

Board of Governors of the Federal Reserve System



---

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

---

**June 1998**

Board of Governors of the Federal Reserve System



---

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

---

**June 1998**

**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**

## Contents

---

<b>Summary of general findings</b>	<b>1</b>
<b>Deposit insurance premiums and the cost and availability of retail banking services</b>	<b>2</b>
<b>The survey and methodology</b>	<b>2</b>
<b>Survey results</b>	<b>3</b>
Noninterest checking accounts	3
NOW accounts	4
Savings accounts	5
Special fees	7
ATM Services	8
<b>Comparisons between single-state and multistate banks</b>	<b>10</b>
<b>Appendix A: Design of the survey</b>	<b>12</b>
<b>Appendix B: Results by size category of institution</b>	<b>13</b>
<b>Appendix C: Results by consolidated metropolitan statistical area</b>	<b>22</b>
<b>Appendix D: Results by state</b>	<b>47</b>

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

---

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

Provisions of the Riegle–Neal Interstate Banking and Branching Efficiency Act of 1994 and the Economic Growth and Regulatory Paperwork Reduction Act of 1996 expanded the required contents of the report to include separate treatment of the trends in the cost and availability of retail banking services for each state; for each consolidated metropolitan statistical area or primary metropolitan statistical area; for each of several different size classes of institution; and for institutions that do and do not engage in multistate activities.<sup>1</sup>

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

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

For the purposes of these reports, data on the fees and availability of retail services are obtained annually. Because the 1997 surveys were conducted in June and the 1996 surveys in November or December, the changes in fees and availability presented in this report are for six- or seven-month periods. In all, information on more than fifty measures of fees and service availability are reported here for members of each of the two insurance funds and for numerous subcategories of these institutions.

## Summary of General Findings

Although results on availability and fees differ by type of service, a few generalizations can be made regarding industrywide changes between 1996 and 1997. First, of the many measures of service availability tracked by the study, about 1 in 5 changed a statistically significant amount between 1996 and 1997. Most of the significant changes in availability at savings associations and half of those at banks were in the direction of less availability.

Two types of data are reported for fees: the level (the average amount charged by those institutions that charge the fee) and the incidence (the institutions charging the fee as a percentage of all institutions). Over the span of the six or seven months between surveys, the average amount charged did not change significantly for about three-fourths of the twenty fees examined at banks; of those that did change significantly, most increased. None of the nineteen fees examined at savings associations changed significantly.

Nearly half of the thirty-nine fees examined changed significantly in incidence (that is in the proportion of institutions charging the fee), and about four-fifths of those changes were decreases. The one major exception was a significant increase in the proportion of institutions, especially banks, that impose an ATM surcharge.

This report also compares the fees and availability of services at “single-state” and “multistate” banking organizations. Banks are designated as multistate if they are part of banking organizations that conduct banking operations in more than one state; all other banks are designated as single-state. In most cases, the average fees charged by multistate organizations are significantly higher than those charged by single-state organizations.

---

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

Significantly higher fees at multistate organizations are also found after statistical analyses that are designed to account for the role of locational and other factors in fee setting.

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

To determine the deposit insurance premiums that institutions pay to BIF or SAIF, each institution is assigned to one of nine assessment classifications based on the risk posed by the institution to its insurance fund. By the time of the 1997 survey, all institutions were subject to a schedule of assessments that ranged from 0 to 27 basis points (0 to 0.27 percent). The vast majority of both banks and savings associations were listed in the lowest risk category and consequently paid no assessment. The 1997 schedule of assessments for banks was unchanged from the 1996 survey, but the 1997 rates for savings associations were lower than in 1996.

For several years, the Financing Corporation (FICO) has been levying an assessment on savings associations to cover the interest on bonds used to finance the resolution of the savings and loan crisis of the late 1980s. Starting in 1997, FICO began levying an assessment on banks as well. For the first half of 1997, FICO set its annual assessment rate at 1.30 basis points for banks and 6.48 basis points for savings associations. Considering FICO assessments and insurance premiums together, rates increased slightly for banks between the 1996 and 1997 surveys, and they declined for savings associations. Given the decrease in rates for savings associations and the small size of the increase for banks, any observed increases in fees or reductions in service availability between the 1996 and 1997 surveys generally cannot be attributed to changes in deposit insurance assessments.

### **The Survey and Methodology**

Identical procedures were used for the two annual surveys that form the basis of this report.<sup>2</sup> For each category of retail banking service examined, the surveys collected data on fees and service availability from approximately 700 members of

BIF and 350 members of SAIF. Because sample selection probabilities are, by design, not equal across regions or across sizes of institution, stratified random sampling was employed to obtain estimates of fees and service availability for the entire population of the two insurance funds (see appendix A for more details).

The 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 tables report separately for banks and for savings associations the service availability and levels of fees at the time of the 1996 and 1997 surveys and the estimated changes in these values between the dates of the two surveys. The surveys covered the following items:

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

Tables 6 through 10 report the data on these categories according to whether the institution is multistate or single-state. Appendixes report the data on the above categories according to institution size (appendix B), and (when a sufficient number of institutions were surveyed to provide accurate information) consolidated metropolitan statistical area (appendix C) and state (appendix D).<sup>3</sup>

All tables indicate those changes between 1996 and 1997 that are statistically significant at the 90 percent and 95 percent confidence levels. The confidence levels are the minimum probabilities that, given the change obtained for sampled institutions, a change (not necessarily of the same magnitude but in the same direction) occurred for the entire population of such institutions.

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

<sup>2</sup> Moebis Services, of Lake Bluff, Illinois, conducted the surveys.

<sup>3</sup> In this report, large institutions are those with assets of more than \$1 billion; medium-sized, from \$100 million to \$1 billion; and small, less than \$100 million.

## Survey Results

For most of the retail banking services in the survey, service availability is estimated as the proportion of depository institutions 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 accounts and the fees and minimum balances associated with those accounts were surveyed in December 1996 and June 1997.

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

Noninterest checking accounts can differ considerably in terms of the nonchecking services provided with the account, the balances that depositors must maintain to qualify for various fee levels, and the mix of fees charged the account holder. Depository institutions can, and frequently do, offer more than one type of account. So that fee and availability figures may be compared systematically over time, three narrowly defined types of checking accounts are reported:

(1) single-balance, single-fee accounts, (2) fee-only checking accounts, and (3) free checking accounts. Excluded from the list are noninterest checking accounts that entitle the account holder to a mix of services other than those associated with the checking account itself (the so-called club accounts) and checking accounts with relatively complicated balance structures and fee mixes.

A single-balance, single-fee account involves no fee if the account holder maintains a minimum balance; otherwise, the account holder incurs a single monthly fee. The proportion of banks offering this account increased a statistically significant 6 percentage points, to about 40 percent

in 1997, while the proportion of savings associations offering the account remained stable at about 20 percent. The proportion of medium-sized banks offering the account also rose significantly (table B.1.2). Industrywide, no significant change occurred in the fees or minimum balances associated with this account.

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. Industrywide, the percentage of savings associations offering this account over the period decreased a statistically significant amount—about 6 percentage points—to about 21 percent. A significant decrease in this percentage is also registered by medium-sized savings associations (table B.1.2). Because the decrease follows an equivalent increase observed in the previous year, no trend in the proportion of savings associations offering this account is apparent.

Industrywide, the average monthly fee associated with this account declined a significant 53 cents at banks, to about \$4.50 per month. In particular, the average fee declined significantly at large and small banks (tables B.1.1 and B.1.3). However, the decrease follows an equivalent increase observed in the previous year, so no trend in the the average fee is apparent.

The proportion of institutions levying a charge per check declined 13 percentage points for banks, to about 33 percent; the decline at savings associations was about 25 percentage points, to 30 percent. Again, however, because opposite movements in these proportions have been observed for previous years, these changes do not appear to represent a long-term trend.

Banks on average reduced the minimum balance required to open this account about \$21, with a significant decrease also registered at small banks (table B.1.3).

Free checking is a noninterest checking account that imposes no fees of any kind. The proportion of institutions offering this account decreased a statistically significant 6 percentage points at both banks and savings associations, to about 3 percent for banks and to about 7 percent for savings associations. These sharp declines follow similar declines registered in the previous year, suggesting a long-term reduction in the the availability of this account. Significant decreases in this percentage also occurred at large, medium-sized, and small banks and at large and medium-sized savings associations (tables B.1.1–B.1.3).

## 1. Noninterest checking accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.8	98.7	.9	67.0	64.5	-2.5
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	32.9	39.3	6.4**	21.1	18.9	-2.2
Monthly fee (low balance) .....	6.34	6.09	-.25	5.76	5.78	.02
Minimum balance to avoid fee .....	480.26	479.41	-.85	424.54	380.45	-44.09
Minimum balance to open .....	123.33	123.96	.63	152.71	122.16	-30.55
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	34.2	33.3	-.9	26.9	21.0	-5.9*
Monthly fee .....	5.02	4.49	-.53**	4.13	4.48	.35
Check charge						
Percent charging .....	45.8	32.4	-13.4**	55.7	30.0	-25.7**
Average .....	.34	.38	.04	.44	.38	-.06
Minimum balance to open .....	82.15	61.43	-20.72**	68.80	70.44	1.64
<i>Free account<sup>3</sup></i>						
Percent offering .....	8.7	3.0	-5.7**	12.5	6.9	-5.6**
Minimum balance to open .....	62.71	...	...	...	...	...

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

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

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

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

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

\*Significant at the 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 have fee structures that differ from those of noninterest checking accounts. NOW accounts were surveyed in December 1996 and June 1997. More than 95 percent of all banks and about 85 percent of savings associations offered NOW accounts in both years, with no significant change during the period (table 2).

The surveys of NOW accounts covered three fee structures. In the first of these, a single-fee account, the institution charges no fee if the account holder maintains a minimum balance; otherwise, the institution levies one monthly fee with no check charges. The proportion of banks offering this account increased about 13 percent, to 57 percent. Similar increases are observed for medium-sized and small banks (tables B.2.2 and B.2.3). The minimum balance required to open the account declined a significant \$90 at savings associations, to \$275. This decline was particularly sharp at medium-sized savings associations (table B.2.2).

The second type of NOW account, the single-fee, single-check-charge account, differs from the first in that a below-minimum balance triggers check charges as well as a monthly fee. The proportion of institutions offering this account decreased a significant 6 percentage points for banks, to 17 percent, and a significant 5 percentage points for savings associations, to about 9 percent. Following significant increases registered in the previous year, these decreases do not appear to represent a long-term trend.

The only other significant industrywide change associated with this account was in the average monthly fee charged at banks, which increased about 60 cents, to somewhat less than \$7. This increase was not, however, significantly greater than the increase in the consumer price index (CPI) during the six-month period between December 1996 and June 1997.<sup>4</sup> A similar

4. In this context, the test for statistical significance refers to the difference between the 1997 average fee and the fee that would have existed had it risen no more than did the CPI in the same period. The CPI used is the urban index, all items.

## 2. NOW accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.3	97.6	.3	84.8	86.1	1.3
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	44.0	56.7	12.7**	42.5	46.3	3.8
Monthly fee (low balance) .....	8.11	7.81	-.30	6.54	6.65	.11
Minimum balance to avoid fee .....	1,078.78	1,051.51	-27.27	783.33	645.68	-137.65
Minimum balance to open .....	653.72	662.67	8.95	365.15	274.65	-90.50*
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	22.7	16.8	-5.9**	14.3	8.9	-5.4**
Monthly fee (low balance) .....	6.30	6.87	.57*	6.16	5.17	-.99
Check charge .....	.21	.21	.00	.22	.20	-.02
Minimum balance to avoid fee .....	1,102.83	1,056.56	-46.27	666.45	658.23	-8.22
Minimum balance to open .....	722.26	700.80	-21.46	268.30	298.72	30.42
<i>No-fee account</i>						
Percent offering .....	.0	.1	.1	1.0	.2	-.8
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

significant increase is observed at small banks (table B.2.3).

The percentage of banks and savings associations offering no-fee NOW accounts was negligible in both 1996 and 1997.

### Savings Accounts

Savings accounts were surveyed in November 1996 and June 1997. Nearly all banks and savings associations offered some form of savings account in both years (table 3).

The survey covered four fee structures for savings accounts: (1) simple passbook, (2) no-fee passbook, (3) simple statement, and (4) no-fee statement. For the simple passbook account, the institution charges customers no fee if they maintain a minimum balance and one monthly fee otherwise. About one-third of banks and about 40 percent of savings associations offered this account in the two years surveyed, with no significant change during the period. The monthly fee charged customers that do not maintain the required minimum balance rose at banks, primarily at small banks, a significant 34 cents, to \$1.80

(table B.3.3).<sup>5</sup> Savings associations on average significantly reduced both the minimum balance required to avoid the fee and the minimum balance required to open the account. The former declined about \$40, to about \$150, while the latter declined about \$25, to about \$80. Significant reductions in these two measures were also observed for small and medium-sized savings associations (table B, 3.2 and 3.3).

The second type of savings account, the no-fee passbook account, requires no minimum balance to avoid service fees. The proportion of banks offering this account remained less than 30 percent during the period, while the proportion of savings associations offering the account remained steady at about 45 percent. The minimum balance required to open the account declined sharply at savings associations, from \$75 to about \$40 during the period. The reduction was particularly sharp at small savings associations (table B.3.3).

Like the simple passbook account, the simple statement account requires the holder to maintain

5. This increase was significantly greater than the 1 percent increase in the CPI during the seven-month period between November 1996 and June 1997.



### 3. Savings accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	99.4	98.6	-.8	97.2	98.5	1.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	36.1	32.0	-4.1	39.7	39.5	-.2
Monthly fee (low balance) .....	1.46	1.80	.34**	1.93	2.08	.15
Minimum balance to avoid fee .....	135.73	133.75	-1.98	188.94	146.47	-42.47**
Minimum balance to open .....	88.36	87.61	-.75	104.78	80.45	-24.33**
<i>No-fee passbook account</i>						
Percent offering .....	29.2	26.5	-2.7	45.8	46.8	1.0
Minimum balance to open .....	34.40	25.49	-8.91	74.96	38.57	-36.39**
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	43.9	39.1	-4.8*	44.4	43.1	-1.3
Monthly fee (low balance) .....	1.97	2.18	.21	2.10	2.28	.18
Minimum balance to avoid fee .....	189.62	174.29	-15.33	219.34	218.00	-1.34
Minimum balance to open .....	137.96	106.10	-31.86	114.59	134.81	20.22
<i>No-fee statement account</i>						
Percent offering .....	14.8	16.1	1.3	18.9	20.3	1.4
Minimum balance to open .....	50.42	203.02	152.60**	247.03	118.69	-128.34

NOTE. See general note to table 1.

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

\*Significant at the 90 percent confidence level.

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

### 4. Special fees

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	99.4	99.2	-.2	100.0	100.0	.0
Average fee .....	13.68	13.97	.29	14.08	14.68	.60
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	99.9	100.0	.1
Average fee .....	16.36	16.55	.19	17.62	18.01	.39
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	97.6	-2.4**	99.4	97.5	-1.9*
Average fee .....	16.28	15.73	-.55*	17.53	17.67	.14
<i>Deposit items returned</i>						
Percent charging .....	59.3	55.7	-3.6	80.5	74.4	-6.1*
Average fee .....	5.50	5.15	-.35	7.62	7.38	-.24

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

## 5. Automated teller machines

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	72.9	79.4	6.5**	73.2	78.5	5.3
<i>Annual fee</i>						
Percent charging .....	13.4	16.7	3.3	10.1	13.7	3.6
Average .....	7.94	11.51	3.57**	12.86	11.37	-1.49
<i>Card fee</i>						
Percent charging .....	10.0	6.2	-3.8**	8.6	3.8	-4.8**
Average .....	4.89	3.88	-1.01	3.00	3.59	.59
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	6.8	7.4	.6	11.3	6.2	-5.1*
Average .....	.59	.65	.06	.86	...	...
Deposits						
Percent charging .....	2.1	3.3	1.2	7.2	4.6	-2.6
Average .....	...	...	...	.85	...	...
Balance inquiries						
Percent charging .....	4.4	6.7	2.3*	11.2	5.9	-5.3**
Average .....	.70	.65	-.05	.79	.81	.02
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	79.8	67.0	-12.8**	79.2	67.6	-11.6**
Average .....	1.10	1.06	-.04	.98	.98	.00
Deposits						
Percent charging .....	64.7	56.8	-7.9**	66.5	63.7	-2.8
Average .....	1.08	1.03	-.05	1.00	.99	-.01
Balance inquiries						
Percent charging .....	64.7	55.2	-9.5**	70.2	54.7	-15.5**
Average .....	1.03	.99	-.04	.95	.93	-.02
<i>Surcharge</i>						
Percent charging .....	44.8	60.1	15.3**	31.7	39.7	8.0*
Average .....	1.19	1.14	-.05	1.00	1.04	.04

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

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

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

\* Significant at the 90 percent confidence level.

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

a minimum balance to avoid a fee. Industrywide, the proportion of institutions offering this type of account was about 40 percent in 1997 for both banks and savings associations. For banks, this level reflects a significant decline of about 5 percentage points from the previous year, a reduction due in large part to the decline at small banks (table B.3.3.).

The proportion of institutions offering no-fee statement accounts remained fairly steady at about 15 percent for banks and about 20 percent for savings associations during the period. Banks on average sharply increased the average minimum balance required to open the account, from \$50

in 1996 to \$200 in 1997, a move concentrated at small banks (table B.3.3).

### Special Fees

Surveys of the fees that depository institutions charge for certain special functions were conducted in November 1996 and June 1997.

The surveys collected information on both the incidence of fees and on the level of fees for stop-payment orders, NSF (not sufficient funds) checks, overdrafts, and deposit items returned.

## 6. Noninterest checking accounts at single-state and multistate banking organizations, 1997

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	98.6	99.0	.4
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	36.7	54.8	18.1**
Monthly fee (low balance) .....	5.84	7.16	1.32**
Minimum balance to avoid fee .....	470.81	514.92	44.11
Minimum balance to open .....	123.03	127.79	4.76
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	31.2	46.2	15.0**
Monthly fee .....	4.50	4.44	-.06
Check charge			
Percent charging .....	31.1	37.8	6.7
Average .....	.34	.51	.17**
Minimum balance to open .....	62.84	55.78	-7.06
<i>Free account<sup>3</sup></i>			
Percent offering .....	2.5	5.6	3.1**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

Nearly all banks and savings associations charged for stop-payment orders, NSF checks, and overdrafts in 1996 and 1997, with a very small reduction in the incidence of charges for overdrafts observed for both banks and savings associations during the period.

In contrast to results reported in previous years, neither banks nor savings associations on average raised the level of special fees from one survey to the next. The only significant change for banks was their reduction in the amount they charged, on average, for overdrafts, from about \$16.25 in 1996 to about \$15.75 in 1997.

The proportion of savings associations charging for deposit items returned declined a significant 6 percentage points, to about 75 percent. The change was mainly at small savings associations, where the incidence declined nearly 11 percentage points (table B.4.3).

## 7. NOW accounts at single-state and multistate banking organizations, 1997

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	98.1	94.5	-3.6**
<i>Single-fee account<sup>1</sup></i>			
Percent offering .....	57.4	52.3	-5.1
Monthly fee (low balance) .....	7.65	8.89	1.24**
Minimum balance to avoid fee .....	1,043.56	1,105.21	61.65
Minimum balance to open .....	705.80	371.66	-334.14**
<i>Single-fee, single-check-charge account<sup>2</sup></i>			
Percent offering .....	17.6	12.1	-5.5**
Monthly fee (low balance) .....	6.91	6.54	-.37
Check charge .....	.21	.27	.06**
Minimum balance to avoid fee .....	1,055.35	1,067.46	12.11
Minimum balance to open .....	747.30	278.19	-469.11**
<i>No-fee account</i>			
Percent offering .....	.0	.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 insufficient to report or are not comparable across surveys.

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

## ATM Services

The availability of services from automated teller machines (ATMs) and the level of associated fees were surveyed in November 1996 and June 1997. Industrywide, the proportion of both banks and savings associations offering ATM services was about 80 percent in 1997. The significant increase in availability registered for banks between 1996 and 1997 follows a decrease of similar magnitude registered during the previous period. Thus, the observed increase is not indicative of a long-term trend.

The ATM survey requested data on yearly fees, fees for issuing the ATM card, and various types of transaction fees. ATM transactions cover deposits, withdrawals, and balance inquiries; the average fees for each type differ depending on whether the institution's customer uses the institution's ATM ("on us" transactions) or another institution's ATM ("on others" transactions).

### 8. Savings accounts at single-state and multistate banking organizations, 1997

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	98.5	99.2	.7
<i>Simple passbook account</i> <sup>1</sup>			
Percent offering .....	32.3	30.1	-2.2
Monthly fee (low balance) .....	1.77	1.97	.20
Minimum balance to avoid fee ..	131.27	150.12	18.85
Minimum balance to open .....	88.35	82.68	-5.67
<i>No-fee passbook account</i>			
Percent offering .....	29.3	9.2	-20.1**
Minimum balance to open .....	24.20	50.53	26.33**
<i>Simple statement account</i> <sup>1</sup>			
Percent offering .....	34.9	64.7	29.8**
Monthly fee (low balance) .....	2.08	2.52	.44**
Minimum balance to avoid fee ..	160.63	219.60	58.97**
Minimum balance to open .....	109.72	94.07	-15.65
<i>No-fee statement account</i>			
Percent offering .....	17.5	8.1	-9.4**
Minimum balance to open .....	215.27	40.42	-174.85**

NOTE. See general note to table 1.

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

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

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

For the first time in this series of surveys, data on the incidence and levels of ATM “surcharges” were collected. These charges are the fees levied by ATM owners on users of their ATMs; typically, the users incurring the fee are “noncustomers”—users that do not maintain an account with the institution that owns the ATM.

In 1997 the proportion of banks and savings associations charging an annual fee for ATM services was about 15 percent, with no significant changes during the period. The banks that charge an annual fee raised it on average a significant \$3.50, to about \$11.50; a similar increase was registered for small banks (table B.5.3).

The proportion of institutions charging a card fee in connection with ATM services declined about 4 percentage points at banks and about 5 percentage points at savings associations, to a level of about 6 percent at banks and 4 percent at savings associations. Sharp reductions in the incidence of this fee were also registered at small banks and small savings associations (table B.5.3). Thus, card fees are becoming quite rare.

### 9. Special fees at single-state and multistate banking organizations, 1997

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 .....	99.0	99.9	.9*
Average fee .....	13.32	17.90	4.58**
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	15.99	19.92	3.93**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	97.7	96.7	-1.0
Average fee .....	15.25	18.71	3.46**
<i>Deposit items returned</i>			
Percent charging .....	53.0	72.2	19.2**
Average fee .....	4.96	5.99	1.03**

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

In 1997, as in previous years, the industrywide incidence of fees for transactions “on us” was low, ranging last year between 3 percent and 8 percent at banks and between 4 percent and 7 percent at savings associations. Between 1996 and 1997 the proportion of banks charging for balance inquiries “on us” increased a significant 2 percentage points, to about 7 percent. At savings associations, however, the proportion charging both for withdrawals and balance inquiries “on us” decreased a significant 5 percentage points, to about 6 percent. Significant declines were also observed at small savings associations (table B.5.3). Neither banks nor savings associations on average changed the level of “on us” fees significantly during the period.

Although the industrywide incidence of fees in 1997 for transactions “on others” was much higher than for transactions “on us,” the incidence has been declining since 1995. At both types of institution, the incidence of fees for transactions “on others” ranged from 55 percent (for balance inquiries) to 67 percent (for withdrawals) in 1997. The decreases in the proportion of banks charging for various “on others” transactions were generally in the range of about 8 percentage points to 13 percentage points. These sharp declines follow

### 10. Automated teller machines at single-state and multistate banking organizations, 1997

Dollars except as noted

Service availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	76.6	96.3	19.7**
<i>Annual fee</i>			
Percent charging .....	17.1	14.6	-2.5
Average .....	11.65	10.61	-1.04
<i>Card fee</i>			
Percent charging .....	6.1	6.7	.6
Average .....	4.07	3.11	-96
<i>Fees for customer transactions on us</i>			
Withdrawals			
Percent charging .....	8.1	4.2	-3.9**
Average .....	.64	...	...
Deposits			
Percent charging .....	3.6	2.1	-1.5
Average .....	...	...	...
Balance inquiries			
Percent charging .....	6.7	6.6	-.1
Average .....	.64	.73	.09
<i>Fees for customer transactions on others</i>			
Withdrawals			
Percent charging .....	64.4	79.6	15.2**
Average .....	1.03	1.15	.12**
Deposits			
Percent charging .....	54.5	69.7	15.2**
Average .....	.99	1.18	.19**
Balance inquiries			
Percent charging .....	53.6	63.3	9.7**
Average .....	.97	1.07	.10**
<i>Surcharge</i>			
Percent charging .....	58.8	66.4	7.6*
Average .....	1.13	1.18	.05

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

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

\* Significant at the 90 percent confidence level.

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

reductions observed between the 1995 and 1996 surveys as well. For savings associations, decreases for "on others" transactions that exceeded 10 percentage points occurred for withdrawals and balance inquiries.

The reductions in the incidence of "on others" transaction fees tended to be concentrated among medium-sized and small institutions (tables B.5.2 and B.5.3). It has been argued that customers

### 11. Amount by which special fees at multistate banking organizations are higher (lower, -) than those at single-state banking organizations after controlling for size and location of institution, 1997

Dollars

Dependent variable	Multistate organization
Stop-payment orders .....	1.99**
NSF checks <sup>1</sup> .....	1.86**
Overdrafts <sup>2</sup> .....	1.80**
Deposit items returned .....	.70**

NOTE. Ordinary-least-squares regression analysis.

1. NSF—Not sufficient funds.

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

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

of smaller institutions who use the more widely available ATMs of larger institutions may be induced by the rise in surcharging to move their accounts to those larger institutions, thereby avoiding the surcharge and, if it had been applied, the "on others" fee as well. The observed reduction in the incidence of "on others" fees at smaller institutions may be a competitive response to this development.

Neither banks nor savings associations on average changed the level of "on others" ATM transaction fees significantly between the 1996 and 1997 surveys.

The proportion of banks with ATMs that imposed surcharges increased a significant 15 percentage points during the period, to about 60 percent, while the corresponding measure at savings associations increased a less dramatic 8 percentage points, to about 40 percent. Particularly sharp increases in the incidence of surcharges are observed for large banks and small banks and for large savings associations (tables B.5.1 and B.5.3). The average level of surcharges was about \$1.15 at banks and \$1 at savings associations, with no significant change between the two surveys.

### Comparisons between Single-State and Multistate Banking Organizations

Banks are designated as multistate if they are part of banking organizations that conduct banking

operations in more than one state; all other banks are single-state.

In 1997, as in previous years, most of the fees charged by multistate banks were on average significantly higher than those charged by single-state banks: Of the nineteen comparisons of fees charged by multistate and single-state banks (tables 6–10), twelve showed a significant difference between the two types of bank, and in all twelve, the multistate bank fees were higher.

For example, in the case of special fees (table 9), multistate banks on average charged about \$4.50 more for stop-payment orders than did single-state banks, about \$4 more for NSF checks, and about \$3.50 more for overdrafts. It might be suspected that these observed differences are due to locational differences or other factors that

correlate with the distinction between single-state and multistate banking operations. But regression analyses of the 1997 fee data indicate that, even after accounting in detail for differences in the location of the bank (as indicated by data on the state or CMSA in which the bank is located) and size category of the bank, the fees of multistate banks remain substantially higher than those of single-state banks. Table 11 shows the results of these analyses as they apply to the special fees shown in table 9.

In addition, five of six comparisons between multistate and single-state banks regarding the incidence of fees indicate that multistate banks are more likely to charge a fee than are single-state banks.

**Appendix A: Design of the Survey**

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

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

out of every five surveyed institutions was called a second time to verify results.

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

**Appendix B: Results by Size Category of Institution****B.1.1. Noninterest checking accounts at large institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.0	94.5	.5	93.1	82.4	-10.7*
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	54.0	54.9	.9	29.2	38.1	8.9
Monthly fee (low balance) .....	7.59	7.75	.16	7.49	6.80	-.69
Minimum balance to avoid fee .....	553.81	565.26	11.45	938.71	688.02	-250.69
Minimum balance to open .....	89.86	118.16	28.30	316.48	109.21	-207.27
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	56.8	46.6	-10.2	38.4	38.7	.3
Monthly fee .....	5.19	4.33	-.86*	4.60	4.84	.24
Check charge						
Percent charging .....	53.9	45.2	-8.7	65.6	20.3	-45.3**
Average .....	.46	.58	.12*	.62	...	...
Minimum balance to open .....	56.18	49.52	-6.66	57.75	79.53	21.78
<i>Free account<sup>3</sup></i>						
Percent offering .....	5.7	1.1	-4.6*	19.8	8.2	-11.6*
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.9	98.6	.7	78.0	72.5	-5.5
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	37.4	48.1	10.7**	19.2	20.7	1.5
Monthly fee (low balance) .....	6.49	6.51	.02	5.61	5.74	.13
Minimum balance to avoid fee .....	515.67	486.92	-28.75	385.79	358.81	-26.98
Minimum balance to open .....	175.68	117.63	-58.05**	93.72	129.15	35.43
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	47.8	49.7	1.9	40.7	27.4	-13.3**
Monthly fee .....	4.96	4.66	-.30	3.87	4.41	.54
Check charge						
Percent charging .....	50.9	28.8	-22.1**	62.2	30.5	-31.7**
Average .....	.38	.39	.01	.43	.35	-.08
Minimum balance to open .....	79.46	70.31	-9.15	63.13	68.26	5.13
<i>Free account<sup>3</sup></i>						
Percent offering .....	10.7	2.9	-7.8**	13.9	6.1	-7.8**
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

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



**B.1.3. Noninterest checking accounts at small institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.9	98.9	1.0	51.8	54.0	2.2
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	29.8	34.7	4.9	21.6	14.2	-7.4*
Monthly fee (low balance) .....	6.13	5.70	-.43	5.49	5.39	-.10
Minimum balance to avoid fee .....	453.73	467.03	13.30	342.98	276.78	-66.20
Minimum balance to open .....	99.58	128.15	28.57	167.58	118.09	-49.49
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	27.1	25.7	-1.4	11.4	12.1	.7
Monthly fee .....	5.04	4.36	-.68*	4.79	4.43	-.36
Check charge						
Percent charging .....	41.0	34.0	-7.0	27.5	34.0	6.5
Average .....	.29	.35	.06	...	...	...
Minimum balance to open .....	87.72	55.20	-32.52**	94.98	70.41	-24.57
<i>Free account<sup>3</sup></i>						
Percent offering .....	8.0	3.1	-4.9**	10.0	7.4	-2.6
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**B.2.1. NOW accounts at large institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	92.8	86.1	-6.7	90.6	94.1	3.5
<i>Single-fee account<sup>1</sup></i>						
Percent offering .....	53.7	49.3	-4.4	50.5	55.9	5.4
Monthly fee (low balance) .....	10.12	9.81	-.31	7.70	7.57	-.13
Minimum balance to avoid fee .....	1,406.69	1,264.01	-142.68	2,135.68	1,231.71	-903.97
Minimum balance to open .....	914.98	184.53	-730.45**	239.76	411.43	171.67
<i>Single-fee, single-check-charge account<sup>2</sup></i>						
Percent offering .....	17.4	18.4	1.0	8.2	4.3	-3.9
Monthly fee (low balance) .....	8.44	7.30	-1.14	...	...	...
Check charge .....	.35	.30	-.05	...	...	...
Minimum balance to avoid fee .....	1,624.97	1,489.28	-135.69	...	...	...
Minimum balance to open .....	1,272.83	294.18	-978.65**	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	2.5	2.5
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

**B.2.2. NOW accounts at medium-sized institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.7	96.1	1.4	92.9	94.6	1.7
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	48.6	57.7	9.1**	48.0	51.2	3.2
Monthly fee (low balance) .....	8.97	8.33	-.64*	6.50	6.20	-.30
Minimum balance to avoid fee .....	1,111.70	1,027.47	-84.23	670.40	623.05	-47.35
Minimum balance to open .....	596.44	505.95	-90.49	415.13	210.14	-204.99**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	21.1	13.2	-7.9**	17.1	9.2	-7.9**
Monthly fee (low balance) .....	7.29	7.63	.34	5.87	4.80	-1.07*
Check charge .....	.21	.25	.04**	.23	.21	-.02
Minimum balance to avoid fee .....	1,155.75	1,301.52	145.77	679.92	827.42	147.50
Minimum balance to open .....	511.22	821.88	310.66**	261.17	230.72	-30.45
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**B.2.3. NOW accounts at small institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	98.5	98.9	.4	75.9	76.7	.8
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	41.5	56.7	15.2**	35.9	40.0	4.1
Monthly fee (low balance) .....	7.56	7.48	-.08	6.32	6.99	.67
Minimum balance to avoid fee .....	1,038.66	1,050.63	11.97	616.33	537.85	-78.48
Minimum balance to open .....	660.99	754.13	93.14	328.62	324.27	-4.35
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	23.6	18.3	-5.3*	12.5	9.3	-3.2
Monthly fee (low balance) .....	5.85	6.62	.77*	6.33	...	...
Check charge .....	.20	.20	.00	.20	...	...
Minimum balance to avoid fee .....	1,061.52	956.88	-104.64*	557.99	...	...
Minimum balance to open .....	773.49	689.03	-84.46	296.13	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.1	.1	2.3	.0	-2.3*
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**B.3.1. Savings accounts at large institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.6	96.6	-1.0	100.0	97.8	-2.2
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	36.9	23.5	-13.4**	53.8	57.5	3.7
Monthly fee (low balance) .....	2.43	2.39	-.04	2.76	2.26	-.50
Minimum balance to avoid fee .....	203.24	213.56	10.32	270.47	235.56	-34.91
Minimum balance to open .....	79.85	104.25	24.40	92.01	98.76	6.75
<i>No-fee passbook account</i>						
Percent offering .....	5.6	3.7	-1.9	16.8	16.6	-.2
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	84.6	84.0	-.6	83.1	77.3	-5.8
Monthly fee (low balance) .....	2.88	2.74	-.14	2.76	2.13	-.63*
Minimum balance to avoid fee .....	282.61	260.14	-22.47	271.60	260.95	-10.65
Minimum balance to open .....	124.87	87.27	-37.60	96.53	129.75	33.22
<i>No-fee statement account</i>						
Percent offering .....	2.9	2.3	-.6	9.3	13.7	4.4
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

**B.3.2. Savings accounts at medium-sized institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	98.4	98.2	-.2	99.7	98.6	-1.1
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	41.9	37.2	-4.7	50.7	51.2	.5
Monthly fee (low balance) .....	1.71	1.81	.10	1.81	1.99	.18
Minimum balance to avoid fee .....	152.77	154.49	1.72	185.11	160.41	-24.70
Minimum balance to open .....	106.58	104.80	-1.78	123.01	84.42	-38.59**
<i>No-fee passbook account</i>						
Percent offering .....	17.6	13.3	-4.3	35.0	35.4	.4
Minimum balance to open .....	55.77	43.40	-12.37	37.46	29.95	-7.51
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	54.7	57.3	2.6	54.9	52.3	-2.6
Monthly fee (low balance) .....	2.13	2.22	.09	1.85	2.01	.16
Minimum balance to avoid fee .....	239.45	188.37	-51.08	205.85	223.55	17.70
Minimum balance to open .....	151.57	114.37	-37.20	131.72	135.23	3.51
<i>No-fee statement account</i>						
Percent offering .....	16.3	9.1	-7.2**	27.2	21.8	-5.4
Minimum balance to open .....	74.31	51.23	-23.08	69.56	42.41	-27.15

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

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

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

**B.3.3. Savings accounts at small institutions**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	98.9	-1.1*	93.7	98.5	4.8**
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	33.7	30.4	-3.3	23.4	25.1	1.7
Monthly fee (low balance) .....	1.27	1.77	.50**	1.66	2.17	.51
Minimum balance to avoid fee .....	122.46	119.45	-3.01	143.49	85.44	-58.05**
Minimum balance to open .....	79.49	78.06	-1.43	69.36	65.72	-3.64
<i>No-fee passbook account</i>						
Percent offering .....	35.5	33.3	-2.2	66.3	62.9	-3.4
Minimum balance to open .....	25.09	22.50	-2.59	98.46	43.16	-55.30**
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	37.0	28.8	-8.2**	21.5	28.4	6.9
Monthly fee (low balance) .....	1.75	2.06	.31	2.07	2.82	.75
Minimum balance to avoid fee .....	146.12	147.61	1.49	198.84	189.03	-9.81
Minimum balance to open .....	131.36	102.54	-28.82	86.34	136.29	49.95
<i>No-fee statement account</i>						
Percent offering .....	14.9	19.9	5.0*	12.6	19.9	7.3*
Minimum balance to open .....	39.98	233.06	193.08**	715.59	208.46	-507.13**

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

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

\*Significant at the 90 percent confidence level.

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

**B.4.1. Special fees at large institutions**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	99.7	99.7	.0	100.0	100.0	.0
Average fee .....	18.16	18.92	.76	15.95	17.00	1.05
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	20.29	21.29	1.00	18.93	20.28	1.35
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	99.2	96.6	-2.6	100.0	96.9	-3.1
Average fee .....	20.45	20.04	-.41	18.71	18.43	-.28
<i>Deposit items returned</i>						
Percent charging .....	84.6	89.7	5.1	89.9	95.8	5.9
Average fee .....	5.76	6.51	.75	8.15	8.02	-.13

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

1. NSF—Not sufficient funds.

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

**B.4.2. Special fees at medium-sized institutions**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	98.6	98.6	.0	100.0	100.0	.0
Average fee .....	16.13	16.49	.36	14.44	15.29	.85
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.97	19.26	.29	18.03	18.46	.43
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	96.6	-3.4**	99.0	96.0	-3.0
Average fee .....	18.73	18.14	-.59	18.03	18.24	.21
<i>Deposit items returned</i>						
Percent charging .....	69.3	70.4	1.1	82.4	78.5	-3.9
Average fee .....	5.14	5.54	.40	7.57	7.20	-.37

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

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

1. NSF—Not sufficient funds.

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

**B.4.3. Special fees at small institutions**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	99.7	99.4	-.3	100.0	100.0	.0
Average fee .....	12.41	12.62	.21	13.25	13.51	.26
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	99.7	100.0	.3
Average fee .....	15.05	15.10	.05	16.84	17.04	.20
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	98.1	-1.9**	99.7	99.5	-.2
Average fee .....	15.01	14.45	-.56	16.69	16.88	.19
<i>Deposit items returned</i>						
Percent charging .....	53.7	47.5	-6.2	76.1	65.5	-10.6*
Average fee .....	5.68	4.74	-.94*	7.55	7.45	-.10

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

\* Significant at the 90 percent confidence level.

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

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	96.3	97.3	1.0	95.9	91.2	-4.7
<i>Annual fee</i>						
Percent charging .....	12.1	8.5	-3.6	14.4	16.2	1.8
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	3.3	4.2	.9	.0	7.2	7.2*
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	9.8	3.2	-6.6*	12.7	10.9	-1.8
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	1.0	1.5	.5	1.7	8.2	6.5
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	6.1	4.7	-1.4	9.7	4.9	-4.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	87.4	88.6	1.2	80.3	76.2	-4.1
Average .....	1.24	1.22	-.02	1.00	1.08	.08
Deposits						
Percent charging .....	58.0	82.9	24.9**	60.7	60.3	-.4
Average .....	1.15	1.17	.02	1.63	1.08	-.55
Balance inquiries						
Percent charging .....	77.4	77.1	-.3	71.1	52.5	-18.6*
Average .....	1.20	1.11	-.09	.88	.90	.02
<i>Surcharge</i>						
Percent charging .....	51.3	70.6	19.3**	27.7	49.5	21.8**
Average .....	1.14	1.28	.14	.94	1.04	.10

NOTE. See general note to table 1 and text note 3. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM

surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.6	96.0	-1.6	86.5	92.1	5.6
<i>Annual fee</i>						
Percent charging .....	10.6	15.5	4.9*	14.0	15.2	1.2
Average .....	9.00	10.98	1.98	14.14	11.03	-3.11
<i>Card fee</i>						
Percent charging .....	10.0	8.4	-1.6	9.9	4.3	-5.6*
Average .....	4.80	3.49	-1.31	2.64	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	2.4	5.9	3.5**	4.5	3.6	-.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.7	4.8	4.1**	4.6	2.1	-2.5
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.0	5.0	1.0	4.6	3.4	-1.2
Average .....	.92	.61	-.31**	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	83.1	75.3	-7.8**	79.6	69.1	-10.5*
Average .....	1.07	1.09	.02	1.00	.95	-.05
Deposits						
Percent charging .....	70.2	63.4	-6.8	69.6	64.7	-4.9
Average .....	1.09	1.07	-.02	.95	.96	.01
Balance inquiries						
Percent charging .....	74.6	60.2	-14.4**	70.5	54.8	-15.7**
Average .....	1.03	1.00	-.03	.98	.93	-.05
<i>Surcharge</i>						
Percent charging .....	53.4	60.1	6.7	26.0	32.8	6.8
Average .....	1.12	1.17	.05	1.06	1.02	-.04

NOTE. See general note to table 1 and text note 3. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM

surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

\*Significant at the 90 percent confidence level.

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

**B.5.3. Automated teller machines at small institutions**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	61.3	71.3	10.0**	56.4	63.0	6.6
<i>Annual fee</i>						
Percent charging .....	15.3	18.0	2.7	2.9	10.9	8.0*
Average .....	7.26	11.53	4.27**	...	...	...
<i>Card fee</i>						
Percent charging .....	10.7	5.1	-5.6**	9.1	2.4	-6.7*
Average .....	4.93	4.17	-76	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	9.5	8.6	-.9	22.3	9.1	-13.2**
Average .....	.54	.70	.16	...	...	...
Deposits						
Percent charging .....	3.2	2.6	-.6	13.5	7.7	-5.8
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.4	7.8	3.4	22.3	10.2	-12.1*
Average .....	...	.66	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	76.9	60.5	-16.4**	78.2	63.2	-15.0*
Average .....	1.11	1.02	-.09	.95	1.00	.05
Deposits						
Percent charging .....	62.2	51.5	-10.7*	62.2	63.1	.9
Average .....	1.07	.98	-.09**	.92	1.02	.10
Balance inquiries						
Percent charging .....	56.8	50.7	-6.1	69.6	55.1	-14.5*
Average .....	1.01	.97	-.04	.93	.94	.01
<i>Surcharge</i>						
Percent charging .....	38.4	59.2	20.8**	43.3	47.8	4.5
Average .....	1.26	1.11	-.15	.94	1.06	.12

NOTE. See general note to table 1 and text note 3. An institution's "customer" is one who has an account at the institution. A customer's ATM transactions in which the machine used is that of the customer's institution are called "on us"; a customer's transactions in which the machine used is that of another institution are called "on others." An ATM

surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

\* Significant at the 90 percent confidence level.

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



## Appendix C: Results by Consolidated Metropolitan Statistical Area

### C.1.1. Noninterest checking accounts in the Boston–Worcester–Lawrence CMSA

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	78.4	100.0	21.6	66.0	79.4	13.4
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	51.9	24.4	-27.5	6.8	10.3	3.5
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	44.1	67.7	23.6	32.7	18.7	-14.0
Monthly fee .....	...	4.32	...	3.42	...	...
Check charge						
Percent charging .....	...	45.6	...	76.9	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	22.89	...	22.69	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	18.9	6.6	-12.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, New Hampshire, and Connecticut. CMSAs are defined by the Bureau of the Census.

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 insufficient to report or are not comparable across surveys.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	81.9	98.9	17.0*	80.0	76.4	-3.6
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	39.0	10.6	-28.4**	22.1	28.5	6.4
Monthly fee (low balance) .....	6.90	10.83	3.93**	...	...	...
Minimum balance to avoid fee .....	253.20	791.09	537.89**	...	...	...
Minimum balance to open .....	96.24	234.52	138.28	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	27.1	47.7	20.6	52.9	26.3	-26.6
Monthly fee .....	6.38	4.04	-2.34**	...	...	...
Check charge						
Percent charging .....	57.9	35.5	-22.4	...	...	...
Average .....	.28	.29	.01	...	...	...
Minimum balance to open .....	85.34	39.34	-46.00*	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	19.4	25.0	5.6	.0	12.9	12.9
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin.  
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 insufficient to report or are not comparable across surveys.

\*Significant at the 90 percent confidence level.

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

**C.1.3. Noninterest checking accounts in the Denver–Boulder–Greeley CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	87.2	90.1	2.9	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	50.2	68.0	17.8	...	...	...
Monthly fee (low balance) .....	5.31	6.54	1.23**	...	...	...
Minimum balance to avoid fee .....	460.31	393.38	-66.93	...	...	...
Minimum balance to open .....	120.63	117.53	-3.10	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	20.3	15.5	-4.8	...	...	...
Monthly fee .....	...	4.83	...	...	...	...
Check charge						
Percent charging .....	...	.0	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	60.48	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	3.8	.0	-3.8	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado.  
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 insufficient to report or are not comparable across surveys.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	75.5	72.4	-3.1
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	42.2	46.9	4.7	45.5	28.0	-17.5
Monthly fee (low balance) .....	8.90	8.45	-.45	6.33	6.01	-.32
Minimum balance to avoid fee .....	736.36	734.96	-1.40	413.33	389.44	-23.89
Minimum balance to open .....	144.91	320.83	175.92*	187.45	140.14	-47.31
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	39.2	11.4	-27.8**	5.4	17.4	12.0
Monthly fee .....	6.76	...	...	...	...	...
Check charge						
Percent charging .....	36.7	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	274.77	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	19.8	.0	-19.8**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California. 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 insufficient to report or are not comparable across surveys.

\*Significant at the 90 percent confidence level.

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

**C.1.5. Noninterest checking accounts in the New York City–Northern New Jersey–Long Island CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	79.3	88.7	9.4	76.4	77.7	1.3
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	33.4	51.2	17.8*	24.2	22.7	-1.5
Monthly fee (low balance) .....	8.24	7.72	-.52	6.30	6.42	.12
Minimum balance to avoid fee .....	757.70	837.89	80.19	849.82	707.86	-141.96
Minimum balance to open .....	571.44	240.78	-330.66	269.41	201.86	-67.55
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	41.6	42.9	1.3	36.6	28.8	-7.8
Monthly fee .....	4.16	3.36	-.80**	3.33	3.37	.04
Check charge						
Percent charging .....	60.1	77.5	17.4	88.7	64.8	-23.9
Average .....	.45	.43	-.02	.48	.55	.07
Minimum balance to open .....	42.71	39.67	-3.04	43.06	31.50	-11.56
<i>Free account</i> <sup>3</sup>						
Percent offering .....	10.6	1.3	-9.3**	15.1	21.6	6.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.1.6. Noninterest checking accounts in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	69.7	58.9	-10.8
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	67.3	70.1	2.8	24.9	8.3	-16.6
Monthly fee (low balance) .....	6.74	5.92	-.82	...	...	...
Minimum balance to avoid fee .....	484.67	263.02	-221.65**	...	...	...
Minimum balance to open .....	147.49	79.17	-68.32	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	33.1	62.1	29.0	47.3	20.9	-26.4
Monthly fee .....	...	2.63	...	3.29	...	...
Check charge						
Percent charging .....	...	100.0	...	35.1	...	...
Average .....	...	.55	...	...	...	...
Minimum balance to open .....	...	53.73	...	65.65	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	13.1	.0	-13.1	10.6	.0	-10.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland.

See also general note to table 1.

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

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

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.6	91.5	-4.1	39.8	67.7	27.9
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	63.3	79.8	16.5	26.5	44.1	17.6
Monthly fee (low balance) .....	8.14	8.01	-.13	...	...	...
Minimum balance to avoid fee .....	936.89	858.83	-78.06	...	...	...
Minimum balance to open .....	417.85	274.51	-143.34	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	23.7	32.6	8.9	26.5	23.6	-2.9
Monthly fee .....	...	4.17	...	...	...	...
Check charge						
Percent charging .....	...	15.6	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	129.76	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California.

See also general note to table 1.

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

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

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

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

**C.1.8. Noninterest checking accounts in the Seattle–Tacoma–Bremerton CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	39.3	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	61.3	100.0	38.7**	.0	...	...
Monthly fee (low balance) .....	4.67	4.87	.20	...	...	...
Minimum balance to avoid fee .....	425.41	383.62	-41.79	...	...	...
Minimum balance to open .....	95.90	97.20	1.30	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	33.7	43.7	10.0	19.6	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	22.1	.0	-22.1	19.6	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Washington. 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 insufficient to report or are not comparable across surveys.

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

**C.1.9. Noninterest checking accounts in the Washington–Baltimore CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	28.6	40.8	12.2
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	37.8	18.8	-19.0	.0	24.0	24.0
Monthly fee (low balance) .....	7.04	...	...	...	...	...
Minimum balance to avoid fee .....	572.78	...	...	...	...	...
Minimum balance to open .....	24.95	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	47.3	19.0	-28.3	.0	.0	.0
Monthly fee .....	4.34	...	...	...	...	...
Check charge						
Percent charging .....	4.1	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	290.02	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	4.3	5.8	1.5	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Virginia and West Virginia.

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 insufficient to report or are not comparable across surveys.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	94.7	89.7	-5.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	26.1	37.1	11.0	37.3	27.0	-10.3
Monthly fee (low balance) .....	...	...	...	5.82	...	...
Minimum balance to avoid fee .....	...	...	...	1,067.86	...	...
Minimum balance to open .....	...	...	...	207.01	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	22.0	62.9	40.9*	14.4	37.3	22.9
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	6.8	.0	-6.8
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 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	99.2	98.9	-.3	100.0	78.3	-21.7*
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	30.6	66.4	35.8**	62.5	54.4	-8.1
Monthly fee (low balance) .....	14.26	9.86	-4.40**	6.29	9.05	2.76**
Minimum balance to avoid fee .....	1,317.43	1,035.41	-282.02	403.46	579.06	175.60
Minimum balance to open .....	1,099.97	881.10	-218.87	195.58	240.87	45.29
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	23.2	9.1	-14.1	30.8	.0	-30.8*
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin. 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 insufficient to report or are not comparable across surveys.

\*Significant at the 90 percent confidence level.

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

**C.2.3. NOW accounts in the Denver–Boulder–Greeley CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	97.1	-2.9	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	31.1	77.2	46.1**	...	...	...
Monthly fee (low balance) .....	7.84	8.94	1.10	...	...	...
Minimum balance to avoid fee .....	647.34	773.42	126.08	...	...	...
Minimum balance to open .....	244.63	436.12	191.49	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado.  
See also general note to table 1.

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

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

1. 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.

**C.2.4. NOW accounts in the Los Angeles–Riverside–Orange County CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	98.9	-1.1	84.8	88.8	4.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	37.4	53.7	16.3	59.5	61.1	1.6
Monthly fee (low balance) .....	10.37	9.79	-.58	6.33	7.79	1.46
Minimum balance to avoid fee .....	1,427.68	1,667.77	240.09	860.06	1,262.90	402.84*
Minimum balance to open .....	516.73	599.01	82.28	544.74	514.93	-29.81
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	44.0	28.0	-16.0	.0	.0	.0
Monthly fee (low balance) .....	8.81	8.97	.16	...	...	...
Check charge .....	.23	.25	.02	...	...	...
Minimum balance to avoid fee .....	2,332.75	2,101.99	-230.76	...	...	...
Minimum balance to open .....	1,207.59	1,183.08	-24.51	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California.  
See also general note to table 1.

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

\* Significant at the 90 percent confidence level.

1. 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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	75.1	80.3	5.2	99.1	100.0	.9
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	32.2	45.5	13.3	37.5	54.8	17.3
Monthly fee (low balance) .....	9.47	10.17	.70	7.43	6.37	-1.06
Minimum balance to avoid fee .....	1,044.36	1,354.27	309.91	850.42	798.02	-52.40
Minimum balance to open .....	627.31	412.17	-215.14	321.75	369.11	47.36
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	16.6	20.8	4.2	19.8	7.1	-12.7
Monthly fee (low balance) .....	9.78	9.00	-.78	8.61	...	...
Check charge .....	.30	.30	.00	.25	...	...
Minimum balance to avoid fee .....	2,219.88	2,167.58	-52.30	1,168.16	...	...
Minimum balance to open .....	1,540.09	1,455.48	-84.61	149.07	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	6.4	.0	-6.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania.

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 insufficient to report or are not comparable across surveys.

**C.2.6. NOW accounts in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	89.9	-10.1	86.6	95.2	8.6
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	41.1	32.1	-9.0	43.6	42.0	-1.6
Monthly fee (low balance) .....	7.37	6.39	-.98	...	...	...
Minimum balance to avoid fee .....	1,024.19	1,028.52	4.33	...	...	...
Minimum balance to open .....	561.09	500.78	-60.31	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	25.8	.0	-25.8*	15.7	8.7	-7.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland.

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 insufficient to report or are not comparable across surveys.

\*Significant at the 90 percent confidence level.



**C.2.7. NOW accounts in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	86.0	76.0	-10.0	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	56.9	40.6	-16.3	86.7	88.2	1.5
Monthly fee (low balance) .....	9.75	9.28	-.47	8.23	8.24	.01
Minimum balance to avoid fee .....	1,430.79	1,562.84	132.05	1,911.99	1,800.22	-111.77
Minimum balance to open .....	1,063.58	767.03	-296.55	514.54	440.40	-74.14
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	9.6	.0	-9.6	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California.  
See also general note to table 1.

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

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

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

**C.2.8. NOW accounts in the Seattle–Tacoma–Bremerton CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	94.4	-5.6	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	68.9	56.3	-12.6	...	...	...
Monthly fee (low balance) .....	8.45	...	...	...	...	...
Minimum balance to avoid fee .....	1,000.00	...	...	...	...	...
Minimum balance to open .....	85.89	...	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	11.7	.0	-11.7	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Washington.  
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 insufficient to report or are not comparable across surveys.

**C.2.9. NOW accounts in the Washington–Baltimore CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.5	100.0	4.5	42.0	50.0	8.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	45.5	100.0	54.5**	27.8	50.0	22.2
Monthly fee (low balance) .....	10.18	8.58	-1.60	...	...	...
Minimum balance to avoid fee .....	1,199.43	862.35	-337.08	...	...	...
Minimum balance to open .....	610.70	267.13	-343.57**	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	.0	.0	14.2	.0	-14.2
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	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA also covers parts of Virginia and West Virginia.

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 insufficient to report or are not comparable across surveys.

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

**C.3.1. Savings accounts in the Chicago–Gary–Kenosha CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	34.4	14.7	-19.7	81.0	90.9	9.9
Monthly fee (low balance) .....	1.58	...	...	2.01	2.06	.05
Minimum balance to avoid fee .....	245.95	...	...	168.67	160.84	-7.83
Minimum balance to open .....	157.39	...	...	153.65	126.29	-27.36
<i>No-fee passbook account</i>						
Percent offering .....	9.0	.0	-9.0	4.4	9.1	4.7
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	67.8	82.3	14.5	66.6	71.8	5.2
Monthly fee (low balance) .....	2.06	2.15	.09	2.23	2.07	-.16
Minimum balance to avoid fee .....	431.97	253.26	-178.71*	154.34	154.07	-.27
Minimum balance to open .....	168.37	130.17	-38.20	136.09	110.29	-25.80
<i>No-fee statement account</i>						
Percent offering .....	22.4	14.8	-7.6	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin.

See also general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

**C.3.2. Savings accounts in the Dallas–Fort Worth CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	93.0	94.7	1.7	100.0	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	30.8	.0	-30.8**	.0	...	...
Monthly fee (low balance) .....	.96	...	...	...	...	...
Minimum balance to avoid fee .....	132.52	...	...	...	...	...
Minimum balance to open .....	117.08	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	5.1	5.1	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	90.4	89.6	-.8	73.5	...	...
Monthly fee (low balance) .....	3.42	...	...	...	...	...
Minimum balance to avoid fee .....	200.00	...	...	...	...	...
Minimum balance to open .....	220.58	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	26.5	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Texas.  
See also general note to table 1.

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

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

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

**C.3.3. Savings accounts in the Denver–Boulder–Greeley CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	72.6	24.8	-47.8**	...	...	...
Monthly fee (low balance) .....	1.61	...	...	...	...	...
Minimum balance to avoid fee .....	90.25	...	...	...	...	...
Minimum balance to open .....	78.03	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	76.9	95.1	18.2	...	...	...
Monthly fee (low balance) .....	2.07	2.25	.18	...	...	...
Minimum balance to avoid fee .....	109.62	108.53	-1.09	...	...	...
Minimum balance to open .....	88.46	105.68	17.22	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado.  
See also general note to table 1.

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.5	100.0	2.5	98.8	100.0	1.2
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	56.3	71.0	14.7	51.6	54.9	3.3
Monthly fee (low balance) .....	2.09	1.84	-.25	2.29	2.11	-.18
Minimum balance to avoid fee .....	317.47	304.40	-13.07	290.35	227.35	-63.00
Minimum balance to open .....	245.78	176.85	-68.93	172.94	149.59	-23.35
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	22.8	18.6	-4.2
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	55.0	39.2	-15.8	72.5	63.0	-9.5
Monthly fee (low balance) .....	2.71	2.71	.00	2.26	2.26	.00
Minimum balance to avoid fee .....	482.70	284.25	-198.45	299.50	286.83	-12.67
Minimum balance to open .....	257.81	169.13	-88.68	165.66	176.33	10.67
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	6.4	18.6	12.2
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California.

See also general note to table 1.

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

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

**C.3.5. Savings accounts in the New York City–Northern New Jersey–Long Island CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	82.9	81.2	-1.7	100.0	92.7	-7.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	46.7	29.0	-17.7*	65.3	50.8	-14.5
Monthly fee (low balance) .....	2.05	2.21	.16	2.84	2.11	-.73
Minimum balance to avoid fee .....	171.39	309.20	137.81**	295.56	302.56	7.00
Minimum balance to open .....	146.92	270.20	123.28**	175.67	101.94	-73.73**
<i>No-fee passbook account</i>						
Percent offering .....	4.6	4.9	.3	33.6	37.1	3.5
Minimum balance to open .....	...	...	...	72.23	43.87	-28.36
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	65.1	67.6	2.5	63.7	57.3	-6.4
Monthly fee (low balance) .....	2.62	2.95	.33	2.83	2.14	-.69
Minimum balance to avoid fee .....	795.72	309.13	-486.59	322.58	326.06	3.48
Minimum balance to open .....	694.02	287.50	-406.52	182.28	121.72	-60.56
<i>No-fee statement account</i>						
Percent offering .....	4.6	7.5	2.9	13.9	15.8	1.9
Minimum balance to open .....	...	289.88	...	...	...	...

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania.

See also general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**C.3.6. Savings accounts in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	80.8	95.9	15.1
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	32.3	52.3	20.0	24.4	35.9	11.5
Monthly fee (low balance) .....	2.02	2.51	.49	1.87	5.92	4.05
Minimum balance to avoid fee .....	154.16	110.37	-43.79	159.24	121.47	-37.77
Minimum balance to open .....	62.07	50.61	-11.46	129.40	69.90	-59.50
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	56.4	60.1	3.7
Minimum balance to open .....	...	...	...	199.83	112.00	-87.83
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	100.0	89.2	-10.8	26.4	44.8	18.4
Monthly fee (low balance) .....	4.94	4.53	-.41	1.69	5.15	3.46
Minimum balance to avoid fee .....	457.10	379.75	-77.35	216.21	130.85	-85.36
Minimum balance to open .....	412.11	335.89	-76.22	184.87	89.54	-95.33
<i>No-fee statement account</i>						
Percent offering .....	.0	10.8	10.8	13.3	13.0	-.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland.

See also general note to table 1.

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

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

**C.3.7. Savings accounts in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	60.4	59.8	-.6	47.9	50.4	2.5
Monthly fee (low balance) .....	1.71	2.66	.95*	2.72	4.34	1.62
Minimum balance to avoid fee .....	386.80	458.42	71.62	400.64	353.17	-47.47
Minimum balance to open .....	306.46	348.69	42.23	121.15	226.41	105.26
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	10.7	19.5	8.8
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	32.8	40.2	7.4	89.3	70.9	-18.4
Monthly fee (low balance) .....	1.61	2.10	.49	3.30	3.39	.09
Minimum balance to avoid fee .....	533.88	622.62	88.74	341.92	387.50	45.58
Minimum balance to open .....	232.38	583.12	350.74**	77.32	269.50	192.18
<i>No-fee statement account</i>						
Percent offering .....	10.7	13.5	2.8	10.7	.0	-10.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. This CMSA lies entirely within California.

See also general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	87.0	83.2	-3.8	100.0	100.0	.0
Average fee .....	16.96	17.19	.23	13.22	14.05	.83
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	19.15	21.11	1.96*	16.12	17.10	.98
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	19.15	17.12	-2.03	16.19	16.36	.17
<i>Deposit items returned</i>						
Percent charging .....	83.6	66.4	-17.2	100.0	87.5	-12.5*
Average fee .....	5.33	7.56	2.23	6.43	5.78	-.65

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, New Hampshire, and Connecticut.

\*Significant at the 90 percent confidence level.

See also general note to table 1.

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.46	18.97	.51	16.41	17.46	1.05
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.43	19.89	-1.54	18.14	17.88	-.26
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.43	19.80	-1.63	18.74	19.43	.69
<i>Deposit items returned</i>						
Percent charging .....	76.0	80.6	4.6	95.2	93.3	-1.9
Average fee .....	6.98	10.52	3.54	8.33	8.99	.66

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin.

See also general note to table 1.

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.29	15.46	-1.83	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	19.36	19.42	.06	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	19.36	20.14	.78	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	100.0	77.3	-22.7*	...	...	...
Average fee .....	3.81	6.72	2.91	...	...	...

NOTE. This CMSA lies entirely within Texas.  
See also general note to table 1.

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

1. NSF—Not sufficient funds.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	84.4	100.0	15.6	...	...	...
Average fee .....	17.84	17.33	-.51	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.10	17.14	.04	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.10	15.03	-2.07	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	95.1	67.8	-27.3*	...	...	...
Average fee .....	3.60	2.30	-1.30	...	...	...

NOTE. This CMSA lies entirely within Colorado.  
See also general note to table 1.

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

1. NSF—Not sufficient funds.

\*Significant at the 90 percent confidence level.

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

**C.4.5. Special fees in the Los Angeles–Riverside–Orange County CMSA**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	10.69	11.14	.45	11.02	12.05	1.03
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	93.6	100.0	6.4
Average fee .....	15.35	14.07	-1.28	13.46	13.58	.12
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	95.3	-4.7	93.6	100.0	6.4
Average fee .....	15.35	14.75	-.60	12.74	11.05	-1.69
<i>Deposit items returned</i>						
Percent charging .....	100.0	96.4	-3.6	93.6	100.0	6.4
Average fee .....	5.24	4.99	-.25	6.71	7.64	.93

NOTE. This CMSA lies entirely within California.

See also general note to table 1.

1. NSF—Not sufficient funds.

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

**C.4.6. Special fees in the New York City–New Jersey–Long Island CMSA**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	98.7	98.8	.1	100.0	100.0	.0
Average fee .....	14.09	16.48	2.39*	14.39	14.46	.07
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	17.07	19.56	2.49*	18.87	18.34	-.53
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	94.8	-5.2	100.0	100.0	.0
Average fee .....	17.70	18.05	.35	18.79	17.53	-1.26
<i>Deposit items returned</i>						
Percent charging .....	88.6	91.5	2.9	98.9	93.2	-5.7
Average fee .....	10.09	9.49	-.60	11.97	11.62	-.35

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania.

\* Significant at the 90 percent confidence level.

See also general note to table 1.

1. NSF—Not sufficient funds.

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



**C.4.7. Special fees in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.03	15.18	.15	12.29	13.94	1.65
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	25.38	25.22	-.16	22.43	23.99	1.56
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	100.0	.0	100.0	94.2	-5.8
Average fee .....	25.53	23.71	-1.82	22.43	24.59	2.16
<i>Deposit items returned</i>						
Percent charging .....	95.7	100.0	4.3	80.9	61.9	-19.0
Average fee .....	6.36	8.44	2.08	10.25	6.40	-3.85*

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland.

\*Significant at the 90 percent confidence level.

See also general note to table 1.

1. NSF—Not sufficient funds.

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

**C.4.8. Special fees in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	10.46	11.26	.80	9.55	8.88	-.67
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.61	15.30	.69	11.86	11.46	-.40
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.61	15.31	.70	11.41	12.01	.60
<i>Deposit items returned</i>						
Percent charging .....	100.0	100.0	.0	91.0	100.0	9.0
Average fee .....	6.47	7.66	1.19	6.14	4.72	-1.42

NOTE. This CMSA lies entirely within California.

See also general note to table 1.

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	83.4	85.9	2.5
<i>Annual fee</i>						
Percent charging .....	16.3	5.8	-10.5	.0	17.0	17.0**
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	29.3	.0	-29.3**	7.3	.0	-7.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	16.8	16.8	2.6	.0	-2.6
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	13.0	.0	-13.0	2.6	11.7	9.1
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	87.0	89.9	2.9	74.2	69.6	-4.6
Average .....	1.04	1.08	.04	.88	.86	-.02
Deposits						
Percent charging .....	45.9	...	...	54.0	83.3	29.2
Average .....	...	...	...	.91	.93	.02
Balance inquiries						
Percent charging .....	66.2	46.2	-20.1	66.9	53.8	-13.2
Average .....	1.07	1.00	-.07	1.06	.94	-.12
<i>Surcharge</i>						
Percent charging .....	29.4	26.9	-2.5	22.9	28.7	5.8
Average .....	...	...	...	...	.94	...

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, New Hampshire, and Connecticut.

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

are called "on others." An ATM surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	85.6	84.6	–.0
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	5.6	22.1	16.5
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	20.1	4.0	–16.1	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	8.0	.0	–8.0	6.6	8.9	2.3
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	8.9	8.9
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.0	4.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	73.1	83.3	10.2	100.0	85.2	–14.8
Average .....	1.23	1.05	–.18	1.06	...	...
Deposits						
Percent charging .....	56.9	88.8	31.8*	56.9	76.4	19.5
Average .....	1.18	1.05	–.13	...	...	...
Balance inquiries						
Percent charging .....	63.8	63.7	–.1	93.6	41.1	–52.6**
Average .....	1.25	1.07	–.18	.96	...	...
<i>Surcharge</i>						
Percent charging .....	24.2	3.9	–20.3	16.8	.0	–16.8
Average .....	...	...	...	...	...	...

NOTE. Gary is in Indiana, and Kenosha is in Wisconsin.

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	56.9	65.2	8.3	...	...	...
<i>Annual fee</i>						
Percent charging .....	3.4	6.5	3.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	9.4	3.3	-6.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	3.4	.0	-3.4	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	3.4	.0	-3.4	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	3.4	27.0	23.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	96.7	-3.3	...	...	...
Average .....	.99	1.09	.10	...	...	...
Deposits						
Percent charging .....	68.8	93.4	24.6	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	100.0	96.7	-3.3	...	...	...
Average .....	.92	1.09	.17**	...	...	...
<i>Surcharge</i>						
Percent charging .....	72.0	96.6	24.6	...	...	...
Average .....	...	1.05	...	...	...	...

NOTE. This CMSA lies entirely within Texas.

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

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	84.4	86.1	1.7	...	...	...
<i>Annual fee</i>						
Percent charging .....	70.3	100.0	29.7**	...	...	...
Average .....	9.37	10.98	1.61	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	19.2	19.2	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	94.4	94.9	.5	...	...	...
Average .....	1.11	1.15	.04	...	...	...
Deposits						
Percent charging .....	59.5	93.1	33.6	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	82.3	68.7	-13.5	...	...	...
Average .....	1.07	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	54.0	50.2	-3.8	...	...	...
Average .....	1.17	...	...	...	...	...

NOTE. This CMSA lies entirely within Colorado.

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

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

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

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

**C.5.5. Automated teller machines in the Los Angeles–Riverside–Orange County CMSA**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.0	89.5	-5.5	77.2	100.0	22.8**
<i>Annual fee</i>						
Percent charging .....	.0	4.0	4.0	.0	6.4	6.4
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	5.0	12.2	7.2	7.4	6.4	-1.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	8.0	5.0	-3.1	19.2	12.7	-6.5
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	5.9	.0	-5.9	19.2	12.7	-6.5
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	8.0	10.2	2.2	19.2	12.7	-6.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	61.3	62.1	.8	100.0	53.4	-46.6**
Average .....	1.12	1.22	.10	1.22	1.19	-.03
<i>Deposits</i>						
Percent charging .....	...	59.8	...	...	72.1	...
Average .....	...	1.26	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	58.1	43.1	-15.0	100.0	54.0	-46.0**
Average .....	1.07	.99	-.08	1.21	.68	-.53**
<i>Surcharge</i>						
Percent charging .....	38.6	48.4	9.8	63.3	53.4	-9.9
Average .....	.99	.99	.00	1.29	1.17	-.12

NOTE. This CMSA lies entirely within California.

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

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

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

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

**C.5.6. Automated teller machines in the New York City–Northern New Jersey–Long Island CMSA**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	51.1	47.4	-3.8	97.9	91.1	-6.8
<i>Annual fee</i>						
Percent charging .....	13.8	24.4	10.6	9.0	3.6	-5.5
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	3.5	.0	-3.5	6.1	.0	-6.1
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	8.6	2.3	-6.4	.0	1.6	1.6
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	5.6	.0	-5.6	.0	1.7	1.7
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	6.2	.0	-6.2	.0	1.6	1.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	79.9	46.5	-33.3**	68.2	55.7	-12.5
Average .....	.78	.88	.10	.84	.89	.05
Deposits						
Percent charging .....	71.7	75.7	4.0	84.9	46.1	-38.8**
Average .....	.68	.82	.14	1.89	.89	-.00
Balance inquiries						
Percent charging .....	61.1	24.1	-37.0**	66.9	42.8	-24.1**
Average .....	.73	1.06	.33**	.80	.81	.01
<i>Surcharge</i>						
Percent charging .....	28.9	74.2	45.3**	26.0	51.3	25.4**
Average .....	...	1.04	...	.87	.96	.09

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania.

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

are called "on others." An ATM surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

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

**C.5.7. Automated teller machines in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.5	100.0	5.5	49.1	68.5	19.4
<i>Annual fee</i>						
Percent charging .....	25.4	27.1	1.7	47.5	33.5	-14.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	15.7	9.2	-6.5	20.3	11.1	-9.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	66.2	45.1	-21.1	59.3	32.0	-27.3
Average .....	...	1.02	...	...	.70	...
Deposits						
Percent charging .....	51.9	36.5	-15.5	59.3	21.6	-37.8
Average .....	...	1.03	...	...	...	...
Balance inquiries						
Percent charging .....	59.6	36.5	-23.1	38.9	21.6	-17.4
Average .....	...	1.03	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	35.5	74.4	38.9*	.0	33.2	33.2**
Average .....	...	.87	...	...	.96	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland.

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

are called "on others." An ATM surcharge is a fee imposed by the ATM's institution, typically on every transaction by the machine's noncustomer users.

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

\*Significant at the 90 percent confidence level.

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



**C.5.8. Automated teller machines in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	68.7	51.6	-17.2	58.6	55.6	-3.0
<i>Annual fee</i>						
Percent charging .....	2.2	.0	-2.2	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	24.7	15.1	-9.6	86.4	40.0	-46.4*
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	24.7	10.0	-14.7	72.2	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	26.9	15.1	-11.9	17.5	39.3	21.8
Average .....	...	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	96.8	100.0	3.2	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	14.0	8.0	-6.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	36.5	42.3	5.8	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	2.3	.0	-2.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.1.2. Noninterest checking accounts in Arizona**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	98.8	100.0	1.2	88.3	85.1	-3.2
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	60.4	83.8	23.4*	10.1	12.8	2.7
Monthly fee (low balance) .....	6.51	5.79	-.72	...	...	...
Minimum balance to avoid fee .....	408.45	441.21	32.76	...	...	...
Minimum balance to open .....	142.54	123.55	-18.99	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	26.1	22.8	-3.3	10.1	.0	-10.1
Monthly fee .....	3.97	5.57	1.60*	...	...	...
Check charge						
Percent charging .....	85.7	10.9	-74.8**	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	133.02	97.12	-35.90*	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	23.5	.0	-23.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.1.3. Noninterest checking accounts in California**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	99.1	98.5	-6	64.6	64.3	-.3
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	56.7	66.0	9.3	37.0	30.5	-6.5
Monthly fee (low balance) .....	8.11	7.86	-.25	6.76	6.45	-.31
Minimum balance to avoid fee .....	821.54	718.53	-103.01	690.64	453.72	-236.92
Minimum balance to open .....	247.25	228.05	-19.20	279.24	150.45	-128.79
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	33.8	26.3	-7.5	9.7	18.9	9.2
Monthly fee .....	6.05	5.61	-.44	...	6.17	...
Check charge						
Percent charging .....	36.6	10.7	-25.9**	...	17.1	...
Average .....	.62	...	...	...	...	...
Minimum balance to open .....	243.29	130.68	-112.61	...	266.86	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	12.0	.0	-12.0**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.4. Noninterest checking accounts in Colorado**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.9	96.2	.3	27.6	36.8	9.2
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	40.3	52.6	12.3	27.6	.0	-27.6
Monthly fee (low balance) .....	5.46	6.07	.61	...	...	...
Minimum balance to avoid fee .....	453.71	406.50	-47.21	...	...	...
Minimum balance to open .....	138.05	99.41	-38.64	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	13.0	30.5	17.5*	.0	24.1	24.1
Monthly fee .....	6.66	4.17	-2.49**	...	...	...
Check charge						
Percent charging .....	19.3	24.3	5.0	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	71.70	48.81	-22.89	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	11.9	1.1	-10.8*	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.1.5. Noninterest checking accounts in Florida**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	83.7	-16.3**	52.3	80.2	27.9
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	58.9	28.2	-30.7**	29.0	45.0	16.0
Monthly fee (low balance) .....	11.96	9.94	-2.02	...	8.25	...
Minimum balance to avoid fee .....	666.95	702.83	35.88	...	331.65	...
Minimum balance to open .....	159.11	304.14	145.03	...	128.42	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	40.2	39.5	-.7	16.7	.0	-16.7
Monthly fee .....	6.18	4.79	-1.39	...	...	...
Check charge						
Percent charging .....	50.0	63.9	13.9	...	...	...
Average .....	.38	.41	.03	...	...	...
Minimum balance to open .....	76.06	87.29	11.23	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	5.3	9.6	4.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	65.8	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	9.6	31.3	21.7	...	44.0	...
Monthly fee (low balance) .....	...	4.84	...	...	...	...
Minimum balance to avoid fee .....	...	552.69	...	...	...	...
Minimum balance to open .....	...	294.28	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	67.0	37.2	-29.8*	...	44.0	...
Monthly fee .....	6.20	4.72	-1.48	...	...	...
Check charge						
Percent charging .....	34.8	44.8	10.0	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	116.01	69.32	-46.69	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	16.4	2.8	-13.6	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

**D.1.7. Noninterest checking accounts in Illinois**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	93.9	99.7	5.8*	69.2	77.3	8.1
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	33.1	46.3	13.2	26.9	27.1	.2
Monthly fee (low balance) .....	5.45	5.60	.15	...	6.00	...
Minimum balance to avoid fee .....	267.91	303.22	35.31	...	313.30	...
Minimum balance to open .....	90.08	94.53	4.45	...	176.33	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	34.4	34.1	-.3	29.0	24.9	-4.1
Monthly fee .....	5.00	4.43	-.57	...	...	...
Check charge						
Percent charging .....	39.2	19.8	-19.4	...	...	...
Average .....	.31	.35	.04	...	...	...
Minimum balance to open .....	55.01	50.72	-4.29	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	13.1	7.6	-5.5	5.1	8.2	3.1
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

**D.1.8. Noninterest checking accounts in Indiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	56.5	51.9	-4.6
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	40.6	46.7	6.1	28.3	14.7	-13.6
Monthly fee (low balance) .....	...	6.07	...	...	...	...
Minimum balance to avoid fee .....	...	507.16	...	...	...	...
Minimum balance to open .....	...	60.93	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	78.8	72.8	-6.0	13.0	22.6	9.6
Monthly fee .....	4.85	3.34	-1.51**	...	...	...
Check charge						
Percent charging .....	44.6	8.0	-36.6**	...	...	...
Average .....	.40	...	...	...	...	...
Minimum balance to open .....	64.16	46.85	-17.31	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	15.2	.0	-15.2
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.9. Noninterest checking accounts in Iowa**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	26.4	76.8	50.4**	...	...	...
Monthly fee (low balance) .....	...	4.47	...	...	...	...
Minimum balance to avoid fee .....	...	466.95	...	...	...	...
Minimum balance to open .....	...	64.04	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	8.1	15.7	7.6	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	1.5	.0	-1.5	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.10. Noninterest checking accounts in Kansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.1	100.0	5.9	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	32.0	36.4	4.4	...	...	...
Monthly fee (low balance) .....	5.79	5.56	-.23	...	...	...
Minimum balance to avoid fee .....	440.39	459.21	18.82	...	...	...
Minimum balance to open .....	42.70	71.18	28.48	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	55.7	28.9	-26.8*	...	...	...
Monthly fee .....	4.52	5.08	.56	...	...	...
Check charge						
Percent charging .....	48.8	48.3	-.5	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	49.98	72.13	22.15	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	1.2	.0	-1.2	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

**D.1.11. Noninterest checking accounts in Kentucky**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	79.0	33.9	-45.1**
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	51.8	65.0	13.2	41.7	13.2	-28.5
Monthly fee (low balance) .....	6.82	5.71	-1.11	...	...	...
Minimum balance to avoid fee .....	515.91	406.43	-109.48	...	...	...
Minimum balance to open .....	75.76	125.72	49.96	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	46.1	89.2	43.1**	31.0	.0	-31.0**
Monthly fee .....	7.23	6.40	-.83	...	...	...
Check charge						
Percent charging .....	11.0	24.9	13.9	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	56.45	94.34	37.89**	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.12. Noninterest checking accounts in Louisiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.8	100.0	5.2	30.8	37.9	7.1
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	17.4	22.6	5.2	18.3	18.2	-.1
Monthly fee (low balance) .....	...	7.69	...	...	...	...
Minimum balance to avoid fee .....	...	709.42	...	...	...	...
Minimum balance to open .....	...	79.71	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	5.5	43.8	38.3**	12.1	13.5	1.4
Monthly fee .....	...	6.40	...	...	...	...
Check charge						
Percent charging .....	...	15.7	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	91.56	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	2.0	.0	-2.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.13. Noninterest checking accounts in Maryland**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	32.8	48.0	15.2
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	31.7	27.2	-4.5	.0	28.2	28.2
Monthly fee (low balance) .....	8.32	...	...	...	...	...
Minimum balance to avoid fee .....	716.41	...	...	...	...	...
Minimum balance to open .....	110.41	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	47.5	23.7	-23.8	.0	.0	.0
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.1.14. Noninterest checking accounts in Massachusetts**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	91.3	94.8	3.5	71.6	85.5	13.9
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	66.0	19.6	-46.4**	5.7	11.9	6.2
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	58.6	68.8	10.2	36.1	29.7	-6.4
Monthly fee .....	4.09	4.33	.24	3.32	3.69	.37
Check charge						
Percent charging .....	85.3	56.9	-28.4	82.6	44.2	-38.4
Average .....	...	...	...	.48	...	...
Minimum balance to open .....	45.66	28.55	-17.11	24.48	20.23	-4.25
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	23.5	4.7	-18.8*
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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



**D.1.15. Noninterest checking accounts in Minnesota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	19.8	11.5	-8.3	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	27.5	14.9	-12.6	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	4.8	4.9	.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 insufficient to report or are not comparable across surveys.

**D.1.16. Noninterest checking accounts in Mississippi**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	29.2	61.8	32.6	...	...	...
Monthly fee (low balance) .....	...	6.10	...	...	...	...
Minimum balance to avoid fee .....	...	520.67	...	...	...	...
Minimum balance to open .....	...	113.74	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	45.4	51.6	6.2	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.1.17. Noninterest checking accounts in Missouri**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	79.0	64.2	-14.8
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	13.9	41.7	27.8**	33.5	21.2	-12.3
Monthly fee (low balance) .....	5.49	5.34	-.15	...	...	...
Minimum balance to avoid fee .....	491.65	458.06	-33.59	...	...	...
Minimum balance to open .....	86.54	76.58	-9.96	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	27.1	21.2	-5.9	14.3	.0	-14.3
Monthly fee .....	5.60	7.71	2.11	...	...	...
Check charge						
Percent charging .....	30.3	86.6	56.3**	...	...	...
Average .....	...	.37	...	...	...	...
Minimum balance to open .....	26.94	38.39	11.45	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	7.3	.0	-7.3	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.18. Noninterest checking accounts in Montana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	85.6	100.0	14.4	83.2	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	19.2	4.3	-14.9	16.0	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	48.1	48.3	.2	50.3	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	14.5	14.4	-.1	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.1.19. Noninterest checking accounts in Nebraska**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	36.6	8.6	-28.0*	...	...	...
Monthly fee (low balance) .....	6.11	...	...	...	...	...
Minimum balance to avoid fee .....	316.44	...	...	...	...	...
Minimum balance to open .....	85.54	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	45.3	23.0	-22.3	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	2.0	2.6	.6	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

**D.1.20. Noninterest checking accounts in New Jersey**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	82.3	86.2	3.9
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	47.8	80.6	32.8**	30.0	21.5	-8.5
Monthly fee (low balance) .....	7.26	6.99	-.27	5.57	6.12	.55
Minimum balance to avoid fee .....	629.28	509.69	-119.59	403.89	458.10	54.21
Minimum balance to open .....	283.51	82.40	-201.11**	68.03	235.18	167.15
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	36.5	56.9	20.4	48.0	38.4	-9.6
Monthly fee .....	3.65	3.01	-.64	3.01	3.18	.17
Check charge						
Percent charging .....	63.8	95.5	31.7*	66.9	65.0	-1.9
Average .....	.43	.49	.06	.36	...	...
Minimum balance to open .....	73.56	44.07	-29.49**	77.48	34.97	-42.51
<i>Free account<sup>3</sup></i>						
Percent offering .....	24.2	.0	-24.2**	9.3	27.9	18.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.1.21. Noninterest checking accounts in New Mexico**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	93.8	-6.2	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	95.8	93.8	-2.0	...	...	...
Monthly fee (low balance) .....	5.72	5.68	-.04	...	...	...
Minimum balance to avoid fee .....	435.43	459.36	23.93	...	...	...
Minimum balance to open .....	75.02	86.55	11.53	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	22.7	11.9	-10.8	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.1.22. Noninterest checking accounts in New York**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	76.9	78.3	1.4	85.2	84.1	-1.1
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	34.5	41.4	6.9	37.7	35.6	-2.1
Monthly fee (low balance) .....	7.35	6.88	-.47	5.36	5.18	-.18
Minimum balance to avoid fee .....	719.54	861.17	141.63	743.63	743.98	.35
Minimum balance to open .....	502.14	292.06	-210.08	227.69	54.23	-173.46
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	43.9	37.1	-6.8	32.3	36.6	4.3
Monthly fee .....	4.61	4.03	-.58	3.22	3.00	-.22
Check charge						
Percent charging .....	50.3	55.7	5.4	81.1	66.3	-14.8
Average .....	.40	.44	.04	.52	.51	-.01
Minimum balance to open .....	8.66	20.55	11.89	28.63	14.90	-13.73
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	1.5	1.5	26.8	7.4	-19.4**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.23. Noninterest checking accounts in Ohio**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	98.7	98.6	-.1	55.6	35.2	-20.4
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	27.2	33.0	5.8	22.8	7.9	-14.9
Monthly fee (low balance) .....	5.74	6.19	.45	...	...	...
Minimum balance to avoid fee .....	459.77	465.63	5.86	...	...	...
Minimum balance to open .....	258.80	256.08	-2.72	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	38.5	69.2	30.7*	22.4	27.3	4.9
Monthly fee .....	4.49	3.08	-1.41	...	...	...
Check charge						
Percent charging .....	65.1	3.8	-61.3**	...	...	...
Average .....	.44	...	...	...	...	...
Minimum balance to open .....	12.65	43.42	30.77**	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	4.2	.0	-4.2	5.2	.0	-5.2
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.1.24. Noninterest checking accounts in Oklahoma**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	100.0	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	20.2	22.6	2.4	...	18.8	...
Monthly fee (low balance) .....	5.83	6.67	.84	...	...	...
Minimum balance to avoid fee .....	538.69	379.68	-159.01	...	...	...
Minimum balance to open .....	100.02	100.00	-.02	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	44.4	16.3	-28.1**	...	40.3	...
Monthly fee .....	6.32	6.32	.00	...	...	...
Check charge						
Percent charging .....	54.2	7.5	-46.7**	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	114.96	60.02	-54.94*	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	12.0	.0	-12.0*	...	20.2	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.1.25. Noninterest checking accounts in Pennsylvania**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	96.3	-3.7	50.6	42.9	-7.7
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	74.2	57.1	-17.1	10.8	20.2	9.4
Monthly fee (low balance) .....	4.76	4.97	.21	...	5.36	...
Minimum balance to avoid fee .....	290.70	300.15	9.45	...	249.43	...
Minimum balance to open .....	117.50	81.18	-36.32	...	65.34	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	33.3	36.9	3.6	25.6	2.6	-23.0**
Monthly fee .....	3.48	3.57	.09	3.75	...	...
Check charge						
Percent charging .....	61.8	71.3	9.5	52.0	...	...
Average .....	.45	.43	-.02	...	...	...
Minimum balance to open .....	34.47	28.98	-5.49	23.72	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	3.2	4.7	1.5	16.3	2.6	-13.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.26. Noninterest checking accounts in South Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	29.4	4.7	-24.7	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	3.1	4.9	1.8	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	52.6	43.3	-9.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.1.27. Noninterest checking accounts in Tennessee**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	70.7	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	28.0	54.4	26.4*	44.7	...	...
Monthly fee (low balance) .....	7.62	6.08	-1.54*	...	...	...
Minimum balance to avoid fee .....	672.77	491.83	-180.94	...	...	...
Minimum balance to open .....	80.71	161.62	80.91	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	51.3	35.0	-16.3	.0	...	...
Monthly fee .....	6.36	3.12	-3.24**	...	...	...
Check charge						
Percent charging .....	53.2	34.1	-19.1	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	94.94	54.53	-40.41**	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	7.5	7.5	13.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.1.28. Noninterest checking accounts in Texas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	63.3	53.9	-9.4
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	20.6	30.5	9.9	17.9	44.4	26.5
Monthly fee (low balance) .....	7.84	7.44	-.40	...	7.29	...
Minimum balance to avoid fee .....	652.14	1,033.38	381.24	...	454.43	...
Minimum balance to open .....	172.34	117.79	-54.55	...	260.71	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	25.7	35.9	10.2	36.0	.0	-36.0**
Monthly fee .....	4.32	4.01	-.31	...	...	...
Check charge						
Percent charging .....	88.8	26.8	-62.0**	...	...	...
Average .....	.37	...	...	...	...	...
Minimum balance to open .....	127.26	88.99	-38.27	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	1.4	1.0	-.4	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.29. Noninterest checking accounts in Virginia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	36.3	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	45.2	46.8	1.6	...	11.6	...
Monthly fee (low balance) .....	5.59	6.38	.79	...	...	...
Minimum balance to avoid fee .....	497.19	370.12	-127.07	...	...	...
Minimum balance to open .....	62.71	56.05	-6.66	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	18.2	9.3	-8.9	...	11.6	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	26.8	3.4	-23.4**	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.30. Noninterest checking accounts in Washington state**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	69.9	75.6	5.7
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	71.0	82.9	11.9	19.5	.0	-19.5
Monthly fee (low balance) .....	4.61	4.90	.29	...	...	...
Minimum balance to avoid fee .....	416.79	388.14	-28.65	...	...	...
Minimum balance to open .....	132.48	91.07	-41.41	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	25.2	37.7	12.5	39.8	13.3	-26.5
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	16.5	.0	-16.5	40.7	24.4	-16.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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



**D.1.31. Noninterest checking accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	86.6	48.0	-38.6*
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	18.1	17.4	-.7	8.3	.0	-8.3
Monthly fee (low balance) .....	...	7.99	...	...	...	...
Minimum balance to avoid fee .....	...	399.74	...	...	...	...
Minimum balance to open .....	...	144.80	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	30.0	46.0	16.0	31.0	18.0	-13.0
Monthly fee .....	3.43	4.12	.69	...	...	...
Check charge						
Percent charging .....	22.3	73.9	51.6**	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	19.24	75.57	56.33**	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	14.4	.0	-14.4	14.4	.0	-14.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.1. NOW accounts in Alabama**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account<sup>1</sup></i>						
Percent offering .....	77.0	89.9	12.9	...	...	...
Monthly fee (low balance) .....	9.04	9.23	.19	...	...	...
Minimum balance to avoid fee .....	1,213.60	971.17	-242.43	...	...	...
Minimum balance to open .....	1,051.07	671.12	-379.95	...	...	...
<i>Single-fee, single-check-charge account<sup>2</sup></i>						
Percent offering .....	11.3	.0	-11.3	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.2. NOW accounts in Arkansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	55.4	73.9	18.5	66.5	55.2	-11.3
Monthly fee (low balance) .....	9.95	7.84	-2.11**	5.50	...	...
Minimum balance to avoid fee .....	1,069.21	959.23	-109.98	647.08	...	...
Minimum balance to open .....	574.53	351.54	-222.99	298.54	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	21.0	10.4	-10.6	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.3. NOW accounts in California**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.2	91.6	-5.6	87.9	90.9	3.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	45.2	57.9	12.7	63.4	66.6	3.2
Monthly fee (low balance) .....	9.60	9.03	-.57	7.12	7.59	.47
Minimum balance to avoid fee .....	1,451.03	1,511.64	60.61	1,251.11	1,336.22	85.11
Minimum balance to open .....	618.92	548.96	-69.96	563.05	448.50	-114.55
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	28.4	13.0	-15.4**	.0	.0	.0
Monthly fee (low balance) .....	8.47	8.82	.35	...	...	...
Check charge .....	.22	.24	.02	...	...	...
Minimum balance to avoid fee .....	1,911.64	1,928.69	17.05	...	...	...
Minimum balance to open .....	914.25	997.17	82.92	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.4. NOW accounts in Colorado**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.7	98.9	3.2	72.9	88.4	15.5
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	36.0	63.6	27.6**	27.6	39.2	11.6
Monthly fee (low balance) .....	7.44	8.86	1.42**	...	...	...
Minimum balance to avoid fee .....	824.66	797.77	-26.89	...	...	...
Minimum balance to open .....	651.90	514.22	-137.68	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	21.2	3.8	-17.4**	.0	.0	.0
Monthly fee (low balance) .....	5.85	...	...	...	...	...
Check charge .....	.15	...	...	...	...	...
Minimum balance to avoid fee .....	785.16	...	...	...	...	...
Minimum balance to open .....	674.21	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.5. NOW accounts in Florida**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.7	100.0	2.3	88.2	90.0	1.8
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	57.6	40.7	-16.9	69.8	54.4	-15.4
Monthly fee (low balance) .....	14.02	10.25	-3.77**	8.73	9.05	.32
Minimum balance to avoid fee .....	1,313.58	1,274.81	-38.77	968.81	907.88	-60.93
Minimum balance to open .....	190.57	474.69	284.12	560.47	169.54	-390.93*
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	5.8	28.1	22.3**	.0	.0	.0
Monthly fee (low balance) .....	...	9.02	...	...	...	...
Check charge .....	...	.25	...	...	...	...
Minimum balance to avoid fee .....	...	1,276.47	...	...	...	...
Minimum balance to open .....	...	407.07	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.2.6. NOW accounts in Georgia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	96.6	97.2	.6	...	65.8	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	25.9	46.4	20.5	...	44.0	...
Monthly fee (low balance) .....	7.22	5.54	-1.68	...	...	...
Minimum balance to avoid fee .....	1,351.55	1,060.39	-291.16	...	...	...
Minimum balance to open .....	596.58	659.39	62.81	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	67.2	44.1	-23.1	...	.0	...
Monthly fee (low balance) .....	5.47	6.62	1.15	...	...	...
Check charge .....	.24	.25	.01	...	...	...
Minimum balance to avoid fee .....	954.64	1,257.65	303.01	...	...	...
Minimum balance to open .....	359.96	865.57	505.61	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.7. NOW accounts in Illinois**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	99.1	99.0	-.1	89.8	82.8	-7.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	39.9	61.8	21.9**	54.9	43.6	-11.3
Monthly fee (low balance) .....	8.17	7.43	-.74	6.41	8.94	2.53**
Minimum balance to avoid fee .....	1,113.03	900.02	-213.01	610.80	665.87	55.07
Minimum balance to open .....	621.27	730.80	109.53	199.36	269.71	70.35
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	18.2	2.0	-16.2**	.0	.0	.0
Monthly fee (low balance) .....	5.39	...	...	...	...	...
Check charge .....	.15	...	...	...	...	...
Minimum balance to avoid fee .....	904.05	...	...	...	...	...
Minimum balance to open .....	736.93	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.8. NOW accounts in Indiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.0	88.7	-8.3	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	64.8	38.7	-26.1	74.0	72.8	-1.2
Monthly fee (low balance) .....	6.08	7.90	1.82*	6.24	6.03	-.21
Minimum balance to avoid fee .....	1,115.20	1,118.62	3.42	335.20	427.71	92.51
Minimum balance to open .....	312.91	284.87	-28.04	138.20	88.90	-49.30**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	7.4	1.9	-5.5	13.0	.0	-13.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.9. NOW accounts in Iowa**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	34.8	59.2	24.4	...	...	...
Monthly fee (low balance) .....	7.60	6.39	-1.21	...	...	...
Minimum balance to avoid fee .....	920.28	777.22	-143.06*	...	...	...
Minimum balance to open .....	471.47	578.98	107.51	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	38.8	2.6	-36.2**	...	...	...
Monthly fee (low balance) .....	4.49	...	...	...	...	...
Check charge .....	.32	...	...	...	...	...
Minimum balance to avoid fee .....	1,198.23	...	...	...	...	...
Minimum balance to open .....	834.80	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.10. NOW accounts in Kansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.1	100.0	5.9	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	18.7	39.6	20.9	...	...	...
Monthly fee (low balance) .....	...	6.80	...	...	...	...
Minimum balance to avoid fee .....	...	1,066.45	...	...	...	...
Minimum balance to open .....	...	462.19	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	33.1	49.0	15.9	...	...	...
Monthly fee (low balance) .....	6.10	5.70	-.40	...	...	...
Check charge .....	.16	.19	.03	...	...	...
Minimum balance to avoid fee .....	970.92	1,021.56	50.64	...	...	...
Minimum balance to open .....	833.58	958.82	125.24	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.11. NOW accounts in Kentucky**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	95.5	-4.5	79.0	73.6	-5.4
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	69.5	89.7	20.2	58.1	33.9	-24.2
Monthly fee (low balance) .....	9.13	9.86	.73	7.07	...	...
Minimum balance to avoid fee .....	1,000.00	1,000.00	.00	923.07	...	...
Minimum balance to open .....	584.00	320.46	-263.54	568.94	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	13.3	.0	-13.3	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.12. NOW accounts in Louisiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	94.8	100.0	5.2	81.3	93.8	12.5
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	42.2	61.6	19.4	43.8	56.6	12.8
Monthly fee (low balance) .....	8.98	8.51	-.47	8.49	6.76	-1.73*
Minimum balance to avoid fee .....	1,649.91	1,529.83	-120.08	837.22	856.86	19.64
Minimum balance to open .....	1,227.24	1,080.66	-146.58	547.52	458.32	-89.20
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	33.2	11.9	-21.3	18.7	.0	-18.7*
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

**D.2.13. NOW accounts in Maryland**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	49.1	78.5	29.4
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	44.8	100.0	55.2**	32.8	78.5	45.7*
Monthly fee (low balance) .....	10.02	8.15	-1.87	...	6.79	...
Minimum balance to avoid fee .....	1,336.91	801.13	-535.78	...	674.19	...
Minimum balance to open .....	383.91	266.40	-117.51	...	279.84	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	.0	.0	16.3	.0	-16.3
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.14. NOW accounts in Massachusetts**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	95.6	80.9	-14.7
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	8.6	24.7	16.1	33.2	19.0	-14.2
Monthly fee (low balance) .....	...	...	...	6.08	...	...
Minimum balance to avoid fee .....	...	...	...	1,095.17	...	...
Minimum balance to open .....	...	...	...	194.56	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	37.6	70.1	32.5	20.8	29.7	8.9
Monthly fee (low balance) .....	...	5.88	...	...	3.70	...
Check charge .....	...	.40	...	...	.22	...
Minimum balance to avoid fee .....	...	1,503.75	...	...	529.64	...
Minimum balance to open .....	...	593.16	...	...	204.86	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	5.7	.0	-5.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.15. NOW accounts in Minnesota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	74.4	53.3	-21.1	...	...	...
Monthly fee (low balance) .....	8.91	8.83	-.08	...	...	...
Minimum balance to avoid fee .....	841.34	792.65	-48.69	...	...	...
Minimum balance to open .....	401.76	415.87	14.11	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	15.4	37.2	21.8	...	...	...
Monthly fee (low balance) .....	6.64	7.58	.94	...	...	...
Check charge .....	.15	.20	.05	...	...	...
Minimum balance to avoid fee .....	918.76	617.49	-301.27**	...	...	...
Minimum balance to open .....	473.40	617.49	144.09	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	1.7	1.7	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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



**D.2.16. NOW accounts in Mississippi**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	86.9	84.3	-2.6	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	58.5	62.4	3.9	...	...	...
Monthly fee (low balance) .....	6.89	6.78	-.11	...	...	...
Minimum balance to avoid fee .....	1,114.21	1,027.44	-86.77	...	...	...
Minimum balance to open .....	1,031.89	347.47	-684.42**	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	2.8	.0	-2.8	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.17. NOW accounts in Missouri**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	79.0	80.1	1.1
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	21.5	67.0	45.5**	31.1	50.6	19.5
Monthly fee (low balance) .....	7.36	8.21	.85	...	...	...
Minimum balance to avoid fee .....	998.60	1,212.68	214.08	...	...	...
Minimum balance to open .....	495.08	835.01	339.93	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	21.3	16.7	-4.6	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.18. NOW accounts in Montana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	29.8	38.2	8.4	84.0	...	...
Monthly fee (low balance) .....	...	...	...	7.69	...	...
Minimum balance to avoid fee .....	...	...	...	463.83	...	...
Minimum balance to open .....	...	...	...	162.11	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	70.2	61.8	-8.4	16.0	...	...
Monthly fee (low balance) .....	6.80	5.06	-1.74	...	...	...
Check charge .....	.22	.25	.03	...	...	...
Minimum balance to avoid fee .....	950.72	1,072.26	121.54	...	...	...
Minimum balance to open .....	905.79	630.36	-275.43	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.19. NOW accounts in Nebraska**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	13.1	58.9	45.8**	...	...	...
Monthly fee (low balance) .....	...	5.46	...	...	...	...
Minimum balance to avoid fee .....	...	879.28	...	...	...	...
Minimum balance to open .....	...	696.18	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	2.0	28.4	26.4**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	2.0	.6	-1.4	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.20. NOW accounts in New Jersey**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	91.9	97.5	5.6	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	47.8	71.6	23.8	43.3	73.2	29.9*
Monthly fee (low balance) .....	8.80	8.60	-.20	5.84	5.89	.05
Minimum balance to avoid fee .....	1,036.66	1,069.87	33.21	393.49	508.30	114.81
Minimum balance to open .....	601.16	335.83	-265.33	149.77	322.46	172.69
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	12.1	6.0	-6.1	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	8.4	.0	-8.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

**D.2.21. NOW accounts in New Mexico**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	29.8	11.9	-17.9	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	43.8	43.3	-.5	...	...	...
Monthly fee (low balance) .....	5.89	5.16	-.73	...	...	...
Check charge .....	.28	.30	.02	...	...	...
Minimum balance to avoid fee .....	549.65	500.00	-49.65	...	...	...
Minimum balance to open .....	100.00	100.00	.00	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.22. NOW accounts in New York**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	62.7	77.0	14.3	98.7	100.0	1.3
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	16.1	37.2	21.1**	47.0	49.2	2.2
Monthly fee (low balance) .....	8.61	7.44	-1.17	6.80	5.91	-.89
Minimum balance to avoid fee .....	1,157.61	1,341.10	183.49	856.60	951.98	95.38
Minimum balance to open .....	663.54	685.65	22.11	372.63	246.63	-126.00
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	36.5	23.7	-12.8	14.8	5.3	-9.5
Monthly fee (low balance) .....	8.54	8.53	-.01	...	...	...
Check charge .....	.27	.27	.00	...	...	...
Minimum balance to avoid fee .....	2,140.50	1,817.55	-322.95	...	...	...
Minimum balance to open .....	1,295.77	1,419.03	123.26	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.23. NOW accounts in Ohio**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.6	84.8	-10.8	89.2	89.0	-.2
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	37.1	38.8	1.7	50.2	49.9	-.3
Monthly fee (low balance) .....	9.38	9.65	.27	5.55	6.01	.46
Minimum balance to avoid fee .....	1,445.93	1,220.66	-225.27	518.59	492.56	-26.03
Minimum balance to open .....	916.54	1,096.89	180.35	276.65	245.18	-31.47
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	4.4	4.4	33.9	20.7	-13.2
Monthly fee (low balance) .....	...	...	...	7.55	...	...
Check charge .....	...	...	...	.19	...	...
Minimum balance to avoid fee .....	...	...	...	578.43	...	...
Minimum balance to open .....	...	...	...	280.84	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.24. NOW accounts in Oklahoma**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	99.5	-.5	...	100.0	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	26.5	21.7	-4.8	...	20.2	...
Monthly fee (low balance) .....	6.24	6.61	.37	...	...	...
Minimum balance to avoid fee .....	1,786.18	1,171.38	-614.80**	...	...	...
Minimum balance to open .....	1,401.76	1,085.21	-316.55	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	30.9	21.0	-9.9	...	.0	...
Monthly fee (low balance) .....	7.19	...	...	...	...	...
Check charge .....	.14	...	...	...	...	...
Minimum balance to avoid fee .....	1,377.29	...	...	...	...	...
Minimum balance to open .....	942.25	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.25. NOW accounts in Pennsylvania**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	95.3	-4.7	61.5	74.3	12.8
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	50.0	41.5	-8.5	15.6	25.6	10.0
Monthly fee (low balance) .....	6.00	6.68	.68	...	9.97	...
Minimum balance to avoid fee .....	1,218.93	918.18	-300.75	...	585.12	...
Minimum balance to open .....	469.46	567.61	98.15	...	351.01	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	9.3	4.7	-4.6	18.9	5.8	-13.1
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.26. NOW accounts in South Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	97.7	96.4	-1.3	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	35.9	52.6	16.7	...	...	...
Monthly fee (low balance) .....	9.94	...	...	...	...	...
Minimum balance to avoid fee .....	592.57	...	...	...	...	...
Minimum balance to open .....	384.05	...	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	49.8	.0	-49.8**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.27. NOW accounts in Tennessee**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	99.0	100.0	1.0	100.0	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	46.8	75.7	28.9*	58.2	...	...
Monthly fee (low balance) .....	7.42	7.35	-.07	...	...	...
Minimum balance to avoid fee .....	1,216.90	1,038.12	-178.78	...	...	...
Minimum balance to open .....	590.73	645.74	55.01	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	32.1	7.3	-24.8*	28.8	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

**D.2.28. NOW accounts in Texas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	99.5	-.5	72.6	72.1	-.5
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	47.5	77.3	29.8**	35.3	62.6	27.3
Monthly fee (low balance) .....	7.73	8.48	.75	...	7.54	...
Minimum balance to avoid fee .....	1,319.64	1,575.64	256.00	...	607.59	...
Minimum balance to open .....	1,187.21	1,438.09	250.88	...	330.37	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	25.6	11.7	-13.9*	9.3	.0	-9.3
Monthly fee (low balance) .....	8.43	8.02	-.41	...	...	...
Check charge .....	.18	.16	-.02	...	...	...
Minimum balance to avoid fee .....	1,104.67	1,005.26	-99.41	...	...	...
Minimum balance to open .....	674.70	905.43	230.73	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.29. NOW accounts in Virginia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	89.2	86.7	-2.5	...	36.3	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	39.3	51.2	11.9	...	36.3	...
Monthly fee (low balance) .....	8.26	7.81	-.45	...	...	...
Minimum balance to avoid fee .....	843.77	783.57	-60.20	...	...	...
Minimum balance to open .....	502.87	307.98	-194.89	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	2.7	.0	-2.7	...	.0	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.30. NOW accounts in Washington state**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	96.6	-3.4	88.2	100.0	11.8
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	59.7	47.4	-12.3	77.5	62.3	-15.2
Monthly fee (low balance) .....	8.26	...	...	5.11	5.51	.40
Minimum balance to avoid fee .....	1,000.00	...	...	531.65	530.22	-1.43
Minimum balance to open .....	157.41	...	...	482.91	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	9.3	.0	-9.3	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.31. NOW accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	95.1	100.0	4.9	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	67.9	45.4	-22.5	43.5	44.9	1.4
Monthly fee (low balance) .....	6.47	7.46	.99	5.95	...	...
Minimum balance to avoid fee .....	720.25	547.53	-172.72	905.74	...	...
Minimum balance to open .....	659.89	131.24	-528.65**	737.64	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	19.8	45.3	25.5	26.9	21.1	-5.8
Monthly fee (low balance) .....	...	7.19	...	...	...	...
Check charge .....	...	.33	...	...	...	...
Minimum balance to avoid fee .....	...	985.11	...	...	...	...
Minimum balance to open .....	...	99.91	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	7.1	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 and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.

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

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



**D.3.1. Savings accounts in Arkansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	33.3	14.2	-19.1*	.0	...	...
Monthly fee (low balance) .....	1.16	...	...	...	...	...
Minimum balance to avoid fee .....	94.92	...	...	...	...	...
Minimum balance to open .....	97.79	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	26.7	36.0	9.3	73.4	...	...
Minimum balance to open .....	...	55.48	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	27.4	25.7	-1.7	26.6	...	...
Monthly fee (low balance) .....	1.22	1.66	.44	...	...	...
Minimum balance to avoid fee .....	105.22	144.24	39.02	...	...	...
Minimum balance to open .....	77.72	97.58	19.86**	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	17.0	26.6	9.6	28.6	...	...
Minimum balance to open .....	...	78.03	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.2. Savings accounts in California**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	99.1	100.0	.9	99.3	97.0	-2.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	64.3	72.2	7.9	49.4	46.4	-3.0
Monthly fee (low balance) .....	1.76	2.05	.29	2.38	2.87	.49
Minimum balance to avoid fee .....	324.11	353.07	28.96	309.23	275.30	-33.93
Minimum balance to open .....	202.22	203.54	1.32	151.89	172.53	20.64
<i>No-fee passbook account</i>						
Percent offering .....	1.9	.0	-1.9	17.4	21.5	4.1
Minimum balance to open .....	...	...	...	89.18	62.03	-27.15
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	49.1	32.2	-16.9**	77.1	63.3	-13.8
Monthly fee (low balance) .....	2.09	2.51	.42	2.52	2.74	.22
Minimum balance to avoid fee .....	395.84	356.46	-39.38	309.58	314.84	5.26
Minimum balance to open .....	197.03	221.03	24.00	131.56	197.79	66.23
<i>No-fee statement account</i>						
Percent offering .....	2.0	2.0	.0	7.3	12.3	5.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.3. Savings accounts in Colorado**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	41.6	21.0	-20.6*	24.1	50.2	26.1
Monthly fee (low balance) .....	1.65	3.07	1.42**	...	...	...
Minimum balance to avoid fee .....	86.22	76.46	-9.76	...	...	...
Minimum balance to open .....	76.50	86.11	9.61	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	25.6	16.1	-9.5	14.4	24.9	10.5
Minimum balance to open .....	67.76	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	40.6	69.4	28.8**	7.4	.0	-7.4
Monthly fee (low balance) .....	2.34	2.30	-.04	...	...	...
Minimum balance to avoid fee .....	127.21	113.22	-13.99	...	...	...
Minimum balance to open .....	95.26	98.82	3.56	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	8.6	4.0	-4.6	54.2	37.6	-16.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.4. Savings accounts in Florida**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	24.0	22.8	-1.2	42.5	40.0	-2.5
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	20.7	.0	-20.7**	20.8	20.3	-.5
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	66.7	55.6	-11.1	64.8	60.0	-4.8
Monthly fee (low balance) .....	3.95	3.06	-.89	2.74	...	...
Minimum balance to avoid fee .....	412.18	261.59	-150.59	274.71	...	...
Minimum balance to open .....	199.68	88.46	-111.22**	125.47	...	...
<i>No-fee statement account</i>						
Percent offering .....	31.3	21.6	-9.7	20.8	19.4	-1.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.5. Savings accounts in Georgia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	99.2	-8	...	100.0	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	42.4	48.3	5.9	...	22.2	...
Monthly fee (low balance) .....	2.33	1.87	-46	...	...	...
Minimum balance to avoid fee .....	127.22	99.75	-27.47	...	...	...
Minimum balance to open .....	108.26	119.92	11.66	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	16.1	16.1	.0	...	56.0	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	62.7	46.8	-15.9	...	21.8	...
Monthly fee (low balance) .....	2.25	2.35	.10	...	...	...
Minimum balance to avoid fee .....	125.48	192.93	67.45	...	...	...
Minimum balance to open .....	79.45	84.48	5.03	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	8.9	9.1	.2	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.6. Savings accounts in Idaho**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	21.8	72.6	50.8**	...	...	...
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> <sup>1</sup>						
Percent offering .....	56.5	41.9	-14.6	...	...	...
Monthly fee (low balance) .....	1.49	...	...	...	...	...
Minimum balance to avoid fee .....	137.37	...	...	...	...	...
Minimum balance to open .....	108.50	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	21.7	.0	-21.7	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.7. Savings accounts in Illinois**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	37.7	42.1	4.4	63.5	56.5	-7.0
Monthly fee (low balance) .....	1.35	1.35	.00	1.66	1.87	.21
Minimum balance to avoid fee .....	112.30	87.08	-25.22	146.22	137.89	-8.33
Minimum balance to open .....	65.05	50.66	-14.39	151.12	117.84	-33.28
<i>No-fee passbook account</i>						
Percent offering .....	32.5	28.1	-4.4	29.2	37.6	8.4
Minimum balance to open .....	25.39	20.10	-5.29	33.34	30.05	-3.29
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	31.4	33.0	1.6	41.2	40.2	-1.0
Monthly fee (low balance) .....	2.40	2.14	-.26	2.62	2.30	-.32
Minimum balance to avoid fee .....	259.04	216.10	-42.94	141.80	142.67	.87
Minimum balance to open .....	113.35	137.20	23.85	146.00	110.03	-35.97*
<i>No-fee statement account</i>						
Percent offering .....	9.2	8.8	-.4	11.1	17.7	6.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

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

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

**D.3.8. Savings accounts in Indiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	35.4	23.4	-12.0	21.7	25.9	4.2
Monthly fee (low balance) .....	1.39	...	...	...	...	...
Minimum balance to avoid fee .....	150.81	...	...	...	...	...
Minimum balance to open .....	40.91	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	30.2	17.6	-12.6	49.1	59.7	10.6
Minimum balance to open .....	...	...	...	36.38	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	43.6	54.7	11.1	36.3	25.9	-10.4
Monthly fee (low balance) .....	1.77	1.93	.16	...	...	...
Minimum balance to avoid fee .....	149.99	125.60	-24.39	...	...	...
Minimum balance to open .....	89.01	67.73	-21.28	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	5.0	4.3	-.7	57.1	57.2	.1
Minimum balance to open .....	...	...	...	37.57	...	...

NOTE. See general note to table 1.

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

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

**D.3.9. Savings accounts in Iowa**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	22.7	13.7	-9.0	...	...	...
Monthly fee (low balance) .....	.42	.77	.35	...	...	...
Minimum balance to avoid fee .....	89.11	78.97	-10.14	...	...	...
Minimum balance to open .....	36.91	54.86	17.95	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	74.4	80.8	6.4	...	...	...
Minimum balance to open .....	13.40	14.46	1.06	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	14.6	12.7	-1.9	...	...	...
Monthly fee (low balance) .....	2.14	2.30	.16	...	...	...
Minimum balance to avoid fee .....	98.95	117.17	18.22	...	...	...
Minimum balance to open .....	98.95	55.10	-43.85**	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	10.2	31.2	21.0*	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.10. Savings accounts in Kansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	49.4	26.8	-22.6	...	...	...
Monthly fee (low balance) .....	2.81	3.12	.31	...	...	...
Minimum balance to avoid fee .....	221.59	60.44	-161.15	...	...	...
Minimum balance to open .....	50.66	46.83	-3.83	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	40.6	45.9	5.3	...	...	...
Minimum balance to open .....	25.56	22.59	-2.97	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	16.9	14.7	-2.2	...	...	...
Monthly fee (low balance) .....	...	2.28	...	...	...	...
Minimum balance to avoid fee .....	...	81.74	...	...	...	...
Minimum balance to open .....	...	89.75	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.5	.0	-.5	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.11. Savings accounts in Kentucky**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	96.9	100.0	3.1	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	46.0	66.6	20.6	26.4	.0	-26.4**
Monthly fee (low balance) .....	1.64	1.62	-.02	...	...	...
Minimum balance to avoid fee .....	146.75	119.11	-27.64	...	...	...
Minimum balance to open .....	134.50	59.69	-74.81**	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	17.5	.0	-17.5**	54.1	83.3	29.2
Minimum balance to open .....	...	...	...	29.26	4.42	-24.84*
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	46.8	42.7	-4.1	39.0	16.7	-22.3
Monthly fee (low balance) .....	2.82	2.55	-.27	...	...	...
Minimum balance to avoid fee .....	199.47	218.81	19.34	...	...	...
Minimum balance to open .....	194.75	97.02	-97.73*	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	19.4	3.4	-16.0	6.9	16.9	10.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.12. Savings accounts in Louisiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	42.4	47.3	4.9	35.1	29.0	-6.1
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	18.2	.0	-18.2	55.2	56.7	1.5
Minimum balance to open .....	...	...	...	81.45	63.61	-17.84
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	52.8	52.7	-.1	29.1	.0	-29.1**
Monthly fee (low balance) .....	1.63	2.10	.47	...	...	...
Minimum balance to avoid fee .....	265.35	251.67	-13.68	...	...	...
Minimum balance to open .....	73.97	92.56	18.59	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	13.7	.0	-13.7	24.9	35.6	10.7
Minimum balance to open .....	...	...	...	...	51.24	...

NOTE. See general note to table 1.

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

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

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

**D.3.13. Savings accounts in Massachusetts**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	83.1	100.0	16.9	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	21.9	40.6	18.7	50.8	36.0	-14.8
Monthly fee (low balance) .....	...	...	...	1.25	1.47	.22
Minimum balance to avoid fee .....	...	...	...	223.03	189.75	-33.28
Minimum balance to open .....	...	...	...	75.50	49.34	-26.16
<i>No-fee passbook account</i>						
Percent offering .....	17.4	15.5	-1.9	49.2	64.0	14.8
Minimum balance to open .....	...	...	...	18.90	15.04	-3.86
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	48.2	84.5	36.3*	50.8	46.9	-3.9
Monthly fee (low balance) .....	1.91	1.87	-.04	1.62	1.60	-.02
Minimum balance to avoid fee .....	190.47	197.99	7.52	205.40	258.29	52.89
Minimum balance to open .....	105.62	131.37	25.75	57.86	102.02	44.16
<i>No-fee statement account</i>						
Percent offering .....	34.9	15.5	-19.4	20.5	19.2	-1.3
Minimum balance to open .....	...	...	...	10.00	5.85	-4.15**

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.14. Savings accounts in Minnesota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	34.6	13.7	-20.9	...	...	...
Monthly fee (low balance) .....	1.11	...	...	...	...	...
Minimum balance to avoid fee .....	65.32	...	...	...	...	...
Minimum balance to open .....	65.32	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	57.8	42.5	-15.3	...	...	...
Minimum balance to open .....	16.63	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	10.2	44.4	34.2**	...	...	...
Monthly fee (low balance) .....	2.75	1.08	-1.67**	...	...	...
Minimum balance to avoid fee .....	97.43	90.46	-6.97	...	...	...
Minimum balance to open .....	97.43	56.30	-41.13	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	15.4	2.7	-12.7	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.15. Savings accounts in Missouri**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	48.7	24.8	-23.9*	8.7	19.3	10.6
Monthly fee (low balance) .....	1.14	1.28	.14	...	...	...
Minimum balance to avoid fee .....	150.53	124.47	-26.06	...	...	...
Minimum balance to open .....	92.52	52.37	-40.15**	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.5	12.0	11.5	72.1	74.2	2.1
Minimum balance to open .....	...	...	...	59.65	37.70	-21.95
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	74.0	46.0	-28.0*	19.2	6.5	-12.7
Monthly fee (low balance) .....	1.46	1.71	.25	...	...	...
Minimum balance to avoid fee .....	130.98	129.98	-1.00	...	...	...
Minimum balance to open .....	86.87	100.00	13.13	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	17.0	31.7	14.7	50.2	38.7	-11.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.16. Savings accounts in Montana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	24.3	37.0	12.7	46.8	...	...
Monthly fee (low balance) .....	...	1.26	...	...	...	...
Minimum balance to avoid fee .....	...	214.55	...	...	...	...
Minimum balance to open .....	...	57.91	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	21.0	21.0*	12.7	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	56.4	52.1	-4.3	87.3	...	...
Monthly fee (low balance) .....	1.38	1.40	.02	...	...	...
Minimum balance to avoid fee .....	100.00	179.59	79.59	...	...	...
Minimum balance to open .....	81.21	60.60	-20.61	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	22.0	10.6	-11.4	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.



**D.3.17. Savings accounts in Nebraska**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	32.9	56.9	24.0	...	...	...
Monthly fee (low balance) .....	.86	.98	.12	...	...	...
Minimum balance to avoid fee .....	57.45	74.75	17.30	...	...	...
Minimum balance to open .....	57.45	23.34	-34.11	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	41.5	22.9	-18.6	...	...	...
Minimum balance to open .....	41.17	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	25.9	16.9	-9.0	...	...	...
Monthly fee (low balance) .....	.98	...	...	...	...	...
Minimum balance to avoid fee .....	157.53	...	...	...	...	...
Minimum balance to open .....	95.64	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	18.0	3.2	-14.8	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.18. Savings accounts in New Jersey**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	88.3	-11.7
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	51.3	23.9	-27.4	43.2	37.1	-6.1
Monthly fee (low balance) .....	1.70	1.89	.19	2.19	...	...
Minimum balance to avoid fee .....	120.21	163.08	42.87	218.69	...	...
Minimum balance to open .....	112.71	69.68	-43.03	203.99	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	4.1	4.1	56.8	46.8	-10.0
Minimum balance to open .....	...	...	...	37.06	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	100.0	84.1	-15.9*	51.3	53.2	1.9
Monthly fee (low balance) .....	2.36	2.81	.45	2.21	1.61	-.60
Minimum balance to avoid fee .....	659.66	176.55	-483.11	200.02	126.15	-73.87
Minimum balance to open .....	571.25	107.29	-463.96	187.63	78.21	-109.42
<i>No-fee statement account</i>						
Percent offering .....	.0	15.9	15.9*	10.3	11.7	1.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

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

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

**D.3.19. Savings accounts in New Mexico**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	45.3	27.9	-17.4	...	...	...
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> <sup>1</sup>						
Percent offering .....	73.7	53.7	-20.0	...	...	...
Monthly fee (low balance) .....	1.87	2.57	.70	...	...	...
Minimum balance to avoid fee .....	111.34	163.47	52.13	...	...	...
Minimum balance to open .....	75.10	75.50	.40	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	20.8	25.1	4.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.20. Savings accounts in New York**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	84.9	81.8	-3.1	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	32.2	35.4	3.2	63.5	65.5	2.0
Monthly fee (low balance) .....	2.12	2.22	.10	2.81	1.86	-.95
Minimum balance to avoid fee .....	238.43	249.28	10.85	288.69	239.65	-49.04
Minimum balance to open .....	174.98	205.01	30.03	160.70	71.86	-88.84**
<i>No-fee passbook account</i>						
Percent offering .....	26.4	18.4	-8.0	34.7	32.1	-2.6
Minimum balance to open .....	369.43	28.43	-341.00	90.52	54.93	-35.59
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	41.0	55.0	14.0	58.5	68.5	10.0
Monthly fee (low balance) .....	2.63	2.22	-.41	3.11	1.84	-1.27
Minimum balance to avoid fee .....	406.54	317.46	-89.08	345.44	267.18	-78.26
Minimum balance to open .....	314.98	276.83	-38.15	192.48	104.91	-87.57
<i>No-fee statement account</i>						
Percent offering .....	28.6	18.5	-10.1	23.5	17.0	-6.5
Minimum balance to open .....	113.80	128.30	14.50	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.21. Savings accounts in Ohio**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	27.2	42.8	15.6	46.4	48.2	1.8
Monthly fee (low balance) .....	...	1.73	...	1.65	1.03	-.62*
Minimum balance to avoid fee .....	...	119.09	...	83.19	56.61	-26.58
Minimum balance to open .....	...	159.15	...	47.41	40.84	-6.57
<i>No-fee passbook account</i>						
Percent offering .....	44.5	33.1	-11.4	53.6	51.8	-1.8
Minimum balance to open .....	...	...	...	11.63	12.01	.38
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	48.4	32.8	-15.6	33.2	34.2	1.0
Monthly fee (low balance) .....	1.58	1.64	.06	...	1.04	...
Minimum balance to avoid fee .....	137.67	156.23	18.56	...	51.00	...
Minimum balance to open .....	104.21	63.10	-41.11	...	38.52	...
<i>No-fee statement account</i>						
Percent offering .....	9.1	16.9	7.8	29.4	25.0	-4.4
Minimum balance to open .....	...	...	...	13.05	...	...

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

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

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

**D.3.22. Savings accounts in Oklahoma**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	19.8	22.7	2.9	...	...	...
Monthly fee (low balance) .....	1.23	...	...	...	...	...
Minimum balance to avoid fee .....	73.04	...	...	...	...	...
Minimum balance to open .....	73.04	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	37.6	39.2	1.6	...	...	...
Minimum balance to open .....	46.75	41.04	-5.71	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	42.7	14.9	-27.8**	...	...	...
Monthly fee (low balance) .....	1.66	...	...	...	...	...
Minimum balance to avoid fee .....	63.01	...	...	...	...	...
Minimum balance to open .....	70.11	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	25.3	23.2	-2.1	...	...	...
Minimum balance to open .....	73.96	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.23. Savings accounts in Pennsylvania**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	99.1	-.9	88.9	96.8	7.9
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	52.5	58.0	5.5	22.4	36.5	14.1
Monthly fee (low balance) .....	1.72	2.03	.31	2.25	5.03	2.78
Minimum balance to avoid fee .....	114.12	103.04	-11.08	95.62	138.92	43.30
Minimum balance to open .....	76.94	76.27	-.67	71.38	104.07	32.69
<i>No-fee passbook account</i>						
Percent offering .....	26.6	15.2	-11.4	63.8	54.8	-9.0
Minimum balance to open .....	31.86	6.94	-24.92*	154.59	121.49	-33.10
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	66.3	79.1	12.8	18.6	38.9	20.3
Monthly fee (low balance) .....	2.56	3.09	.53	1.95	4.95	3.00
Minimum balance to avoid fee .....	240.18	229.68	-10.50	145.35	148.82	3.47
Minimum balance to open .....	207.37	184.97	-22.40	105.79	103.34	-2.45
<i>No-fee statement account</i>						
Percent offering .....	20.9	16.4	-4.5	13.3	18.8	5.5
Minimum balance to open .....	61.77	56.07	-5.70	...	...	...

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

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

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

**D.3.24. Savings accounts in South Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	70.9	-29.1**	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	4.2	4.1	-.1	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	62.2	49.6	-12.6	...	...	...
Minimum balance to open .....	14.54	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	7.3	4.0	-3.3	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	32.1	42.3	10.2	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.25. Savings accounts in Tennessee**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	100.0	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	35.1	17.0	-18.1	...	22.7	...
Monthly fee (low balance) .....	.82	...	...	...	...	...
Minimum balance to avoid fee .....	104.80	...	...	...	...	...
Minimum balance to open .....	50.80	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	15.2	22.7	7.5	...	54.7	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	35.1	22.3	-12.8	...	32.7	...
Monthly fee (low balance) .....	1.19	2.28	1.09	...	...	...
Minimum balance to avoid fee .....	424.52	348.45	-76.07	...	...	...
Minimum balance to open .....	53.14	80.37	27.23	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	18.9	39.3	20.4	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.26. Savings accounts in Texas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	98.7	96.2	-2.5	100.0	94.7	-5.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	40.7	39.3	-1.4	23.8	30.2	6.4
Monthly fee (low balance) .....	1.17	2.84	1.67**	2.11	1.84	-.27
Minimum balance to avoid fee .....	145.72	164.55	18.83	105.83	67.03	-38.80
Minimum balance to open .....	119.22	118.96	-.26	68.61	67.03	-1.58
<i>No-fee passbook account</i>						
Percent offering .....	9.7	10.8	1.1	9.7	14.9	5.2
Minimum balance to open .....	...	52.09	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	74.4	44.3	-30.1**	56.5	35.0	-21.5
Monthly fee (low balance) .....	2.19	2.20	.01	2.68	3.59	.91
Minimum balance to avoid fee .....	165.91	169.15	3.24	259.38	179.37	-80.01
Minimum balance to open .....	126.11	130.96	4.85	115.30	113.75	-1.55
<i>No-fee statement account</i>						
Percent offering .....	4.0	6.7	2.7	26.3	29.5	3.2
Minimum balance to open .....	...	...	...	109.87	56.73	-53.14

NOTE. See general note to table 1.

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

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

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

**D.3.27. Savings accounts in Virginia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	3.0	15.7	12.7	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	14.4	.0	-14.4	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	82.6	62.7	-19.9	...	...	...
Monthly fee (low balance) .....	1.47	2.19	.72	...	...	...
Minimum balance to avoid fee .....	125.65	139.70	14.05	...	...	...
Minimum balance to open .....	57.07	76.24	19.17	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	24.8	24.8**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.3.28. Savings accounts in Washington state**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	55.7	58.7	3.0	63.0	59.6	-3.4
Monthly fee (low balance) .....	...	...	...	1.81	2.37	.56
Minimum balance to avoid fee .....	...	...	...	103.23	110.19	6.96
Minimum balance to open .....	...	...	...	103.23	212.04	108.81
<i>No-fee passbook account</i>						
Percent offering .....	17.0	.0	-17.0	37.0	24.3	-12.7
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	65.9	82.5	16.6	61.1	58.1	-3.0
Monthly fee (low balance) .....	1.54	1.72	.18	1.84	1.72	-.12
Minimum balance to avoid fee .....	134.64	203.32	68.68*	104.86	138.29	33.43
Minimum balance to open .....	115.20	94.57	-20.63	104.86	242.72	137.86
<i>No-fee statement account</i>						
Percent offering .....	17.0	.0	-17.0	13.2	8.1	-5.1
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

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

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

**D.3.29. Savings accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	60.6	25.5	-35.1**	50.3	44.8	-5.5
Monthly fee (low balance) .....	.71	.55	-.16	...	1.97	...
Minimum balance to avoid fee .....	46.61	42.80	-3.81	...	200.00	...
Minimum balance to open .....	32.74	26.71	-6.03	...	84.73	...
<i>No-fee passbook account</i>						
Percent offering .....	16.8	31.8	15.0	49.7	55.2	5.5
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	31.7	34.1	2.4	50.3	44.8	-5.5
Monthly fee (low balance) .....	.79	1.79	1.00**	...	1.97	...
Minimum balance to avoid fee .....	54.44	164.92	110.48**	...	200.00	...
Minimum balance to open .....	51.04	95.25	44.21	...	84.73	...
<i>No-fee statement account</i>						
Percent offering .....	23.6	25.8	2.2	28.8	26.5	-2.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.4.1. Special fees in Alabama**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.75	13.77	.02	...	...	...
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.68	17.69	.01	...	...	...
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	86.9	-13.1	...	...	...
Average fee .....	16.97	17.64	.67	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	71.8	86.9	15.1	...	...	...
Average fee .....	2.36	2.31	-.05	...	...	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

**D.4.2. Special fees in Arkansas**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.86	15.09	1.23	15.21	14.81	-.40
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.37	16.05	.68	17.00	16.35	-.65
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	16.02	14.18	-1.84	17.00	...	...
<i>Deposit items returned</i>						
Percent charging .....	24.2	24.3	.1	79.9	50.0	-29.9
Average fee .....	7.85	2.98	-4.87*	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

**D.4.3. Special fees in California**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	11.15	11.11	-.04	10.50	10.83	.33
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	96.8	100.0	3.2
Average fee .....	15.08	14.47	-.61	12.88	13.38	.50
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	92.6	-7.4**	96.8	95.7	-1.1
Average fee .....	14.94	14.29	-.65	12.37	11.77	-.60
<i>Deposit items returned</i>						
Percent charging .....	93.9	93.9	.0	93.5	96.8	3.3
Average fee .....	5.22	5.08	-.14	6.78	6.44	-.34

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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



**D.4.4. Special fees in Colorado**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	95.4	100.0	4.6	...	100.0	...
Average fee .....	14.78	14.51	-.27	...	16.30	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	15.55	15.45	-.10	...	16.82	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	95.1	-4.9	...	100.0	...
Average fee .....	15.79	14.21	-1.58	...	16.78	...
<i>Deposit items returned</i>						
Percent charging .....	56.9	55.2	-1.7	...	31.8	...
Average fee .....	5.21	4.22	-.99	...	...	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

**D.4.5. Special fees in Florida**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	22.55	23.77	1.22	...	24.29	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	25.14	25.71	.57	...	26.47	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	91.1	-8.9	...	73.8	...
Average fee .....	24.62	25.35	.73	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	70.8	100.0	29.2**	...	100.0	...
Average fee .....	6.19	5.15	-1.04	...	6.75	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

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

**D.4.6. Special fees in Georgia**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	19.31	19.80	.49	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	21.06	21.70	.64	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	91.8	-8.2	...	...	...
Average fee .....	21.19	19.26	-1.93	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	51.1	44.1	-7.0	...	...	...
Average fee .....	6.55	4.01	-2.54	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.7. Special fees in Illinois**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	95.5	-4.5	100.0	100.0	.0
Average fee .....	12.49	13.62	1.13	13.74	12.97	-.77
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.28	15.47	.19	16.37	15.95	-.42
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	98.3	-1.7	100.0	100.0	.0
Average fee .....	15.13	14.84	-.29	16.70	17.04	.34
<i>Deposit items returned</i>						
Percent charging .....	27.4	42.0	14.6	54.3	26.6	-27.7*
Average fee .....	5.93	6.89	.96	8.51	11.10	2.59

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.4.8. Special fees in Indiana**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.34	14.61	-.73	13.27	13.87	.60
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.41	18.45	.04	16.23	16.41	.18
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.44	16.55	-1.89	16.23	16.19	-.04
<i>Deposit items returned</i>						
Percent charging .....	82.7	46.7	-36.0**	58.1	70.2	12.1
Average fee .....	3.36	9.87	6.51**	...	7.48	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.9. Special fees in Iowa**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	10.46	10.72	.26	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	12.46	13.47	1.01	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.43	12.01	-2.42	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	52.5	25.7	-26.8**	...	...	...
Average fee .....	5.33	4.09	-1.24	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.10. Special fees in Kansas**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	94.0	-6.0	...	...	...
Average fee .....	10.91	11.43	.52	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.06	13.11	.05	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	12.36	12.50	.14	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	78.9	67.8	-11.1	...	...	...
Average fee .....	7.15	5.52	-1.63	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.11. Special fees in Kentucky**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.01	13.07	.06	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	18.69	18.04	-.65	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	18.69	15.03	-3.66	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	93.2	37.5	-55.7**	...	...	...
Average fee .....	2.97	...	...	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.12. Special fees in Louisiana**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	12.91	12.65	-.26	13.67	16.78	3.11**
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.12	16.40	.28	16.10	17.62	1.52
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.12	16.84	.72	14.86	16.82	1.96
<i>Deposit items returned</i>						
Percent charging .....	51.9	61.5	9.6	74.9	63.8	-11.1
Average fee .....	1.70	2.63	.93	7.99	3.67	-4.32*

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

**D.4.13. Special fees in Massachusetts**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	87.4	83.2	-4.2	100.0	100.0	.0
Average fee .....	16.90	15.74	-1.16	12.68	13.69	1.01
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.65	21.73	3.08**	15.41	16.54	1.13
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.65	16.35	-2.30	15.60	15.29	-.31
<i>Deposit items returned</i>						
Percent charging .....	84.1	66.4	-17.7	95.6	81.7	-13.9
Average fee .....	5.32	10.18	4.86**	6.02	6.02	.00

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 Minnesota**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	12.01	11.34	-.67	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.61	14.47	.86	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.20	13.12	-.08	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	54.6	51.9	-2.7	...	...	...
Average fee .....	4.05	5.64	1.59	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.15. Special fees in Mississippi**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.38	13.45	-.93	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	15.60	14.46	-1.14	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	16.87	14.49	-2.38	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	59.8	94.7	34.9*	...	...	...
Average fee .....	...	5.68	...	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

**D.4.16. Special fees in Missouri**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	94.6	100.0	5.4	100.0	100.0	.0
Average fee .....	11.29	11.75	.46	10.00	11.36	1.36
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.28	13.76	.48	13.94	14.11	.17
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	99.7	-.3	100.0	...	...
Average fee .....	13.28	14.03	.75	14.85	...	...
<i>Deposit items returned</i>						
Percent charging .....	60.0	37.6	-22.4	57.5	73.2	15.7
Average fee .....	2.81	2.84	.03	...	...	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

**D.4.17. Special fees in Montana**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	10.09	10.28	.19	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.14	13.78	.64	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	93.8	-6.2	...	...	...
Average fee .....	12.82	12.95	.13	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	22.4	42.8	20.4	...	...	...
Average fee .....	...	6.45	...	...	...	...

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

**D.4.18. Special fees in Nebraska**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	9.19	8.96	-.23	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	11.58	10.25	-1.33	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	11.94	9.41	-2.53**	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	45.3	44.4	-.9	...	...	...
Average fee .....	6.67	3.80	-2.87	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.19. Special fees in New Jersey**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.75	17.54	2.79	15.27	15.67	.40
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.73	26.17	4.44**	22.56	24.20	1.64
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.73	25.55	3.82**	22.56	22.71	.15
<i>Deposit items returned</i>						
Percent charging .....	82.9	100.0	17.1	100.0	63.5	-36.5**
Average fee .....	8.90	7.21	-1.69	12.58	10.72	-1.86

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.4.20. Special fees in New York**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	98.8	98.9	.1	100.0	100.0	.0
Average fee .....	13.44	13.19	-.25	11.65	11.69	.04
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.99	14.97	.98	15.59	15.17	-.42
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	95.3	-4.7	100.0	100.0	.0
Average fee .....	15.03	14.62	-.41	14.80	14.22	-.58
<i>Deposit items returned</i>						
Percent charging .....	98.8	89.7	-9.1	98.5	100.0	1.5
Average fee .....	9.07	9.09	.02	9.00	9.59	.59

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

**D.4.21. Special fees in Ohio**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.17	19.58	5.41**	14.66	15.30	.64
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.09	20.40	2.31*	17.75	19.00	1.25
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	86.7	-13.3	100.0	100.0	.0
Average fee .....	18.09	19.94	1.85	16.92	18.52	1.60
<i>Deposit items returned</i>						
Percent charging .....	62.0	52.4	-9.6	87.9	85.5	-2.4
Average fee .....	12.57	9.43	-3.14	9.97	10.06	.09

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.4.22. Special fees in Oklahoma**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	12.31	13.17	.86	13.90	15.59	1.69
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.04	14.32	.28	15.00	16.65	1.65
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	97.8	-2.2	100.0	80.4	-19.6
Average fee .....	14.73	14.36	-.37	15.00	...	...
<i>Deposit items returned</i>						
Percent charging .....	43.4	58.3	14.9	79.8	80.4	.6
Average fee .....	2.11	3.94	1.83*	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

**D.4.23. Special fees in Pennsylvania**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	96.8	96.6	-.2	100.0	100.0	.0
Average fee .....	13.91	14.04	.13	15.96	14.25	-1.71
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	22.22	21.11	-1.11	23.17	22.28	-.89
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	99.0	-1.0	100.0	93.7	-6.3
Average fee .....	22.30	21.78	-.52	23.17	21.95	-1.22
<i>Deposit items returned</i>						
Percent charging .....	79.8	78.7	-1.1	91.6	94.1	2.5
Average fee .....	6.38	6.16	-.22	9.59	6.94	-2.65

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

**D.4.24. Special fees in Tennessee**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	14.17	17.29	3.12**	14.21	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	16.55	18.50	1.95**	17.68	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	16.55	16.55	.00	17.68	...	...
<i>Deposit items returned</i>						
Percent charging .....	21.7	15.8	-5.9	87.0	...	...
Average fee .....	...	...	...	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.25. Special fees in Texas**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.29	15.58	-.71	17.33	17.31	-.02
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.96	18.18	-.78	19.18	18.38	-.80
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	99.5	-.5	100.0	100.0	.0
Average fee .....	18.05	17.48	-.57	18.74	19.41	.67
<i>Deposit items returned</i>						
Percent charging .....	67.0	72.1	5.1	93.1	75.2	-17.9
Average fee .....	4.34	5.07	.73	5.19	6.53	1.34

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

**D.4.26. Special fees in Virginia**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	19.08	18.41	-.67	...	18.98	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	22.66	22.26	-.40	...	21.96	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	23.51	22.70	-.81	...	21.96	...
<i>Deposit items returned</i>						
Percent charging .....	83.4	65.3	-18.1	...	100.0	...
Average fee .....	4.87	8.89	4.02	...	7.21	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.27. Special fees in Washington state**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.04	13.36	.32	13.39	12.16	-1.23
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.11	16.24	1.13	14.02	15.98	1.96
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.11	15.64	.53	14.02	16.13	2.11
<i>Deposit items returned</i>						
Percent charging .....	44.2	59.1	14.9	62.9	44.1	-18.8
Average fee .....	...	2.66	...	7.95	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.28. Special fees in West Virginia**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	15.27	14.70	-.57	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	18.23	18.05	-.18	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	82.7	-17.3	...	...	...
Average fee .....	18.60	17.34	-1.26	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	71.7	35.0	-36.7*	...	...	...
Average fee .....	9.64	...	...	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

**D.4.29. Special fees in Wisconsin**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	11.40	13.37	1.97	11.24	12.87	1.63
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.64	16.57	2.93**	15.11	17.04	1.93
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	98.1	-1.9	100.0	85.0	-15.0
Average fee .....	13.67	16.01	2.34	15.44	...	...
<i>Deposit items returned</i>						
Percent charging .....	76.7	66.8	-9.9	55.0	83.1	28.1
Average fee .....	5.79	8.26	2.47*	8.22	8.09	-.13

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	57.7	73.9	16.2	...	...	...
<i>Annual fee</i>						
Percent charging .....	4.8	20.9	16.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	4.8	.0	-4.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	4.8	3.9	-.9	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	3.9	3.9	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	25.4	25.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	90.1	100.0	9.9	...	...	...
Average .....	1.04	1.06	.02	...	...	...
Deposits						
Percent charging .....	72.1	100.0	27.9	...	...	...
Average .....	...	.96	...	...	...	...
Balance inquiries						
Percent charging .....	80.4	100.0	19.6	...	...	...
Average .....	...	.75	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	62.4	100.0	37.6**	...	...	...
Average .....	1.29	1.22	-.07	...	...	...

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

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	62.1	88.8	26.8**	80.1	67.2	-12.9
<i>Annual fee</i>						
Percent charging .....	5.1	1.3	-3.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	10.4	10.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	2.5	.0	-2.5	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	2.5	.0	-2.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	74.8	40.3	-34.5**	...	...	...
Average .....	1.19	.93	-.26	...	...	...
Deposits						
Percent charging .....	62.2	42.8	-19.4	...	...	...
Average .....	...	.80	...	...	...	...
Balance inquiries						
Percent charging .....	72.8	42.8	-30.0*	...	...	...
Average .....	.96	.88	-.08	...	...	...
<i>Surcharge</i>						
Percent charging .....	64.5	40.5	-24.0	...	...	...
Average .....	1.41	1.04	-.37	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.5.3. Automated teller machines in California**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	85.5	83.5	-2.0	70.2	82.0	11.8
<i>Annual fee</i>						
Percent charging .....	2.6	4.8	2.1	.0	3.6	3.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	2.2	7.3	5.1	4.2	3.6	-.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	3.5	2.8	-.7	10.1	7.1	-2.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	2.6	.0	-2.6	10.1	7.4	-2.7
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	3.6	5.7	2.1	10.1	7.4	-2.7
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	47.3	60.2	12.9	91.7	55.3	-36.4**
Average .....	1.09	1.20	.11	1.27	1.16	-.11
Deposits						
Percent charging .....	...	62.1	...	100.0	75.5	-24.6
Average .....	...	1.23	...	...	...	...
Balance inquiries						
Percent charging .....	44.3	40.5	-3.8	86.1	51.9	-34.3**
Average .....	1.07	1.06	-.01	1.20	.63	-.57**
<i>Surcharge</i>						
Percent charging .....	36.8	49.5	12.7	50.3	48.4	-1.8
Average .....	.98	1.13	.15	1.28	1.16	-.12

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

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

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

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



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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	83.5	84.3	.8	32.5	37.3	4.8
<i>Annual fee</i>						
Percent charging .....	62.0	81.8	19.8*	...	...	...
Average .....	10.90	9.38	-1.52	...	...	...
<i>Card fee</i>						
Percent charging .....	7.6	.0	-7.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	7.7	6.2	-1.5	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	7.7	.0	-7.7	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	7.7	1.9	-5.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	84.5	73.2	-11.2	...	...	...
Average .....	1.03	1.12	.09	...	...	...
Deposits						
Percent charging .....	59.3	51.7	-7.7	...	...	...
Average .....	1.25	.98	-.27*	...	...	...
Balance inquiries						
Percent charging .....	62.5	44.6	-17.9	...	...	...
Average .....	.93	.87	-.06	...	...	...
<i>Surcharge</i>						
Percent charging .....	49.5	61.7	12.2	...	...	...
Average .....	1.09	1.25	.16	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	90.9	100.0	9.1	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	3.6	9.3	5.7	...	25.8	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	9.3	9.3	...	25.8	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	15.8	11.8	-4.0	...	25.8	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	97.4	80.4	-17.0*	...	73.8	...
Average .....	1.05	1.07	.02	...	...	...
Deposits						
Percent charging .....	96.0	82.1	-14.0	...	...	...
Average .....	...	1.03	...	...	...	...
Balance inquiries						
Percent charging .....	89.0	55.1	-34.0**	...	73.8	...
Average .....	1.00	.86	-.14*	...	...	...
<i>Surcharge</i>						
Percent charging .....	45.8	70.0	24.2	...	11.6	...
Average .....	1.00	.95	-.05	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	92.6	80.9	-11.7	...	54.9	...
<i>Annual fee</i>						
Percent charging .....	1.9	.0	-1.9	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	7.4	.0	-7.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	2.0	2.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	73.7	80.0	6.3	...	...	...
Average .....	1.68	.83	-85*	...	...	...
Deposits						
Percent charging .....	84.0	78.9	-5.0	...	...	...
Average .....	1.40	.73	-.67	...	...	...
Balance inquiries						
Percent charging .....	66.9	66.8	-.2	...	...	...
Average .....	1.07	.75	-.32**	...	...	...
<i>Surcharge</i>						
Percent charging .....	73.7	84.2	10.6	...	...	...
Average .....	1.68	1.03	-.65	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.5.7. Automated teller machines in Illinois**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	68.9	73.7	4.8	81.8	83.7	1.9
<i>Annual fee</i>						
Percent charging .....	8.7	9.6	.0	11.8	16.0	4.2
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	13.5	7.4	-6.1	9.9	.0	-9.9
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	3.6	7.8	4.2	16.2	2.8	-13.4
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.5	6.4	5.8	12.1	11.2	-.9
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	2.1	2.9	.8	13.2	.0	-13.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	82.1	70.3	-11.8	90.6	67.6	-23.1
Average .....	1.04	1.01	-.03	.98	1.00	.02
Deposits						
Percent charging .....	76.3	85.5	9.2	58.0	80.4	22.4
Average .....	1.04	1.03	-.01	.87	.94	.07
Balance inquiries						
Percent charging .....	78.6	75.3	-3.3	84.3	70.2	-14.1
Average .....	.99	.98	-.01	.92	.94	.02
<i>Surcharge</i>						
Percent charging .....	33.1	38.7	5.6	39.4	18.8	-20.6
Average .....	1.02	1.04	.02	...	...	...

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

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

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

**D.5.8. Automated teller machines in Indiana**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	96.4	100.0	3.6	85.3	100.0	14.7
<i>Annual fee</i>						
Percent charging .....	.0	10.1	10.1	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	6.3	6.3	34.4	.0	-34.4*
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	6.4	6.4	17.2	.0	-17.2
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	6.4	6.4	34.4	.0	-34.4*
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	97.0	45.5	-51.5**	68.1	52.6	-15.5
Average .....	1.06	1.27	.21*	...	...	...
Deposits						
Percent charging .....	94.5	33.2	-61.2**	...	32.4	...
Average .....	1.11	1.27	.16	...	...	...
Balance inquiries						
Percent charging .....	89.5	21.2	-68.3**	68.1	26.4	-41.7*
Average .....	1.09	1.32	.23	...	...	...
<i>Surcharge</i>						
Percent charging .....	37.5	91.1	53.5**	56.3	32.1	-24.2
Average .....	1.04	1.09	.05	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.5.9. Automated teller machines in Iowa**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	85.6	90.4	4.8	87.6	87.3	-.3
<i>Annual fee</i>						
Percent charging .....	32.7	46.7	14.0	...	...	...
Average .....	9.26	12.27	3.01*	...	...	...
<i>Card fee</i>						
Percent charging .....	27.2	16.6	-10.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	37.8	30.9	-6.9	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	8.4	8.4	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	12.1	12.7	.7	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	64.6	32.5	-32.2**	...	...	...
Average .....	.80	.84	.04	...	...	...
Deposits						
Percent charging .....	43.6	7.4	-36.2**	...	...	...
Average .....	.88	...	...	...	...	...
Balance inquiries						
Percent charging .....	30.9	22.3	-8.6	...	...	...
Average .....	.62	.59	-.03	...	...	...
<i>Surcharge</i>						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	11.4	36.7	25.3*	...	...	...
<i>Annual fee</i>						
Percent charging .....	...	19.4	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	...	3.9	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	...	35.9	...	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	...	35.9	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	...	35.9	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	...	100.0	...	...	...	...
Average .....	...	.94	...	...	...	...
Deposits						
Percent charging .....	...	83.2	...	...	...	...
Average .....	...	.98	...	...	...	...
Balance inquiries						
Percent charging .....	...	81.4	...	...	...	...
Average .....	...	.98	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	...	83.7	...	...	...	...
Average .....	...	1.11	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	50.0	...	...
<i>Annual fee</i>						
Percent charging .....	.0	17.1	17.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	2.9	20.4	17.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	.0	4.8	4.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	4.8	4.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	.0	4.8	4.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	97.1	60.0	-37.1**	...	...	...
Average .....	.92	1.27	.35*	...	...	...
<i>Deposits</i>						
Percent charging .....	...	65.8	...	...	...	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	68.6	42.9	-25.8	...	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	14.6	82.9	68.3**	...	...	...
Average .....	...	.99	...	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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



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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	61.3	56.3	-5.0	46.2	35.7	-10.5
<i>Annual fee</i>						
Percent charging .....	13.1	15.0	2.0	16.4	19.8	3.4
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	13.1	15.0	2.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.4	.0	-4.4	.0	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	81.0	85.0	3.9	59.1	100.0	40.9*
Average .....	1.29	1.13	-.16	...	.85	...
Deposits						
Percent charging .....	43.7	69.0	25.3	...	...	...
Average .....	...	1.14	...	...	...	...
Balance inquiries						
Percent charging .....	72.4	84.7	12.3	59.1	...	...
Average .....	1.12	1.02	-.10	...	...	...
<i>Surcharge</i>						
Percent charging .....	96.8	95.0	-1.9	60.7	...	...
Average .....	1.45	1.62	.17	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	85.0	85.7	.7
<i>Annual fee</i>						
Percent charging .....	15.8	5.8	-10.0	9.6	13.1	3.5
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	28.4	.0	-28.4**	5.7	.0	-5.7
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	16.8	16.8	7.5	8.3	.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	5.5	3.9	-1.7
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	12.6	.0	-12.6	7.5	10.4	2.9
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	84.1	85.4	1.3	85.2	72.9	-12.2
Average .....	1.04	1.09	.05	.88	.86	-.02
Deposits						
Percent charging .....	44.0	...	...	72.3	82.6	10.3
Average .....	...	...	...	.95	.92	-.03
Balance inquiries						
Percent charging .....	76.4	41.6	-34.8*	71.7	53.4	-18.3
Average .....	.95	...	...	.99	.90	-.09
<i>Surcharge</i>						
Percent charging .....	28.5	31.3	2.8	15.7	19.8	4.2
Average .....	...	...	...	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	48.6	59.5	10.9	...	...	...
<i>Annual fee</i>						
Percent charging .....	14.3	47.5	33.2*	...	...	...
Average .....	...	14.79	...	...	...	...
<i>Card fee</i>						
Percent charging .....	15.1	.0	-15.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	84.9	32.5	-52.4**	...	...	...
Average .....	1.00	1.00	.00	...	...	...
Deposits						
Percent charging .....	62.9	35.3	-27.5	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	72.5	18.4	-54.1**	...	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	22.6	27.7	5.2	...	...	...
Average .....	...	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.5.15. Automated teller machines in Mississippi**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	61.4	69.9	8.5	...	...	...
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	60.1	-39.9*	...	...	...
Average .....	1.07	...	...	...	...	...
Deposits						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	100.0	21.4	-78.6**	...	...	...
Average .....	1.07	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average .....	1.00	1.10	.10	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.5.16. Automated teller machines in Missouri**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	79.9	94.7	14.9	48.9	59.7	10.9
<i>Annual fee</i>						
Percent charging .....	15.8	.0	-15.8*	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	15.8	1.2	-14.6	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	73.8	-26.2**	...	...	...
Average .....	1.16	1.19	.03	...	...	...
Deposits						
Percent charging .....	94.6	35.8	-58.9**	...	...	...
Average .....	1.13	1.03	-.10	...	...	...
Balance inquiries						
Percent charging .....	78.9	67.3	-11.6	...	...	...
Average .....	1.11	1.13	.02	...	...	...
<i>Surcharge</i>						
Percent charging .....	29.6	85.2	55.6**	...	...	...
Average .....	1.17	1.34	.17	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	71.9	74.8	2.9	...	...	...
<i>Annual fee</i>						
Percent charging .....	19.2	.0	-19.2*	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	3.3	3.3	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	83.1	-16.9	...	...	...
Average .....	1.12	1.00	-.12	...	...	...
Deposits						
Percent charging .....	...	83.9	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	71.6	76.5	5.0	...	...	...
Average .....	1.11	.95	-.16	...	...	...
<i>Surcharge</i>						
Percent charging .....	88.0	91.4	3.4	...	...	...
Average .....	1.00	1.25	.25	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	81.1	77.5	-3.6	...	...	...
<i>Annual fee</i>						
Percent charging .....	12.1	.0	-12.1	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	25.0	32.1	7.2	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	11.3	14.6	3.2	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	11.3	.0	-11.3	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	11.3	14.6	3.2	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	74.3	94.0	19.7	...	...	...
Average .....	1.28	1.14	-14	...	...	...
Deposits						
Percent charging .....	73.6	58.3	-15.3	...	...	...
Average .....	1.25	1.09	-16	...	...	...
Balance inquiries						
Percent charging .....	68.9	90.5	21.6	...	...	...
Average .....	1.26	1.15	-11	...	...	...
<i>Surcharge</i>						
Percent charging .....	48.2	55.2	7.0	...	...	...
Average .....	1.39	1.15	-24	...	...	...

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	83.4	85.3	1.8	84.1	90.3	6.2
<i>Annual fee</i>						
Percent charging .....	17.7	26.9	9.3	6.2	39.8	33.7*
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	4.6	4.6	13.0	.0	-13.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	10.6	.0	-10.6	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	5.4	.0	-5.4	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	94.8	59.9	-34.9**	55.8	22.1	-33.6
Average .....	.85	.88	.03	...	...	...
Deposits						
Percent charging .....	87.7	77.7	-10.0	84.8	.0	-84.8**
Average .....	...	.88	...	...	...	...
Balance inquiries						
Percent charging .....	77.1	42.0	-35.1*	55.8	5.4	-50.4**
Average .....	...	1.00	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	45.7	100.0	54.3**	21.5	59.2	37.8*
Average .....	...	.94	...	...	1.00	...

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

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

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

\* Significant at the 90 percent confidence level.

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



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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	63.1	59.7	-3.4	97.0	97.1	.2
<i>Annual fee</i>						
Percent charging .....	11.4	2.6	-8.8	8.8	.0	-8.8
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	2.6	.0	-2.6	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	1.6	1.6	12.9	1.8	-11.2
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	4.0	.0	-4.0	.0	1.8	1.8
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	1.3	16.7	15.4*	12.9	1.8	-11.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	88.3	88.2	-.1	71.5	60.7	-10.8
Average .....	1.08	1.01	-.07	.93	.92	-.01
Deposits						
Percent charging .....	55.4	81.8	26.4	59.4	42.8	-16.6
Average .....	.86	1.00	.14**	...	.89	...
Balance inquiries						
Percent charging .....	85.3	72.3	-13.1	58.0	57.2	-.8
Average .....	.85	.92	.07	.84	.81	-.03
<i>Surcharge</i>						
Percent charging .....	46.0	33.2	-12.8	9.9	27.6	17.7*
Average .....	1.29	...	...	...	.92	...

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	71.2	51.1	-20.0	80.1	88.2	8.1
<i>Annual fee</i>						
Percent charging .....	.0	1.8	1.8	3.5	12.7	9.2
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	7.2	7.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	19.6	.0	-19.6	15.0	3.8	-11.2
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	16.7	3.8	-13.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.7	.0	-4.7	16.5	.0	-16.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	92.4	91.4	-.0	89.5	81.2	-8.2
Average .....	.88	.95	.07	.91	1.07	.16
Deposits						
Percent charging .....	31.9	97.8	65.9**	69.4	68.7	-.7
Average .....	.96	.94	-.02	...	1.11	...
Balance inquiries						
Percent charging .....	49.1	91.4	42.3**	84.5	58.7	-25.8
Average .....	1.22	.95	-.27	.81	...	...
<i>Surcharge</i>						
Percent charging .....	33.3	61.6	28.4	35.2	52.5	17.3
Average .....	1.13	1.24	.11	...	1.05	...

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

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	72.4	71.4	-1.0	68.3	81.7	13.4
<i>Annual fee</i>						
Percent charging .....	42.0	21.6	-20.4	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	2.4	6.9	4.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	71.8	100.0	28.3**	...	...	...
Average .....	1.00	1.00	.00	...	...	...
Deposits						
Percent charging .....	75.2	70.3	-5.0	...	...	...
Average .....	1.00	1.03	.03	...	...	...
Balance inquiries						
Percent charging .....	71.8	58.8	-13.0	...	...	...
Average .....	.99	1.03	.04	...	...	...
<i>Surcharge</i>						
Percent charging .....	33.9	59.5	25.5	...	...	...
Average .....	...	1.00	...	...	...	...

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

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	93.6	93.2	-3	47.1	39.7	-7.4
<i>Annual fee</i>						
Percent charging .....	28.8	32.9	4.1	35.8	16.4	-19.4
Average .....	14.69	11.82	-2.87	...	...	...
<i>Card fee</i>						
Percent charging .....	6.8	.0	-6.8*	10.7	16.4	5.7
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	.0	7.6	7.6*	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	.0	3.9	3.9	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	57.5	45.5	-12.0	73.4	57.8	-15.7
Average .....	.98	.93	-.05	.70	...	...
<i>Deposits</i>						
Percent charging .....	48.4	30.9	-17.6	52.8	44.8	-8.0
Average .....	1.10	.85	-.25	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	39.8	29.5	-10.3	52.8	40.5	-12.2
Average .....	1.03	.99	-.04	...	...	...
<i>Surcharge</i>						
Percent charging .....	23.2	32.7	9.5	.0	17.2	17.2
Average .....	.94	.83	-.11	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	64.2	80.1	15.9	71.2	...	...
<i>Annual fee</i>						
Percent charging .....	4.9	15.6	10.7	...	...	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	91.4	68.5	-22.9	...	...	...
Average .....	1.03	1.00	-.03	...	...	...
Deposits						
Percent charging .....	91.8	56.6	-35.2	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	72.3	45.3	-27.0	...	...	...
Average .....	1.00	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	74.7	75.2	.5	...	...	...
Average .....	1.03	1.04	.01	...	...	...

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	63.3	78.4	15.1	80.9	65.0	-15.9
<i>Annual fee</i>						
Percent charging .....	6.4	24.0	17.5**	8.6	11.5	3.0
Average .....	...	9.91	...	...	...	...
<i>Card fee</i>						
Percent charging .....	11.4	5.2	-6.2	24.3	11.5	-12.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	1.3	4.6	3.3	16.4	.0	-16.4
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	1.3	4.8	3.5	16.4	.0	-16.4
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	7.2	18.3	11.1	16.4	11.5	-4.9
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	85.3	80.1	-5.2	83.6	56.7	-26.9
Average .....	1.02	1.06	.04	.97	.95	-.02
Deposits						
Percent charging .....	59.5	75.5	16.0	82.0	51.5	-30.6
Average .....	.95	1.07	.12*	.97	...	...
Balance inquiries						
Percent charging .....	73.9	74.1	.1	67.1	46.1	-21.0
Average .....	.97	1.02	.05	.97	...	...
<i>Surcharge</i>						
Percent charging .....	73.7	88.5	14.8*	83.6	88.5	4.9
Average .....	1.05	1.16	.11	.93	.90	-.03

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	78.7	100.0	21.3*	...	81.6	...
<i>Annual fee</i>						
Percent charging .....	.0	19.7	19.7*	...	.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	5.4	6.7	1.2	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	3.0	3.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	3.0	3.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	78.9	67.2	-11.7	...	58.8	...
Average .....	1.31	1.09	-.22	...	...	...
Deposits						
Percent charging .....	...	100.0	...	...	58.8	...
Average .....	...	1.04	...	...	...	...
Balance inquiries						
Percent charging .....	78.9	63.7	-15.1	...	39.2	...
Average .....	1.31	1.09	-.22	...	...	...
<i>Surcharge</i>						
Percent charging .....	36.1	82.1	46.0**	...	80.4	...
Average .....	1.40	1.05	-.35	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	100.0	.0	87.6	100.0	12.4
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	11.8	11.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	16.4	.0	-16.4
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	16.4	.0	-16.4
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	16.4	.0	-16.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	59.8	72.5	12.7	85.9	77.5	-8.5
Average .....	.74	...	...	1.20	1.03	-.17
Deposits						
Percent charging .....	...	84.1	...	80.4	74.4	-5.9
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	46.4	72.5	26.1	83.6	61.1	-22.5
Average .....	...	...	...	1.20	...	...
<i>Surcharge</i>						
Percent charging .....	45.5	37.9	-7.5	.0	41.3	41.3**
Average .....	...	...	...	...	...	...

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

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

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

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



**D.5.28. Automated teller machines in West Virginia**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	100.0	92.7	-7.3	...	...	...
<i>Annual fee</i>						
Percent charging .....	44.2	52.4	8.2	...	...	...
Average .....	...	12.00	...	...	...	...
<i>Card fee</i>						
Percent charging .....	12.4	3.9	-8.5	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	...	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	54.8	49.1	-5.7	...	...	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	38.5	41.0	2.5	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	54.8	49.1	-5.7	...	...	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	28.3	55.4	27.2	...	...	...
Average .....	...	1.44	...	...	...	...

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

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

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

**D.5.29. Automated teller machines in Wisconsin**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1996	1997	Change	1996	1997	Change
Percent offering .....	67.0	90.4	23.4**	75.6	83.1	7.5
<i>Annual fee</i>						
Percent charging .....	24.8	25.5	.7	22.6	45.1	22.5
Average .....	10.60	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	24.1	15.3	-8.8	13.0	20.3	7.4
Average .....	7.52	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	12.7	4.1	-8.6	12.7	20.3	7.6
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	29.0	2.7	-26.3**	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	11.9	4.7	-7.2	12.7	.0	-12.7
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	76.3	53.3	-23.1	70.7	45.1	-25.6
Average .....	1.24	.98	-.26*	...	...	...
Deposits						
Percent charging .....	24.9	42.9	18.0	58.0	45.1	-12.9
Average .....	...	1.09	...	...	...	...
Balance inquiries						
Percent charging .....	36.4	27.7	-8.7	51.7	45.1	-6.6
Average .....	.89	1.01	.12	...	...	...
<i>Surcharge</i>						
Percent charging .....	27.1	14.3	-12.9	.0	.0	.0
Average .....	1.15	1.09	-.06	...	...	...

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

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

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

\* Significant at the 90 percent confidence level.

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