38	238.17
Minimum balance to open	610.07	679.06	68.99
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	15.6	14.6	-1.0
Monthly fee (low balance)	8.58	9.98	1.40
Check charge .....	.23	.27	.04
Minimum balance to avoid fee ..	1,583.33	1,716.26	132.93
Minimum balance to open	250.00	669.22	419.22
<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.

D.2.3. NOW accounts in Georgia

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-fee account</i> ¹			
Percent offering	28.1	...
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	...
Monthly fee (low balance)	6.50	...
Check charge25	...
Minimum balance to avoid fee	1,172.84	...
Minimum balance to open	493.05	...
<i>No-fee account</i>			
Percent offering0	...
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 Illinois

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.9	99.3	2.4
<i>Single-fee account</i> ¹			
Percent offering	53.7	55.6	1.9
Monthly fee (low balance)	8.07	7.08	-.99
Minimum balance to avoid fee ..	876.02	1,046.44	170.42
Minimum balance to open	772.58	540.52	-232.06**
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	5.4	3.4	-2.0
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee ..	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	1.9	5.3	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 95 percent confidence level.

D.2.5. NOW accounts in Indiana

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	94.7	100.0	5.3
<i>Single-fee account</i> ¹			
Percent offering	70.9	73.2	2.3
Monthly fee (low balance)	8.07	6.98	-1.09
Minimum balance to avoid fee ..	561.91	821.88	259.97**
Minimum balance to open	277.93	471.78	193.85
<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	6.4	6.4
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

**Significant at the 95 percent confidence level.

D.2.6. NOW accounts in Iowa

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.3	100.0	3.7
<i>Single-fee account</i> ¹			
Percent offering	34.8	34.9	.1
Monthly fee (low balance)	6.55	6.08	-.47
Minimum balance to avoid fee ..	898.90	971.82	72.92
Minimum balance to open	599.01	759.08	160.07
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	26.0	28.3	2.3
Monthly fee (low balance)	5.29	4.59	-.70
Check charge .....	.18	.18	.00
Minimum balance to avoid fee ..	842.86	893.21	50.35
Minimum balance to open	514.29	401.41	-112.88
<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.2.7. NOW accounts in Kansas

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Single-fee account</i> ¹			
Percent offering	40.4	57.4	17.0
Monthly fee (low balance)	7.27	7.23	-.04
Minimum balance to avoid fee ..	1,087.05	978.26	-108.79
Minimum balance to open	801.40	425.84	-375.56**
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	12.3	14.3	2.0
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.

**Significant at the 95 percent confidence level.

D.2.8. NOW accounts in Maryland

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	83.1	88.4	5.3
<i>Single-fee account</i> ¹			
Percent offering	52.4	66.2	13.8
Monthly fee (low balance)	8.18	7.68	-.50
Minimum balance to avoid fee ..	679.34	586.18	-93.16
Minimum balance to open	368.18	293.20	-74.98
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	9.2	11.7	2.5
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee ..	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	6.1	.0	-6.1
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.2.9. NOW accounts in Michigan

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	96.5	100.0	3.5
<i>Single-fee account</i> ¹			
Percent offering	20.0	39.5	19.5
Monthly fee (low balance)	7.04	6.89	-.15
Minimum balance to avoid fee . . .	1,314.88	911.05	-403.83
Minimum balance to open	573.70	488.10	-85.60
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	22.6	21.6	-1.0
Monthly fee (low balance)	6.27	6.63	.36
Check charge .....	.29	.26	-.03
Minimum balance to avoid fee . . .	773.77	583.14	-190.63
Minimum balance to open	559.20	191.43	-367.77**
<i>No-fee account</i>			
Percent offering	8.7	1.1	-7.6
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

** Significant at the 95 percent confidence level.

D.2.10. NOW accounts in Minnesota

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-fee account</i> ¹			
Percent offering	17.7	...
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	...
Monthly fee (low balance)
Check charge
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee account</i>			
Percent offering0	...
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.2.11. NOW accounts in Missouri

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	92.5	...
<i>Single-fee account</i> ¹			
Percent offering	72.9	...
Monthly fee (low balance)	8.92	...
Minimum balance to avoid fee	797.28	...
Minimum balance to open	573.19	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering0	...
Monthly fee (low balance)
Check charge
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee account</i>			
Percent offering0	...
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 Nebraska

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Single-fee account</i> ¹			
Percent offering	86.2	...
Monthly fee (low balance)	7.82	...
Minimum balance to avoid fee	763.38	...
Minimum balance to open	563.01	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering0	...
Monthly fee (low balance)
Check charge
Minimum balance to avoid fee
Minimum balance to open
<i>No-fee account</i>			
Percent offering0	...
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	2000	2001	Change
Percent offering	89.7	90.5	.8
<i>Single-fee account</i> ¹			
Percent offering	67.1	47.4	-19.7
Monthly fee (low balance)	4.17	10.60	6.43**
Minimum balance to avoid fee .	266.59	2,850.00	2,583.41
Minimum balance to open	131.67	270.00	138.33
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	6.4	.0	-6.4
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	9.7	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 95 percent confidence level.

D.2.14. NOW accounts in New York

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	98.2	88.2	-10.0*
<i>Single-fee account</i> ¹			
Percent offering	47.7	57.9	10.2
Monthly fee (low balance)	6.85	5.84	-1.01*
Minimum balance to avoid fee .	630.32	987.56	357.24
Minimum balance to open	259.18	332.52	73.34
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	7.6	4.7	-2.9
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.3	8.5	8.2*
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 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.2.15. NOW accounts in Ohio

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	78.1	86.1	8.0
<i>Single-fee account</i> ¹			
Percent offering	60.2	52.5	-7.7
Monthly fee (low balance)	7.92	6.91	-1.01
Minimum balance to avoid fee .	1,134.49	822.52	-311.97
Minimum balance to open	258.06	671.83	413.77**
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	10.9	10.7	-.2
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.2.16. NOW accounts in Texas

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	93.6	97.5	3.9
<i>Single-fee account</i> ¹			
Percent offering	47.6	54.2	6.6
Monthly fee (low balance)	9.85	10.28	.43
Minimum balance to avoid fee .	1,317.39	1,274.67	-42.72
Minimum balance to open	815.67	861.40	45.73
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	5.8	15.6	9.8*
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 .....	.0	3.8	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 90 percent confidence level.

D.2.17. NOW accounts in Virginia

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	80.5	-19.5
<i>Single-fee account</i> ¹			
Percent offering	2.4	15.4	13.0
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	10.7	.0	-10.7
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering	13.8	21.5	7.7
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

2. A monthly fee 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.2.18. NOW accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	2000	2001	Change
Percent offering	100.0	100.0	.0
<i>Single-fee account</i> ¹			
Percent offering	41.5	28.9	-12.6
Monthly fee (low balance)	6.01	6.70	.69
Minimum balance to avoid fee	733.73	753.18	19.45
Minimum balance to open	431.34	518.03	86.69
<i>Single-fee, single-check-charge account</i> ²			
Percent offering	39.4	32.9	-6.5
Monthly fee (low balance)	5.61	5.89	.28
Check charge .....	.25	.28	.03
Minimum balance to avoid fee	708.04	923.89	215.85
Minimum balance to open	293.92	481.04	187.12
<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.3.1. Savings accounts in Alabama

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	8.9	10.0	1.1
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	35.0	.0	-35.0**
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	17.5	63.2	45.7**
Monthly fee (low balance)	1.68	4.06	2.38**
Minimum balance to avoid fee	114.60	244.23	129.63
Minimum balance to open	92.49	147.38	54.89
<i>No-fee statement account</i>			
Percent offering	38.6	26.8	-11.8
Minimum balance to open	48.09	...	...

NOTE. See general note to table 3.

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.3.2. Savings accounts in California

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	98.0	-2.0
<i>Simple passbook account</i> ¹			
Percent offering	33.0	22.9	-10.1
Monthly fee (low balance)	2.66	2.32	-.34
Minimum balance to avoid fee	388.76	263.93	-124.83**
Minimum balance to open	182.44	169.50	-12.94
<i>No-fee passbook account</i>			
Percent offering	9.6	3.5	-6.1
Minimum balance to open	114.69	...	...
<i>Simple statement account</i> ¹			
Percent offering	70.0	71.6	1.6
Monthly fee (low balance)	2.72	2.55	-.17
Minimum balance to avoid fee	332.97	345.78	12.81
Minimum balance to open	160.53	224.75	64.22
<i>No-fee statement account</i>			
Percent offering	8.0	7.4	-.6
Minimum balance to open	137.63	...	...

NOTE. See general note to table 3.

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.3.3. Savings accounts in Connecticut

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	96.9	93.9	-3.0
Monthly fee (low balance)	2.89	2.43	-.46
Minimum balance to avoid fee .	231.19	318.07	86.88
Minimum balance to open	61.68	23.27	-38.41**
<i>No-fee passbook account</i>			
Percent offering	3.1	6.1	3.0
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	96.9	93.9	-3.0
Monthly fee (low balance)	2.86	2.43	-.43
Minimum balance to avoid fee .	206.65	207.54	.89
Minimum balance to open	65.89	75.32	9.43
<i>No-fee statement account</i>			
Percent offering	3.1	6.1	3.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	26.4	5.0	-21.4**
Monthly fee (low balance)	4.52	...	...
Minimum balance to avoid fee .	256.72	...	...
Minimum balance to open	145.14	...	...
<i>No-fee passbook account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	89.1	93.0	3.9
Monthly fee (low balance)	3.24	3.18	-.06
Minimum balance to avoid fee .	298.51	282.77	-15.74
Minimum balance to open	114.10	128.47	14.37
<i>No-fee statement account</i>			
Percent offering	7.9	7.0	-.9
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.3.5. Savings accounts in Georgia

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	99.6	100.0	.4
<i>Simple passbook account</i> ¹			
Percent offering	33.8	8.9	-24.9**
Monthly fee (low balance)	1.42	...	...
Minimum balance to avoid fee .	110.42	...	...
Minimum balance to open	121.74	...	...
<i>No-fee passbook account</i>			
Percent offering	24.1	13.7	-10.4
Minimum balance to open	33.49	...	...
<i>Simple statement account</i> ¹			
Percent offering	45.3	67.1	21.8
Monthly fee (low balance)	2.05	2.47	.42
Minimum balance to avoid fee .	209.63	150.18	-59.45
Minimum balance to open	99.98	96.18	-3.80
<i>No-fee statement account</i>			
Percent offering	15.7	10.2	-5.5
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.3.6. Savings accounts in Illinois

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	39.1	25.8	-13.3
Monthly fee (low balance)	2.42	1.61	-.81
Minimum balance to avoid fee .	137.08	108.09	-28.99
Minimum balance to open	89.07	79.98	-9.09
<i>No-fee passbook account</i>			
Percent offering	38.1	19.9	-18.2**
Minimum balance to open	54.65	37.28	-17.37
<i>Simple statement account</i> ¹			
Percent offering	44.3	60.9	16.6*
Monthly fee (low balance)	2.79	2.98	.19
Minimum balance to avoid fee .	197.08	184.76	-12.32
Minimum balance to open	98.38	100.88	2.50
<i>No-fee statement account</i>			
Percent offering	3.6	16.0	12.4**
Minimum balance to open .....	...	55.25	...

NOTE. See general note to table 3.

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.3.7. Savings accounts in Indiana

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	17.6	12.2	-5.4
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	15.3	19.2	3.9
Minimum balance to open	27.58	31.30	3.72
<i>Simple statement account</i> ¹			
Percent offering	52.1	59.7	7.6
Monthly fee (low balance)	1.02	1.60	.58*
Minimum balance to avoid fee	130.55	189.66	59.11*
Minimum balance to open	87.43	43.07	-44.36**
<i>No-fee statement account</i>			
Percent offering	32.6	24.2	-8.4
Minimum balance to open	65.11	444.37	379.26

NOTE. See general note to table 3.

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.3.8. Savings accounts in Iowa

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	4.9	18.8	13.9*
Monthly fee (low balance)	1.62	2.26	.64
Minimum balance to avoid fee	189.27	94.54	-94.73**
Minimum balance to open	86.83	64.34	-22.49
<i>No-fee passbook account</i>			
Percent offering	72.7	20.7	-52.0**
Minimum balance to open	5.21	21.61	16.40
<i>Simple statement account</i> ¹			
Percent offering	36.3	45.5	9.2
Monthly fee (low balance)	1.96	2.17	.21
Minimum balance to avoid fee	154.67	113.61	-41.06
Minimum balance to open	78.26	68.53	-9.73
<i>No-fee statement account</i>			
Percent offering	12.6	42.7	30.1**
Minimum balance to open	2.22	32.92	30.70**

NOTE. See general note to table 3.

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

*Significant at the 90 percent confidence level.

**Significant at the 95 percent confidence level.

D.3.9. Savings accounts in Kansas

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	52.8	12.3	-40.5**
Monthly fee (low balance)	1.72	...	...
Minimum balance to avoid fee	147.55	...	...
Minimum balance to open	70.06	...	...
<i>No-fee passbook account</i>			
Percent offering	20.6	13.7	-6.9
Minimum balance to open	4.00	40.41	36.41*
<i>Simple statement account</i> ¹			
Percent offering	26.0	48.2	22.2
Monthly fee (low balance) .....	...	1.70	...
Minimum balance to avoid fee .....	...	124.60	...
Minimum balance to open .....	...	74.70	...
<i>No-fee statement account</i>			
Percent offering	17.9	31.0	13.1
Minimum balance to open .....	...	41.09	...

NOTE. See general note to table 3.

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.3.10. Savings accounts in Maryland

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	29.6	24.6	-5.0
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	37.0	43.4	6.4
Minimum balance to open	83.27	27.77	-55.50*
<i>Simple statement account</i> ¹			
Percent offering	63.0	62.1	-.9
Monthly fee (low balance)	1.88	3.13	1.25**
Minimum balance to avoid fee	97.92	122.86	24.94
Minimum balance to open	79.41	99.38	19.97
<i>No-fee statement account</i>			
Percent offering	26.5	11.9	-14.6
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.3.11. Savings accounts in Michigan

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	54.1	11.3	-42.8**
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering .....	.0	11.3	11.3*
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	46.3	79.7	33.4*
Monthly fee (low balance)	1.92	1.83	-.09
Minimum balance to avoid fee	152.81	144.33	-8.48
Minimum balance to open	73.92	68.37	-5.55
<i>No-fee statement account</i>			
Percent offering .....	.0	15.8	15.8**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.3.12. Savings accounts in Minnesota

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	31.9	34.2	2.3
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	23.3	30.8	7.5
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	41.0	69.2	28.2
Monthly fee (low balance)	2.61	2.36	-.25
Minimum balance to avoid fee	111.50	141.31	29.81
Minimum balance to open	84.13	144.50	60.37
<i>No-fee statement account</i>			
Percent offering	4.1	30.8	26.7
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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

... Data are not sufficient to report.

D.3.13. Savings accounts in Missouri

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	16.9	24.6	7.7
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	54.4	5.5	-48.9**
Minimum balance to open	26.64	...	...
<i>Simple statement account</i> ¹			
Percent offering	55.2	73.3	18.1
Monthly fee (low balance)	1.95	1.78	-.17
Minimum balance to avoid fee	168.30	132.02	-36.28
Minimum balance to open	76.68	104.07	27.39**
<i>No-fee statement account</i>			
Percent offering	12.4	10.3	-2.1
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.3.14. Savings accounts in Nebraska

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	41.7	.0	-41.7**
Monthly fee (low balance) .....	.85	...	...
Minimum balance to avoid fee	117.16	...	...
Minimum balance to open	80.65	...	...
<i>No-fee passbook account</i>			
Percent offering	34.2	.0	-34.2**
Minimum balance to open	45.59	...	...
<i>Simple statement account</i> ¹			
Percent offering	23.0	58.3	35.3*
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	4.5	41.7	37.2*
Minimum balance to open	1.76	...	...

NOTE. See general note to table 3.

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.3.15. Savings accounts in New Jersey

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	32.3	63.1	30.8*
Monthly fee (low balance)	1.97	4.98	3.01**
Minimum balance to avoid fee .	183.24	282.50	99.26
Minimum balance to open	88.86	133.05	44.19
<i>No-fee passbook account</i>			
Percent offering	36.1	26.5	-9.6
Minimum balance to open	28.79	...	...
<i>Simple statement account</i> ¹			
Percent offering	53.9	73.5	19.6
Monthly fee (low balance)	2.03	3.85	1.82**
Minimum balance to avoid fee .	162.57	214.03	51.46
Minimum balance to open	69.03	85.79	16.76
<i>No-fee statement account</i>			
Percent offering	34.6	16.0	-18.6
Minimum balance to open	57.07	...	...

NOTE. See general note to table 3.

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.3.16. Savings accounts in New York

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	92.4	100.0	7.6**
<i>Simple passbook account</i> ¹			
Percent offering	39.1	31.0	-8.1
Monthly fee (low balance)	1.95	1.55	-.40
Minimum balance to avoid fee .	195.09	138.66	-56.43
Minimum balance to open	75.98	126.88	50.90
<i>No-fee passbook account</i>			
Percent offering	29.0	28.2	-.8
Minimum balance to open	27.13	26.90	-.23
<i>Simple statement account</i> ¹			
Percent offering	53.5	63.3	9.8
Monthly fee (low balance)	1.86	1.62	-.24
Minimum balance to avoid fee .	249.94	163.64	-86.30
Minimum balance to open	99.07	101.93	2.86
<i>No-fee statement account</i>			
Percent offering	23.6	32.1	8.5
Minimum balance to open	31.34	86.59	55.25

NOTE. See general note to table 3.

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

**Significant at the 95 percent confidence level.

D.3.17. Savings accounts in Ohio

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	100.0	.0
<i>Simple passbook account</i> ¹			
Percent offering	23.1	19.6	-3.5
Monthly fee (low balance)	1.86	1.60	-.26
Minimum balance to avoid fee .	156.75	125.00	-31.75
Minimum balance to open	50.99	71.30	20.31
<i>No-fee passbook account</i>			
Percent offering	61.4	29.4	-32.0**
Minimum balance to open	42.58	27.85	-14.73
<i>Simple statement account</i> ¹			
Percent offering	45.7	59.8	14.1
Monthly fee (low balance)	1.35	2.35	1.00**
Minimum balance to avoid fee .	127.11	135.45	8.34
Minimum balance to open	52.99	96.18	43.19**
<i>No-fee statement account</i>			
Percent offering	22.7	17.7	-5.0
Minimum balance to open	63.78	12.16	-51.62**

NOTE. See general note to table 3.

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

**Significant at the 95 percent confidence level.

D.3.18. Savings accounts in Pennsylvania

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	99.5	100.0	.5
<i>Simple passbook account</i> ¹			
Percent offering	44.3	21.7	-22.6
Monthly fee (low balance)	1.79	...	...
Minimum balance to avoid fee .	140.24	...	...
Minimum balance to open	42.31	...	...
<i>No-fee passbook account</i>			
Percent offering	23.2	.0	-23.2**
Minimum balance to open	40.11	...	...
<i>Simple statement account</i> ¹			
Percent offering	59.5	72.5	13.0
Monthly fee (low balance)	2.09	2.25	.16
Minimum balance to avoid fee .	146.33	160.86	14.53
Minimum balance to open	55.54	118.97	63.43
<i>No-fee statement account</i>			
Percent offering	26.7	27.5	.8
Minimum balance to open	55.91	...	...

NOTE. See general note to table 3.

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.3.19. Savings accounts in Texas

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	99.6	100.0	.4
<i>Simple passbook account</i> ¹			
Percent offering	26.0	19.3	-6.7
Monthly fee (low balance)	3.80	2.81	-.99
Minimum balance to avoid fee .	133.97	160.45	26.48
Minimum balance to open	119.64	138.43	18.79
<i>No-fee passbook account</i>			
Percent offering	8.9	1.9	-7.0*
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	56.7	74.6	17.9**
Monthly fee (low balance)	3.00	2.85	-.15
Minimum balance to avoid fee .	192.22	188.88	-3.34
Minimum balance to open	143.52	140.74	-2.78
<i>No-fee statement account</i>			
Percent offering	16.1	4.3	-11.8**
Minimum balance to open	97.86	...	...

NOTE. See general note to table 3.

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.3.20. Savings accounts in Virginia

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	97.3	-2.7
<i>Simple passbook account</i> ¹			
Percent offering	12.9	.0	-12.9
Monthly fee (low balance) .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee passbook account</i>			
Percent offering	27.1	2.7	-24.4*
Minimum balance to open .....	...	...	...
<i>Simple statement account</i> ¹			
Percent offering	71.8	81.1	9.3
Monthly fee (low balance)	3.16	3.05	-.11
Minimum balance to avoid fee .	208.14	216.59	8.45
Minimum balance to open	58.52	122.88	64.36*
<i>No-fee statement account</i>			
Percent offering	27.1	16.2	-10.9
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.3.21. Savings accounts in Wisconsin

Dollars except as noted

Account availability and fee averages	1999	2001	Change
Percent offering	100.0	96.5	-3.5
<i>Simple passbook account</i> ¹			
Percent offering	58.1	26.2	-31.9**
Monthly fee (low balance)	1.15	2.36	1.21
Minimum balance to avoid fee .	97.33	143.95	46.62
Minimum balance to open	79.06	73.00	-6.06
<i>No-fee passbook account</i>			
Percent offering	10.0	30.9	20.9**
Minimum balance to open	95.41	15.28	-80.13**
<i>Simple statement account</i> ¹			
Percent offering	50.4	49.6	-.8
Monthly fee (low balance)	1.82	2.35	.53
Minimum balance to avoid fee .	157.81	141.16	-16.65
Minimum balance to open	112.31	89.80	-22.51
<i>No-fee statement account</i>			
Percent offering	19.1	10.6	-8.5
Minimum balance to open .....	...	...	...

NOTE. See general note to table 3.

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.4.1. Special fees in California

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	11.81	12.81	1.00*
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	15.68	15.77	.09
<i>Overdrafts</i> ²			
Percent charging	93.8	100.0	6.2*
Average fee	14.13	16.17	2.04**
<i>Deposit items returned</i>			
Percent charging	96.2	95.9	-.3
Average fee	5.89	5.77	-.12

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.4.2. Special fees in Connecticut

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	18.62	19.01	.39
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	20.12	20.38	.26
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	20.43	20.91	.48
<i>Deposit items returned</i>			
Percent charging	87.7	100.0	12.3
Average fee .....	...	10.38	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

... Data are not sufficient to report.

D.4.3. Special fees in Florida

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	25.36	25.54	.18
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	26.86	27.62	.76
<i>Overdrafts</i> ²			
Percent charging	94.7	100.0	5.3
Average fee	26.57	26.16	-.41
<i>Deposit items returned</i>			
Percent charging	86.4	95.5	9.1
Average fee	7.49	7.42	-.07

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.4. Special fees in Georgia

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	22.98	22.51	-.47
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	24.44	25.07	.63
<i>Overdrafts</i> ²			
Percent charging .....	...	100.0	...
Average fee .....	...	24.74	...
<i>Deposit items returned</i>			
Percent charging	63.3	62.4	-.9
Average fee .....	...	6.30	...

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.4.5. Special fees in Illinois

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	96.4	98.1	1.7
Average fee	15.99	16.12	.13
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	18.56	18.62	.06
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	18.79	18.18	-.61
<i>Deposit items returned</i>			
Percent charging	46.4	53.5	7.1
Average fee	8.69	7.92	-.77

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.6. Special fees in Indiana

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	17.51	19.40	1.89
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	22.03	22.17	.14
<i>Overdrafts</i> ²			
Percent charging	96.8	100.0	3.2
Average fee	21.23	22.01	.78
<i>Deposit items returned</i>			
Percent charging	72.5	68.1	-4.4
Average fee	8.19	6.57	-1.62

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.7. Special fees in Iowa

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	96.3	100.0	3.7
Average fee	11.99	12.82	.83
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	14.85	15.05	.20
<i>Overdrafts</i> ²			
Percent charging	96.3	100.0	3.7
Average fee	14.69	14.17	-.52
<i>Deposit items returned</i>			
Percent charging	39.3	35.3	-4.0
Average fee	6.47	6.36	-.11

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 Kansas

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	96.0	92.9	-3.1
Average fee	12.56	15.07	2.51**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	15.52	16.20	.68
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	15.03	16.12	1.09
<i>Deposit items returned</i>			
Percent charging	56.8	57.6	.8
Average fee	4.87	3.05	-1.82

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.9. Special fees in Maryland

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	21.39	21.13	-.26
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	24.66	25.12	.46
<i>Overdrafts</i> ²			
Percent charging	100.0	100.0	.0
Average fee	25.19	24.39	-.80
<i>Deposit items returned</i>			
Percent charging	90.7	87.2	-3.5
Average fee	6.95	11.43	4.48*

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.4.10. Special fees in Michigan

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	96.4	-3.6
Average fee	18.28	20.54	2.26**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	20.17	22.51	2.34**
<i>Overdrafts</i> ²			
Percent charging	100.0	97.9	-2.1
Average fee	20.36	21.01	.65
<i>Deposit items returned</i>			
Percent charging	70.4	75.0	4.6
Average fee	6.14	5.16	-98

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.4.11. Special fees in Missouri

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	18.64	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	16.21	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	18.68	...
<i>Deposit items returned</i>			
Percent charging	80.9	...
Average fee	3.77	...

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.4.12. Special fees in Nebraska

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	14.28	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	17.70	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	17.03	...
<i>Deposit items returned</i>			
Percent charging	63.5	...
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.

D.4.13. Special fees in New York

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	95.3	100.0	4.7
Average fee	12.90	15.44	2.54**
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	18.40	18.52	.12
<i>Overdrafts</i> ²			
Percent charging	82.3	100.0	17.7**
Average fee	18.98	19.29	.31
<i>Deposit items returned</i>			
Percent charging	95.3	99.7	4.4
Average fee	10.45	10.58	.13

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 Ohio

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	15.71	14.59	-1.12
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	19.31	19.51	.20
<i>Overdrafts</i> ²			
Percent charging	95.7	95.7	.0
Average fee	18.92	19.19	.27
<i>Deposit items returned</i>			
Percent charging	76.6	69.9	-6.7
Average fee	7.68	7.75	.07

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.15. Special fees in Pennsylvania

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	19.43	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	29.15	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	28.90	...
<i>Deposit items returned</i>			
Percent charging	100.0	...
Average fee	6.60	...

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.4.16. Special fees in Texas

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	19.10	19.17	.07
<i>NSF checks</i> ¹			
Percent charging	100.0	100.0	.0
Average fee	21.09	21.17	.08
<i>Overdrafts</i> ²			
Percent charging	98.0	100.0	2.0
Average fee	21.02	21.54	.52
<i>Deposit items returned</i>			
Percent charging	72.9	77.4	4.5
Average fee	4.84	4.51	-.33

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

D.4.17. Special fees in Virginia

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	...
Average fee	21.65	...
<i>NSF checks</i> ¹			
Percent charging	100.0	...
Average fee	25.78	...
<i>Overdrafts</i> ²			
Percent charging	100.0	...
Average fee	24.90	...
<i>Deposit items returned</i>			
Percent charging	78.9	...
Average fee	7.67	...

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.4.18. Special fees in Wisconsin

Dollars except as noted

Percent charging and fee averages	2000	2001	Change
<i>Stop-payment orders</i>			
Percent charging	100.0	100.0	.0
Average fee	15.45	16.16	.71
<i>NSF checks¹</i>			
Percent charging	100.0	100.0	.0
Average fee	16.88	17.25	.37
<i>Overdrafts²</i>			
Percent charging	100.0	100.0	.0
Average fee	15.89	17.67	1.78
<i>Deposit items returned</i>			
Percent charging	44.3	65.0	20.7
Average fee	9.24	7.60	-1.64

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	2000	2001	Change
Percent offering	91.5	88.1	-3.4
<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	6.5	.0	-6.5*
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

NOTE. See general note to table 5.

... Data are not sufficient to report.

* Significant at the 90 percent confidence level.

D.5.2. Automated teller machines in Connecticut

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	100.0	93.2	-6.8
<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	4.7	4.7
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

NOTE. See general note to table 5.

... Data are not sufficient to report.

D.5.3. Automated teller machines in Florida

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	93.2	97.9	4.7
<i>Annual fee</i>			
Percent charging	8.5	3.1	-5.4
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	4.8	.0	-4.8
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	13.1	5.8	-7.3
Average	1.04	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

NOTE. See general note to table 5.

... Data are not sufficient to report.

D.5.4. Automated teller machines in Georgia

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	100.0	79.6	-20.4**
<i>Annual fee</i>			
Percent charging .....	.0	14.6	14.6
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	18.6	.0	-18.6
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	18.6	.0	-18.6
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.5. Automated teller machines in Illinois

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	91.3	85.9	-5.4
<i>Annual fee</i>			
Percent charging	2.1	5.3	3.2
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	2.0	3.8	1.8
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	4.7	1.7	-3.0
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.6. Automated teller machines in Indiana

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	92.6	92.3	-.3
<i>Annual fee</i>			
Percent charging	4.0	3.2	-.8
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 .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.7. Automated teller machines in Iowa

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	85.2	93.2	8.0
<i>Annual fee</i>			
Percent charging	61.7	29.8	-31.9**
Average	8.36	6.60	-1.76
<i>Card fee</i>			
Percent charging	13.1	13.4	.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	20.9	9.4	-11.5
Average .....	.41	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.8. Automated teller machines in Kansas

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	71.1	82.2	11.1
<i>Annual fee</i>			
Percent charging	15.6	6.3	-9.3
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	20.9	4.3	-16.6*
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	11.6	.0	-11.6
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.9. Automated teller machines in Maryland

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	86.8	83.5	-3.3
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	5.1	.0	-5.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.10. Automated teller machines in Michigan

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	95.4	95.5	.1
<i>Annual fee</i>			
Percent charging	8.9	6.0	-2.9
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	3.8	6.0	2.2
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	13.6	13.6**
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.11. Automated teller machines in Missouri

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Annual fee</i>			
Percent charging0	...
Average
<i>Card fee</i>			
Percent charging0	...
Average
<i>Fee for customer withdrawals</i>			
On us			
Percent charging0	...
Average
On others			
Percent charging
Average
<i>Surcharge</i>			
Percent charging
Average

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

D.5.12. Automated teller machines in Nebraska

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Annual fee</i>			
Percent charging	11.5	...
Average
<i>Card fee</i>			
Percent charging	13.5	...
Average
<i>Fee for customer withdrawals</i>			
On us			
Percent charging0	...
Average
On others			
Percent charging
Average
<i>Surcharge</i>			
Percent charging
Average

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	2000	2001	Change
Percent offering	100.0	91.6	-8.4*
<i>Annual fee</i>			
Percent charging .....	...	...	...
Average .....	.0	.0	.0
<i>Card fee</i>			
Percent charging .....	...	...	...
Average .....	.0	.0	.0
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	...	...	...
Average .....	.6	5.5	4.9
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.14. Automated teller machines in Ohio

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	84.9	85.5	.6
<i>Annual fee</i>			
Percent charging	8.9	3.4	-5.5
Average .....	...	...	...
<i>Card fee</i>			
Percent charging	4.5	3.4	-1.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	8.0	8.3	.3
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.15. Automated teller machines in Pennsylvania

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	100.0	...
<i>Annual fee</i>			
Percent charging	30.3	...
Average
<i>Card fee</i>			
Percent charging0	...
Average
<i>Fee for customer withdrawals</i>			
On us			
Percent charging0	...
Average
On others			
Percent charging
Average
<i>Surcharge</i>			
Percent charging
Average

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

D.5.16. Automated teller machines in Texas

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	88.2	90.5	2.3
<i>Annual fee</i>			
Percent charging	22.2	23.4	1.2
Average	15.27	14.37	-0.90
<i>Card fee</i>			
Percent charging	10.8	10.3	-0.5
Average	5.56	3.90	-1.66
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	2.4	2.1	-0.3
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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

D.5.17. Automated teller machines in Virginia

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	72.2	...
<i>Annual fee</i>			
Percent charging0	...
Average
<i>Card fee</i>			
Percent charging0	...
Average
<i>Fee for customer withdrawals</i>			
On us			
Percent charging0	...
Average
On others			
Percent charging
Average
<i>Surcharge</i>			
Percent charging
Average

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

D.5.18. Automated teller machines in Wisconsin

Dollars except as noted

Service availability and fee averages	2000	2001	Change
Percent offering	82.1	89.6	7.5
<i>Annual fee</i>			
Percent charging	39.3	27.3	-12.0
Average	11.53	11.52	-0.01
<i>Card fee</i>			
Percent charging	8.7	1.1	-7.6
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging	14.6	5.9	-8.7
Average .....	...	...	...
On others			
Percent charging .....	...	...	...
Average .....	...	...	...
<i>Surcharge</i>			
Percent charging .....	...	...	...
Average .....	...	...	...

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