

Board of Governors of the Federal Reserve System



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

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**June 1999**

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

## Contents

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<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>2</b>
Noninterest checking accounts	3
NOW accounts	4
Savings accounts	5
Special fees	7
ATM Services	8
<b>Comparisons between single-state and multistate banking organizations</b>	<b>9</b>
<b>Appendix A: Design of the survey</b>	<b>11</b>
<b>Appendix B: Results by size category of institution</b>	<b>12</b>
<b>Appendix C: Results by consolidated metropolitan statistical area</b>	<b>21</b>
<b>Appendix D: Results by state</b>	<b>48</b>

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

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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.

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. This distinction is made in part because of the differences that exist between commercial banks and savings associations. The distinction is also required, however, to account for differences in insurance assessments that apply to members of the two funds.

In all, information on more than fifty measures of fees and service availability are reported here for members of each of the two insurance

funds and for numerous subcategories of these institutions.

## Summary of General Findings

Although results on availability and fees differ by type of service, a few generalizations can be made regarding industrywide changes from 1997 to 1998. First, of the many measures of *service availability* tracked by the study at each of the two types of institution, about one in four changed a statistically significant amount between 1997 and 1998. Most of the significant changes in availability at savings associations and half of those at banks were in the direction of more availability.<sup>1</sup>

The study collected two types of data for *fees* at each of the two types of institution: the level (the average amount charged by those institutions that charge the fee) and the incidence (the percentage of institutions charging the fee). Over the twelve months between the two surveys, the level of fees at banks increased significantly in six out of the twenty cases examined, while, at savings associations, fees increased significantly in four of eighteen cases examined. No fee declined significantly during the period.

At banks, the incidence of nearly one-half of the fees examined changed significantly, and all of those changes were increases. At savings associations, the incidence of about 30 percent of fees changed significantly, and most of these were increases as well. As it did last year, the incidence of surcharges for the use of automated teller machines (ATMs) increased sharply at both banks and savings associations.

This report also compares the fees and availability of services at “multistate” and “single-state” banking organizations. Banks are designated as multistate if they are part of organizations that conduct banking operations in more than one state; all other banks are designated as single-state.

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1. All tables in these reports indicate the changes between the two most recent surveys 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 discussion covers differences that are identified in the tables as statistically significant, referring to them as such or simply as “significant.” Most of the other changes shown in the tables are not discussed in the text.

In a substantial majority of cases, the average fees charged by multistate organizations are significantly higher than those charged by single-state organizations. Significantly higher fees at multistate organizations are also found in statistical analyses that are designed to account for the role of location and of other factors in fee setting.

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

To determine the deposit insurance premiums (measured as a percentage of deposits) that institutions pay into BIF and SAIF, each institution is assigned to one of nine assessment classifications based on the risk posed by the institution to its insurance fund. By the time of the 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 schedule remained unchanged in 1998, when approximately 95 percent of BIF-insured institutions and approximately 92 percent of SAIF-insured institutions were in the lowest risk category and consequently paid no assessment.

The Financing Corporation (FICO) also levies assessments on banks and savings associations to cover the interest on bonds used to finance the resolution of financial institution failures in the late 1980s. In 1998, FICO assessments were little changed from their 1997 values, which were somewhat more than 1 basis point for banks and somewhat more than 6 basis points for savings associations.

Because of the low and virtually constant assessment rates for most financial institutions during 1997 and 1998, any observed increases in fees or reductions in service availability between the 1997 and 1998 surveys would not be attributable 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 in June of each year to keep the length of the interviews manageable and to improve the accuracy of responses. The surveys covered the following services and associated fees:

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

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

### **Survey Results**

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

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

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

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

fees associated with only the most common mixes are reported.

### Noninterest Checking Accounts

The proportion of banks and savings associations offering various types of noninterest checking account and the fees and minimum balances associated with those types are determined from data obtained from the 1997 and 1998 surveys.

Nearly all banks offered at least one type of noninterest checking account in both years, while the proportion of savings associations offering noninterest checking increased a significant 7 percentage points, to about 72 percent (table 1).

Noninterest checking accounts can differ considerably in terms of the nonchecking services provided with the account, the balance that depositors must maintain to qualify for various fee levels, and the mix of fees charged the account holder. Depository institutions can, and frequently do, offer more than one type of account. So that fees and availability may be compared systematically over time, three narrowly defined types of checking account are reported: (1) single balance,

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

#### Single Balance, Single Fee

A single-balance, single-fee account involves no fee if the account holder maintains a minimum balance; otherwise, the account holder incurs a single monthly fee. The proportion of banks offering this account did not change a statistically significant amount between 1997 and 1998, while the proportion of savings associations offering the account increased a significant 5 percentage points, to about 24 percent. This increase was centered on medium-sized savings associations (table B.1.2).

At banks, the average monthly fee charged account holders who failed to maintain the required minimum balance increased a significant

## 1. Noninterest checking accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.7	98.5	-2	64.5	71.7	7.2**
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	39.3	35.6	-3.7	18.9	24.3	5.4*
Monthly fee (low balance) .....	6.09	6.43	.34**	5.78	5.94	.16
Minimum balance to avoid fee .....	479.41	498.61	19.20	380.45	410.97	30.52
Minimum balance to open .....	123.96	115.01	-8.95	122.16	101.42	-20.74
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	33.3	36.3	3.0	21.0	24.0	3.0
Monthly fee .....	4.49	4.73	.24	4.48	4.97	.49
Check charge						
Percent charging .....	32.4	45.0	12.6**	30.0	19.1	-10.9
Average .....	.38	.40	.02	.38	.31	-.07
Minimum balance to open .....	61.43	76.34	14.91	70.44	119.97	49.53
<i>Free account<sup>3</sup></i>						
Percent offering .....	3.0	17.3	14.3**	6.9	23.4	16.5**
Minimum balance to open .....	...	42.82	...	...	40.55	...

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.

34 cents, to about \$6.40. This increase is significantly greater than the increase in the consumer price index (CPI) during the twelve-month period between June 1997 and June 1998.<sup>4</sup> The fee also increased significantly at small banks (table B.1.3). The fee did not change significantly at savings associations.

The minimum balances associated with this account did not change significantly at either banks or savings associations.

### Fee Only

Fee-only checking is a noninterest account in which the customer incurs a monthly fee regardless of the account balance; a per-check charge may also be assessed, but not necessarily. About one-third of banks and about one-fourth of savings associations offered this account in 1998, with no significant change from 1997 levels.

The only significant change associated with this account was in the proportion of banks

4. In this context, the test for statistical significance refers to the difference between the 1998 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	97.6	94.3	-3.3**	86.1	88.4	2.3
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	56.7	50.8	-5.9**	46.3	50.2	3.9
Monthly fee (low balance) .....	7.81	8.07	.26	6.65	6.64	-.01
Minimum balance to avoid fee .....	1,051.51	1,109.02	57.51	645.68	644.91	-.77
Minimum balance to open .....	662.67	616.12	-46.55	274.65	286.56	11.91
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	16.8	15.8	-1.0	8.9	7.6	-1.3
Monthly fee (low balance) .....	6.87	6.30	-.57	5.17	5.25	.08
Check charge .....	.21	.21	.00	.20	.25	.05**
Minimum balance to avoid fee .....	1,056.56	1,070.56	14.00	658.23	768.66	110.43
Minimum balance to open .....	700.80	723.64	22.84	298.72	181.87	-116.85
<i>No-fee account</i>						
Percent offering .....	.1	.1	.0	.2	.6	.4
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

levying a charge per check, which increased from about 32 percent in 1997 to 45 percent in 1998. The increase in this proportion was particularly pronounced at medium-sized banks (table B.1.2). This increase follows a decrease of similar magnitude registered for the previous year.

### Free

Free checking is a noninterest checking account that imposes no fees of any kind. The proportion of institutions offering this account increased sharply over the year both for banks and for savings associations. For banks, the proportion rose from 3 percent in 1997 to about 17 percent, while at savings associations it increased from 7 percent to about 23 percent. Similar increases were registered for all three size classes for both banks and savings associations (tables B.1.1–B.1.3).

### NOW Accounts

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

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

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

have fee structures that differ from those of noninterest checking accounts. The proportion of banks offering NOW accounts declined 3 percentage points in 1998, to about 95 percent, while the proportion of savings associations offering the account remained fairly stable at about 90 percent (table 2).

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

### Single Fee

In the single-fee account, the institution charges no fee if the account holder maintains a minimum balance; otherwise, the institution levies one monthly fee with no check charge. The proportion of banks offering this account decreased about 6 percentage points, to 51 percent. A similar decrease is observed for small banks (table B.2.3). The observed decrease at banks follows an increase of a larger magnitude observed for the previous year. The fees and minimum balances associated with this account did not change significantly.

### Single Fee, Single Check Charge

In the single-fee, single-check-charge account, a below-minimum balance triggers check charges as well as a monthly fee. This type of account is relatively rare—only 16 percent of banks and 8 percent of savings associations offered it in 1998. The only significant change associated with the account was an increase of 5 cents, to 25 cents, in the charge per check levied at savings associations.<sup>5</sup>

### No Fee

The percentage of banks and savings associations offering no-fee NOW accounts was negligible in both 1997 and 1998.

### Savings Accounts

Nearly all banks and savings associations offered some form of savings account in both 1997 and 1998 (table 3).

5. This change is significantly greater than the increase in the CPI during the period.

## 3. Savings accounts

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.6	99.3	.7	98.5	98.8	.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	32.0	32.6	.6	39.5	38.4	-1.1
Monthly fee (low balance) .....	1.80	1.72	-.08	2.08	2.39	.31
Minimum balance to avoid fee .....	133.75	143.75	10.00	146.47	169.03	22.56
Minimum balance to open .....	87.61	87.54	-.07	80.45	113.71	33.26**
<i>No-fee passbook account</i>						
Percent offering .....	26.5	28.2	1.7	46.8	41.1	-5.7
Minimum balance to open .....	25.49	40.57	15.08*	38.57	38.75	.18
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	39.1	43.2	4.1	43.1	41.6	-1.5
Monthly fee (low balance) .....	2.18	2.25	.07	2.28	2.54	.26
Minimum balance to avoid fee .....	174.29	197.27	22.98*	218.00	233.95	15.95
Minimum balance to open .....	106.10	107.66	1.56	134.81	187.46	52.65
<i>No-fee statement account</i>						
Percent offering .....	16.1	15.1	-1.0	20.3	23.0	2.7
Minimum balance to open .....	203.02	43.71	-159.31**	118.69	251.28	132.59

NOTE. See general note to table 1.

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

\*Significant at the 90 percent confidence level.

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



The survey covered statement savings accounts and passbook savings accounts separately. In passbook accounts, transactions and balances are recorded by the institution in a passbook kept by the account holder; in statement accounts, periodic statements of balances and recent activity are mailed to account holders. Excluded from the survey of savings accounts are money market deposit accounts, which typically require higher minimum balances, offer higher interest rates, and impose some additional restrictions.

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

#### Simple Passbook

In a simple passbook account, the institution charges customers no fee if they maintain at least a minimum balance and one monthly fee otherwise. 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 only significant change associated with this account was an increase of \$33, to \$114, in the minimum balance required by savings associations to open the account. Similar increases were registered at medium-sized and small savings associations (table B, 3.2 and 3.3).

#### No-Fee Passbook

The no-fee passbook account imposes no fees regardless of the account balance. The proportion of banks offering this account remained at less than 30 percent during the period, while the proportion of savings associations offering the account was about 40 percent in 1998 and had not changed significantly during the year. The only significant change associated with this account was an increase of \$15, to about \$40, in the minimum balance required to open it at banks.

#### Simple Statement

The simple statement account requires the holder to maintain a minimum balance to avoid a fee. The proportion of institutions offering this type of account remained fairly stable during the period, at about 40 percent for both banks and savings associations. The only significant change with regard to this account was an increase of \$23, to about \$200, in the minimum balance required to avoid the monthly fee at banks.

#### No-Fee Statement

The proportion of institutions offering no-fee statement accounts remained fairly steady at about

## 4. Special fees

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	99.2	99.7	.5	100.0	99.8	-.2
Average fee .....	13.97	14.35	.38	14.68	14.74	.06
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.55	16.96	.41	18.01	17.98	-.03
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	97.6	98.0	.4	97.5	96.6	-.9
Average fee .....	15.73	16.65	.92**	17.67	17.82	.15
<i>Deposit items returned</i>						
Percent charging .....	55.7	61.7	6.0**	74.4	78.3	3.9
Average fee .....	5.15	5.49	.34	7.38	7.84	.46

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.

15 percent for banks and somewhat more than 20 percent for savings associations. Banks on average sharply reduced the average minimum balance required to open the account, from about \$200 in 1997 to about \$40. An increase of similar magnitude was observed for banks in the previous year.

### Special Fees

The surveys collected information on the incidence and level of fees for four special functions: (1) stop-payment orders, (2) NSF (not sufficient funds) checks, (3) overdrafts, and (4) deposit items returned.

Nearly all banks and savings associations charged for stop-payment orders, NSF checks, and overdrafts in both 1997 and 1998 (table 4). The only significant change in the level of these fees was an increase of about 90 cents, to \$16.65, in the charge for overdrafts at banks.<sup>6</sup> A significant increase in this fee was also registered for medium-sized banks (table B.4.2).

The proportion of institutions charging for deposit items returned was about 60 percent for banks and about 80 percent for savings associations in 1998, with the proportion at banks representing a significant increase of about

6. This increase was significantly greater than the increase in the CPI during the period.

## 5. Automated teller machines

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	79.4	86.5	7.1**	78.5	76.5	-2.0
<i>Annual fee</i>						
Percent charging .....	16.7	15.1	-1.6	13.7	16.6	2.9
Average .....	11.51	13.11	1.60	11.37	14.56	3.19
<i>Card fee</i>						
Percent charging .....	6.2	5.4	-.8	3.8	3.7	-.1
Average .....	3.88	4.56	.68	3.59	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	7.4	6.4	-1.0	6.2	3.9	-2.3
Average .....	.65	.68	.03	...	.85	...
<i>Deposits</i>						
Percent charging .....	3.3	5.2	1.9	4.6	1.4	-3.2**
Average .....	...	.71	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	6.7	5.7	-1.0	5.9	4.6	-1.3
Average .....	.65	.67	.02	.81	.88	.07
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	67.0	74.4	7.4**	67.6	77.6	10.0**
Average .....	1.06	1.10	.04**	.98	1.05	.07**
<i>Deposits</i>						
Percent charging .....	56.8	70.7	13.9**	63.7	66.7	3.0
Average .....	1.03	1.10	.07**	.99	1.07	.08*
<i>Balance inquiries</i>						
Percent charging .....	55.2	63.2	8.0**	54.7	61.2	6.5
Average .....	.99	1.05	.06**	.93	.99	.06
<i>Surcharge</i>						
Percent charging .....	60.1	77.9	17.8**	39.7	56.8	17.1**
Average .....	1.14	1.20	.06**	1.04	1.15	.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.

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

6 percentage points from the previous year. Much of this observed increase occurred at small banks, where the incidence of this fee has traditionally been much lower (table B.4.3).

### ATM Services

About 87 percent of banks and about 77 percent of savings associations offered automated teller machine services in 1998 (table 5). The percentage for banks represents a significant increase of about 7 percentage points from the previous year.

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

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

### Annual Fee

In 1998 the proportion of institutions charging an annual fee for ATM services was about 15 percent at both banks and savings associations, and the average fee was about \$13 at banks and \$14.50 at savings associations. ATM annual fees did not change significantly between the two surveys.

### Card Fee

Only about 5 percent of banks and 4 percent of savings associations charged a fee to issue an ATM card, and neither the incidence nor level of the fee changed significantly.

### “On Us” Fees

In 1998, as in previous years, the incidence of fees for transactions “on us” was low, ranging between 5 percent and 7 percent at banks and between 1 percent and 5 percent at savings associations. Only in the case of deposits “on us” at savings associations was there a significant change, a reduction from about 5 percent in 1997

to 1 percent in 1998. This reduction was centered on small savings associations, where the incidence of most “on us” fees declined sharply (table B.5.3). In general, too few institutions charged these fees to provide reliable information on the level of fees charged.

### “On Others” Fees

As in the past, the incidence of fees in 1998 for transactions “on others” was much higher than for transactions “on us,” ranging between 63 percent and 75 percent at banks and between 61 percent and 78 percent at savings associations. In the period between the surveys, the incidence of most “on others” fees increased significantly and sharply, reversing a downward trend observed for the previous two years: The proportion of banks charging a customer for making a deposit at another institution’s ATM increased 14 percentage points, to 70 percent. The proportion charging for

## 6. Noninterest checking accounts at single-state and multistate banking organizations, 1998

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	98.4	99.1	.7
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	32.5	54.7	22.2**
Monthly fee (low balance) .....	6.24	7.12	.88**
Minimum balance to avoid fee .....	488.88	534.13	45.25
Minimum balance to open .....	122.21	88.84	-33.37**
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	34.5	47.8	13.3**
Monthly fee .....	4.66	5.03	.37
Check charge			
Percent charging .....	43.8	49.9	6.1
Average .....	.38	.48	.10**
Minimum balance to open .....	78.06	68.71	-9.35
<i>Free account<sup>3</sup></i>			
Percent offering .....	16.7	20.8	4.1
Minimum balance to open .....	...	81.76	...

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.

“on others” withdrawals increased about 7 percentage points, to about 75 percent; and the proportion charging for balance inquiries increased about 8 percentage points, to about 63 percent.

The proportion of savings institutions charging for “on others” withdrawals increased a significant 10 percentage points, to about 78 percent. The incidence of at least one “on others” fee increased significantly in all size classes of institution (tables B.5.1–3).

In almost all cases, the levels of “on others” ATM transaction fees also increased significantly. For banks, they increased between 4 cents and 7 cents, to levels of about \$1.10. For savings associations, the charge for withdrawals and deposits “on others” increased between 7 cents and 8 cents, to \$1.05 in the case of withdrawals and \$1.07 in the case of deposits.<sup>7</sup>

7. Only in the case of deposits and balance inquiries at banks are these increases in ATM transaction fees significantly greater than the increase in the CPI during the period.

## 7. NOW accounts at single-state and multistate banking organizations, 1998

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 – 1)
Percent offering .....	94.0	95.8	1.8
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	48.6	64.1	15.5**
Monthly fee (low balance) .....	7.88	8.96	1.08**
Minimum balance to avoid fee .....	1,072.38	1,279.69	207.31*
Minimum balance to open .....	660.68	408.60	-252.08**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	16.4	12.0	-4.4*
Monthly fee (low balance) .....	6.19	7.27	1.08*
Check charge .....	.20	.27	.07**
Minimum balance to avoid fee .....	1,083.69	960.08	-123.61
Minimum balance to open .....	773.12	307.35	-465.77**
<i>No-fee account</i>			
Percent offering .....	.0	.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 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.

## Surcharges

As in the previous year, the proportion of institutions with ATMs that impose surcharges increased substantially. Between 1997 and 1998, the incidence of this fee increased at both banks and savings associations a full 17 to 18 percentage points, to about 78 percent at banks and about 57 percent at savings association. These sharp increases were registered at all institution sizes (tables B.5.1–3).

The size of the surcharge also rose significantly at both types of institution. At banks, it increased 6 cents, to \$1.20; at savings associations, 11 cents, to \$1.15.<sup>8</sup>

## Comparisons between Single-State and Multistate Banking Organizations

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

8. Only in the case of savings associations, however, is the increase significantly greater than the increase in the CPI during the period.

## 8. Savings accounts at single-state and multistate banking organizations, 1998

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 – 1)
Percent offering .....	99.3	99.7	.4
<i>Simple passbook account</i> <sup>1</sup>			
Percent offering .....	32.0	36.8	4.8
Monthly fee (low balance) .....	1.63	2.19	.56**
Minimum balance to avoid fee .....	135.75	186.01	50.26**
Minimum balance to open .....	82.73	113.22	30.49**
<i>No-fee passbook account</i>			
Percent offering .....	31.6	7.1	-24.5**
Minimum balance to open .....	40.60	39.71	-.89
<i>Simple statement account</i> <sup>1</sup>			
Percent offering .....	38.4	72.8	34.4**
Monthly fee (low balance) .....	2.17	2.49	.32**
Minimum balance to avoid fee .....	189.04	223.91	34.87*
Minimum balance to open .....	110.15	99.57	-10.58
<i>No-fee statement account</i>			
Percent offering .....	15.9	9.8	-6.1**
Minimum balance to open .....	43.23	48.49	5.26

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.

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

In 1998, 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 seventeen comparisons of the level of fees charged by multistate and single-state banks (tables 6–10), multistate banks were found to charge significantly higher fees in fourteen cases.<sup>9</sup> For example, in the case of special fees, multistate banks on average charged \$5.21 more for stop-payment orders than did single-state banks and about \$4.50 more for NSF checks and overdrafts.

One might suspect that these observed differences are due to differences in location or other factors that correlate with the distinction between single-state and multistate banking operations. Regression analyses of the 1998 data indicate, however, that even after accounting in detail for differences in the location of the bank (as indicated by data on the state or CMSA in which the bank is located) and size category of the bank, the fees of multistate banks 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.

9. Only in the case of the relatively rare ATM annual fee are multistate banks found to charge significantly less than single-state banks.

### 9. Special fees at single-state and multistate banking organizations, 1998

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 .....	99.6	99.7	.1
Average fee .....	13.61	18.82	5.21**
<i>NSF checks<sup>1</sup></i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.32	20.87	4.55**
<i>Overdrafts<sup>2</sup></i>			
Percent charging .....	97.9	98.4	.5
Average fee .....	15.92	20.34	4.42**
<i>Deposit items returned</i>			
Percent charging .....	59.3	76.8	17.5**
Average fee .....	5.52	5.33	-.19

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

### 10. Automated teller machines at single-state and multistate banking organizations, 1998

Dollars except as noted

Service availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 – 1)
Percent offering .....	84.8	96.5	11.7**
<i>Annual fee</i>			
Percent charging .....	15.4	13.8	-1.6
Average .....	13.50	10.56	-2.94**
<i>Card fee</i>			
Percent charging .....	5.9	2.9	-3.0*
Average .....	4.38	...	...
<i>Fees for customer transactions on us</i>			
<i>Withdrawals</i>			
Percent charging .....	6.7	4.7	-2.0
Average .....	.73	...	...
<i>Deposits</i>			
Percent charging .....	5.5	3.9	-1.6
Average .....	.75	...	...
<i>Balance inquiries</i>			
Percent charging .....	5.4	7.0	1.6
Average .....	...	.58	...
<i>Fees for customer transactions on others</i>			
<i>Withdrawals</i>			
Percent charging .....	73.0	82.1	9.1**
Average .....	1.08	1.21	.13**
<i>Deposits</i>			
Percent charging .....	70.6	71.0	.4
Average .....	1.08	1.20	.12**
<i>Balance inquiries</i>			
Percent charging .....	63.9	59.1	-4.8
Average .....	1.04	1.15	.11**
<i>Surcharge</i>			
Percent charging .....	76.8	83.5	6.7**
Average .....	1.19	1.29	.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.

**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, 1998**

Dollars

Dependent variable	Multistate organization
Stop-payment orders .....	2.28**
NSF checks <sup>1</sup> .....	2.03**
Overdrafts <sup>2</sup> .....	1.92**
Deposit items returned .....	.04

NOTE. Ordinary-least-squares regression analysis.

1. NSF—Not sufficient funds.

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

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

**Appendix A: Design of the Survey**

The data employed in this report were obtained through telephone interviews conducted by Moebs Services, of Lake Bluff, Illinois, under contract with the Board of Governors of the Federal Reserve System. Approximately 1,000 depository institutions were surveyed. As in all surveys, errors in reporting are possible. To minimize these errors, all results obtained by trained interviewers were reviewed by one of two supervisors, each with extensive experience in retail banking. A discrepancy or suspected error resulted in a second phone call to the surveyed institution. In addition, one out of every five surveyed institutions was called a second time to verify results.

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



## Appendix B: Results by Size Category of Institution

### B.1.1. Noninterest checking accounts at large institutions

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	94.5	96.6	2.1	82.4	87.5	5.1
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	54.9	52.6	-2.3	38.1	36.2	-1.9
Monthly fee (low balance) .....	7.75	8.30	.55	6.80	8.27	1.47
Minimum balance to avoid fee .....	565.26	595.75	30.49	688.02	870.72	182.70
Minimum balance to open .....	118.16	82.49	-35.67**	109.21	99.87	-9.34
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	46.6	49.9	3.3	38.7	31.4	-7.3
Monthly fee .....	4.33	5.25	.92*	4.84	4.97	.13
Check charge						
Percent charging .....	45.2	55.9	10.7	20.3	18.0	-2.3
Average .....	.58	.61	.03	...	...	...
Minimum balance to open .....	49.52	53.31	3.79	79.53	62.77	-16.76
<i>Free account<sup>3</sup></i>						
Percent offering .....	1.1	13.9	12.8**	8.2	30.1	21.9**
Minimum balance to open .....	...	...	...	...	...	...

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

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

2. A monthly fee, 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.6	98.5	-1	72.5	83.2	10.7**
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	48.1	47.0	-1.1	20.7	32.9	12.2**
Monthly fee (low balance) .....	6.51	6.58	.07	5.74	5.38	-.36
Minimum balance to avoid fee .....	486.92	500.09	13.17	358.81	352.76	-6.05
Minimum balance to open .....	117.63	105.11	-12.52	129.15	88.43	-40.72
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	49.7	48.2	-1.5	27.4	31.0	3.6
Monthly fee .....	4.66	4.49	-.17	4.41	5.08	.67
Check charge						
Percent charging .....	28.8	53.8	25.0**	30.5	13.6	-16.9*
Average .....	.39	.39	.00	.35	...	...
Minimum balance to open .....	70.31	89.12	18.81	68.26	137.83	69.57
<i>Free account<sup>3</sup></i>						
Percent offering .....	2.9	15.7	12.8**	6.1	25.0	18.9**
Minimum balance to open .....	...	66.70	...	...	...	...

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

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	98.6	-.3	54.0	57.7	3.7
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	34.7	29.8	-4.9	14.2	13.8	-.4
Monthly fee (low balance) .....	5.70	6.14	.44*	5.39	6.25	.86
Minimum balance to avoid fee .....	467.03	487.37	20.34	276.78	348.01	71.23
Minimum balance to open .....	128.15	124.89	-3.26	118.09	132.36	14.27
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	25.7	30.6	4.9	12.1	16.0	3.9
Monthly fee .....	4.36	4.83	.47	4.43	4.77	.34
Check charge						
Percent charging .....	34.0	37.6	3.6	34.0	30.5	-3.5
Average .....	.35	.37	.02	...	...	...
Minimum balance to open .....	55.20	70.20	15.00	70.41	104.45	34.04
<i>Free account<sup>3</sup></i>						
Percent offering .....	3.1	18.2	15.1**	7.4	20.7	13.3**
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, 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	86.1	92.2	6.1	94.1	92.9	-1.2
<i>Single-fee account<sup>1</sup></i>						
Percent offering .....	49.3	58.7	9.4	55.9	53.8	-2.1
Monthly fee (low balance) .....	9.81	10.06	.25	7.57	9.40	1.83**
Minimum balance to avoid fee .....	1,264.01	1,287.62	23.61	1,231.71	1,181.33	-50.38
Minimum balance to open .....	184.53	242.25	57.72	411.43	295.06	-116.37
<i>Single-fee, single-check-charge account<sup>2</sup></i>						
Percent offering .....	18.4	12.8	-5.6	4.3	7.0	2.7
Monthly fee (low balance) .....	7.30	7.32	.02	...	...	...
Check charge .....	.30	.31	.01	...	...	...
Minimum balance to avoid fee .....	1,489.28	1,786.25	296.97	...	...	...
Minimum balance to open .....	294.18	495.65	201.47	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	1.4	1.4	2.5	.0	-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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.1	95.2	-.9	94.6	95.2	.6
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	57.7	51.8	-5.9	51.2	57.9	6.7
Monthly fee (low balance) .....	8.33	8.50	.17	6.20	6.13	-.07
Minimum balance to avoid fee .....	1,027.47	1,227.93	200.46*	623.05	636.11	13.06
Minimum balance to open .....	505.95	505.89	-.06	210.14	291.92	81.78
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	13.2	13.4	.2	9.2	7.6	-1.6
Monthly fee (low balance) .....	7.63	7.39	-.24	4.80	...	...
Check charge .....	.25	.24	-.01	.21	...	...
Minimum balance to avoid fee .....	1,301.52	1,085.14	-216.38	827.42	...	...
Minimum balance to open .....	821.88	515.05	-306.83*	230.72	...	...
<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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	94.0	-4.9**	76.7	80.6	3.9
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	56.7	49.9	-6.8*	40.0	41.6	1.6
Monthly fee (low balance) .....	7.48	7.74	.26	6.99	6.70	-.29
Minimum balance to avoid fee .....	1,050.63	1,044.96	-5.67	537.85	529.38	-8.47
Minimum balance to open .....	754.13	690.21	-63.92	324.27	276.84	-47.43
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	18.3	16.9	-1.4	9.3	7.6	-1.7
Monthly fee (low balance) .....	6.62	5.89	-.73	...	...	...
Check charge .....	.20	.19	-.01	...	...	...
Minimum balance to avoid fee .....	956.88	1,033.33	76.45	...	...	...
Minimum balance to open .....	689.03	802.75	113.72	...	...	...
<i>No-fee account</i>						
Percent offering .....	.1	.0	-.1	.0	1.3	1.3
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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.6	98.9	2.3	97.8	100.0	2.2
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	23.5	31.6	8.1	57.5	61.4	3.9
Monthly fee (low balance) .....	2.39	2.86	.47	2.26	3.22	.96**
Minimum balance to avoid fee .....	213.56	235.29	21.73	235.56	282.77	47.21
Minimum balance to open .....	104.25	99.57	-4.68	98.76	116.07	17.31
<i>No-fee passbook account</i>						
Percent offering .....	3.7	3.4	-.3	16.6	16.4	-.2
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	84.0	84.6	.6	77.3	79.2	1.9
Monthly fee (low balance) .....	2.74	3.20	.46**	2.13	3.35	1.22**
Minimum balance to avoid fee .....	260.14	268.26	8.12	260.95	280.68	19.73
Minimum balance to open .....	87.27	109.89	22.62	129.75	183.89	54.14
<i>No-fee statement account</i>						
Percent offering .....	2.3	6.8	4.5	13.7	13.1	-.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 and no fee for balances above the minimum.

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.2	98.9	.7	98.6	98.2	-.4
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	37.2	32.5	-4.7	51.2	41.4	-9.8*
Monthly fee (low balance) .....	1.81	2.08	.27	1.99	1.82	-.17
Minimum balance to avoid fee .....	154.49	183.92	29.43	160.41	170.16	9.75
Minimum balance to open .....	104.80	117.75	12.95	84.42	124.83	40.41*
<i>No-fee passbook account</i>						
Percent offering .....	13.3	15.4	2.1	35.4	41.6	6.2
Minimum balance to open .....	43.40	43.88	.48	29.95	32.10	2.15
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	57.3	58.4	1.1	52.3	48.5	-3.8
Monthly fee (low balance) .....	2.22	2.31	.09	2.01	2.32	.31
Minimum balance to avoid fee .....	188.37	228.93	40.56	223.55	252.62	29.07
Minimum balance to open .....	114.37	128.62	14.25	135.23	212.95	77.72
<i>No-fee statement account</i>						
Percent offering .....	9.1	12.7	3.6	21.8	31.4	9.6*
Minimum balance to open .....	51.23	39.07	-12.16	42.41	314.38	271.97

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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	99.6	.7	98.5	99.2	.7
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	30.4	32.8	2.4	25.1	31.1	6.0
Monthly fee (low balance) .....	1.77	1.50	-.27	2.17	2.86	.69
Minimum balance to avoid fee .....	119.45	121.29	1.84	85.44	125.92	40.48**
Minimum balance to open .....	78.06	74.38	-3.68	65.72	97.60	31.88**
<i>No-fee passbook account</i>						
Percent offering .....	33.3	34.9	1.6	62.9	45.1	-17.8**
Minimum balance to open .....	22.50	40.08	17.58	43.16	44.72	1.56
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	28.8	34.4	5.6	28.4	27.5	-.9
Monthly fee (low balance) .....	2.06	2.07	.01	2.82	2.50	-.32
Minimum balance to avoid fee .....	147.61	164.94	17.33	189.03	175.16	-13.87
Minimum balance to open .....	102.54	92.51	-10.03	136.29	143.05	6.76
<i>No-fee statement account</i>						
Percent offering .....	19.9	16.5	-3.4	19.9	16.3	-3.6
Minimum balance to open .....	233.06	45.76	-187.30**	208.46	155.61	-52.85

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

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

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	99.7	100.0	.3	100.0	100.0	.0
Average fee .....	18.92	20.06	1.14	17.00	16.58	-.42
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.29	22.10	.81	20.28	20.06	-.22
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	96.6	99.4	2.8	96.9	100.0	3.1
Average fee .....	20.04	21.19	1.15	18.43	20.33	1.90*
<i>Deposit items returned</i>						
Percent charging .....	89.7	91.8	2.1	95.8	87.2	-8.6
Average fee .....	6.51	5.89	-.62	8.02	9.73	1.71

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

\*Significant at the 90 percent confidence level.

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	98.6	98.9	.3	100.0	99.6	-.4
Average fee .....	16.49	17.27	.78*	15.29	14.90	-.39
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	19.26	19.78	.52	18.46	18.07	-.39
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	96.6	99.1	2.5*	96.0	98.5	2.5
Average fee .....	18.14	19.61	1.47**	18.24	18.20	-.04
<i>Deposit items returned</i>						
Percent charging .....	70.4	75.3	4.9	78.5	77.0	-1.5
Average fee .....	5.54	6.78	1.24**	7.20	7.12	-.08

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.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	99.4	99.9	.5	100.0	100.0	.0
Average fee .....	12.62	12.80	.18	13.51	14.11	.60
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.10	15.48	.38	17.04	17.38	.34
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	98.1	97.5	-.6	99.5	93.7	-5.8*
Average fee .....	14.45	15.03	.58	16.88	16.65	-.23
<i>Deposit items returned</i>						
Percent charging .....	47.5	54.3	6.8*	65.5	78.0	12.5**
Average fee .....	4.74	4.66	-.08	7.45	8.27	.82

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.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	97.3	95.5	-1.8	91.2	100.0	8.8**
<i>Annual fee</i>						
Percent charging .....	8.5	16.0	7.5*	16.2	22.1	5.9
Average .....	...	14.64	...	...	...	...
<i>Card fee</i>						
Percent charging .....	4.2	2.2	-2.0	7.2	.0	-7.2*
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	3.2	2.2	-1.0	10.9	6.0	-4.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	1.5	1.0	-.5	8.2	4.5	-3.7
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.7	5.6	.9	4.9	5.7	.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	88.6	87.4	-1.2	76.2	88.7	12.5
Average .....	1.22	1.29	.07	1.08	1.19	.11
Deposits						
Percent charging .....	82.9	72.8	-10.1	60.3	85.7	25.4**
Average .....	1.17	1.27	.10	1.08	1.23	.15
Balance inquiries						
Percent charging .....	77.1	65.4	-11.7*	52.5	79.5	27.0**
Average .....	1.11	1.24	.13*	.90	1.12	.22**
<i>Surcharge</i>						
Percent charging .....	70.6	82.1	11.5*	49.5	67.9	18.4*
Average .....	1.28	1.35	.07	1.04	1.30	.26**

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.0	97.4	1.4	92.1	88.6	-3.5
<i>Annual fee</i>						
Percent charging .....	15.5	12.7	-2.8	15.2	17.1	1.9
Average .....	10.98	12.56	1.58	11.03	15.01	3.98
<i>Card fee</i>						
Percent charging .....	8.4	1.4	-7.0**	4.3	2.7	-1.6
Average .....	3.49	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	5.9	3.9	-2.0	3.6	5.4	1.8
Average .....	...	.35	...	...	...	...
Deposits						
Percent charging .....	4.8	3.8	-1.0	2.1	1.5	-.6
Average .....	...	.36	...	...	...	...
Balance inquiries						
Percent charging .....	5.0	4.3	-.7	3.4	5.4	2.0
Average .....	.61	.41	-.20*	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	75.3	78.7	3.4	69.1	75.6	6.5
Average .....	1.09	1.11	.02	.95	1.01	.06
Deposits						
Percent charging .....	63.4	70.5	7.1	64.7	66.8	2.1
Average .....	1.07	1.11	.04	.96	1.04	.08
Balance inquiries						
Percent charging .....	60.2	70.7	10.5**	54.8	64.3	9.5
Average .....	1.00	1.05	.05	.93	.97	.04
<i>Surcharge</i>						
Percent charging .....	60.1	82.9	22.8**	32.8	50.0	17.2**
Average .....	1.17	1.23	.06	1.02	1.12	.10*

NOTE. See general note to table B.5.1.

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	71.3	81.4	10.1**	63.0	59.6	-3.4
<i>Annual fee</i>						
Percent charging .....	18.0	16.3	-1.7	10.9	14.1	3.2
Average .....	11.53	13.26	1.73	...	...	...
<i>Card fee</i>						
Percent charging .....	5.1	7.6	2.5	2.4	6.3	3.9
Average .....	4.17	4.05	-1.12	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	8.6	8.0	-.6	9.1	1.0	-8.1**
Average .....	.70	...	...	...	...	...
Deposits						
Percent charging .....	2.6	6.4	3.8*	7.7	.0	-7.7**
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	7.8	6.5	-1.3	10.2	3.0	-7.2*
Average .....	.66	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	60.5	71.4	10.9**	63.2	77.1	13.9*
Average .....	1.02	1.09	.07**	1.00	1.05	.05
Deposits						
Percent charging .....	51.5	70.6	19.1**	63.1	60.7	-2.4
Average .....	.98	1.08	.10**	1.02	1.05	.03
Balance inquiries						
Percent charging .....	50.7	59.2	8.5*	55.1	50.4	-4.7
Average .....	.97	1.04	.07*	.94	.96	.02
<i>Surcharge</i>						
Percent charging .....	59.2	74.9	15.7**	47.8	64.0	16.2*
Average .....	1.11	1.18	.07*	1.06	1.12	.06

NOTE. See general note to table B.5.1.

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

\* Significant at the 90 percent confidence level.

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

**Appendix C: Results by Consolidated Metropolitan Statistical Area****C.1.1. Noninterest checking accounts in the Boston–Worcester–Lawrence CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	95.9	-4.1	79.4	73.1	-6.3
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	24.4	51.1	26.7	10.3	22.3	12.0
Monthly fee (low balance) .....	...	...	...	...	6.27	...
Minimum balance to avoid fee .....	...	...	...	...	468.43	...
Minimum balance to open .....	...	...	...	...	51.88	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	67.7	44.7	-23.0	18.7	37.2	18.5
Monthly fee .....	4.32	5.64	1.32	...	4.64	...
Check charge						
Percent charging .....	45.6	78.6	33.0	...	8.1	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	22.89	55.09	32.20*	...	134.73	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	15.5	15.5	6.6	7.1	.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. Consolidated metropolitan statistical areas (CMSAs) are defined by the Bureau of the Census. See also general note to table 1.

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

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

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

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

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

\*Significant at the 90 percent confidence level.



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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	100.0	1.1	76.4	79.1	2.7
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	10.6	25.6	15.0	28.5	13.7	-14.8
Monthly fee (low balance) .....	10.83	8.32	-2.51**	...	...	...
Minimum balance to avoid fee .....	791.09	428.30	-362.79	...	...	...
Minimum balance to open .....	234.52	86.58	-147.94	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	47.7	51.3	3.6	26.3	25.8	-.5
Monthly fee .....	4.04	4.33	.29	...	...	...
Check charge						
Percent charging .....	35.5	76.0	40.5*	...	...	...
Average .....	.29	.35	.06	...	...	...
Minimum balance to open .....	39.34	74.07	34.73*	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	25.0	48.7	23.7	12.9	39.5	26.6
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.1.3. Noninterest checking accounts in the Dallas–Fort Worth CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	43.4	67.7	24.3	...	...	...
Monthly fee (low balance) .....	...	9.07	...	...	...	...
Minimum balance to avoid fee .....	...	528.50	...	...	...	...
Minimum balance to open .....	...	254.79	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	100.0	8.6	-91.4**	...	...	...
Monthly fee .....	3.30	...	...	...	...	...
Check charge						
Percent charging .....	43.4	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	90.51	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	11.3	11.3	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

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

**C.1.4. Noninterest checking accounts in the Denver–Boulder–Greeley CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	90.1	100.0	9.9	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	68.0	42.2	-25.8	...	...	...
Monthly fee (low balance) .....	6.54	6.88	.34	...	...	...
Minimum balance to avoid fee .....	393.38	293.14	-100.24	...	...	...
Minimum balance to open .....	117.53	53.86	-63.67*	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	15.5	54.0	38.5**	...	...	...
Monthly fee .....	4.83	3.34	-1.49**	...	...	...
Check charge						
Percent charging .....	.0	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	60.48	44.26	-16.22	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	18.8	18.8*	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.1.5. Noninterest checking accounts in the Los Angeles–Riverside–Orange County CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	96.1	-3.9	72.4	85.0	12.6
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	46.9	35.9	-11.0	28.0	27.0	-1.0
Monthly fee (low balance) .....	8.45	8.56	.11	6.01	...	...
Minimum balance to avoid fee .....	734.96	798.08	63.12	389.44	...	...
Minimum balance to open .....	320.83	172.54	-148.29	140.14	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	11.4	47.6	36.2**	17.4	15.1	-2.3
Monthly fee .....	...	6.39	...	...	...	...
Check charge						
Percent charging .....	...	28.2	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	527.44	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	3.9	3.9	.0	29.1	29.1**
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

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

**C.1.6. 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	88.7	87.5	-1.2	77.7	95.5	17.8**
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	51.2	56.9	5.7	22.7	42.4	19.7*
Monthly fee (low balance) .....	7.72	7.08	-.64	6.42	6.60	.18
Minimum balance to avoid fee .....	837.89	702.65	-135.24	707.86	456.32	-251.54
Minimum balance to open .....	240.78	302.91	62.13	201.86	95.21	-106.65
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	42.9	38.0	-4.9	28.8	30.0	1.2
Monthly fee .....	3.36	3.60	.24	3.37	3.78	.41
Check charge						
Percent charging .....	77.5	100.0	22.5**	64.8	35.6	-29.2
Average .....	.43	.47	.04	.55	...	...
Minimum balance to open .....	39.67	51.48	11.81	31.50	39.36	7.86
<i>Free account<sup>3</sup></i>						
Percent offering .....	1.3	1.6	.3	21.6	13.8	-7.8
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.1.7. Noninterest checking accounts in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	58.9	64.9	6.0
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	70.1	71.8	1.7	8.3	41.4	33.1*
Monthly fee (low balance) .....	5.92	6.83	.91	...	...	...
Minimum balance to avoid fee .....	263.02	314.96	51.94	...	...	...
Minimum balance to open .....	79.17	42.08	-37.09**	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	62.1	53.2	-8.9	20.9	23.5	2.6
Monthly fee .....	2.63	3.26	.63	...	...	...
Check charge						
Percent charging .....	100.0	76.1	-23.9	...	...	...
Average .....	.55	.59	.04	...	...	...
Minimum balance to open .....	53.73	35.46	-18.27	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	3.3	3.3	.0	5.7	5.7
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.1.1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.1.8. Noninterest checking accounts in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	91.5	100.0	8.5	67.7	40.5	-27.2
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	79.8	41.0	-38.8*	44.1	40.5	-3.6
Monthly fee (low balance) .....	8.01	8.75	.74	...	...	...
Minimum balance to avoid fee .....	858.83	947.85	89.02	...	...	...
Minimum balance to open .....	274.51	681.87	407.36**	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	32.6	56.8	24.2	23.6	10.1	-13.5
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 C.1.1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	40.8	87.7	46.9**
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	18.8	33.5	14.7	24.0	.0	-24.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	19.0	32.7	13.7	.0	.0	.0
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	5.8	33.8	28.0	.0	87.7	87.7**
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	89.7	96.9	7.2
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	37.1	23.5	-13.6	27.0	38.3	11.3
Monthly fee (low balance) .....	...	...	...	...	7.53	...
Minimum balance to avoid fee .....	...	...	...	...	634.58	...
Minimum balance to open .....	...	...	...	...	372.80	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	62.9	40.8	-22.1	37.3	28.9	-8.4
Monthly fee (low balance) .....	...	...	...	...	3.89	...
Check charge .....	...	...	...	...	.25	...
Minimum balance to avoid fee .....	...	...	...	...	806.46	...
Minimum balance to open .....	...	...	...	...	78.39	...
<i>No-fee account</i>						
Percent offering .....	.0	4.1	4.1	.0	.0	.0
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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	95.4	-3.5	78.3	94.4	16.1
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	66.4	59.1	-7.3	54.4	28.6	-25.8
Monthly fee (low balance) .....	9.86	11.17	1.31	9.05	...	...
Minimum balance to avoid fee .....	1,035.41	878.17	-157.24	579.06	...	...
Minimum balance to open .....	881.10	372.48	-508.62**	240.87	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	9.1	5.7	-3.4	.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. Gary is in Indiana, and Kenosha is in Wisconsin. See also general note to table C.1.1.

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

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

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

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

**C.2.3. NOW accounts in the Dallas–Fort Worth CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	95.5	100.0	4.5	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	95.5	55.7	-39.8**	...	...	...
Monthly fee (low balance) .....	...	10.09	...	...	...	...
Minimum balance to avoid fee .....	...	1,076.90	...	...	...	...
Minimum balance to open .....	...	818.68	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	21.0	21.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

**C.2.4. NOW accounts in the Denver–Boulder–Greeley CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	80.3	62.8	-17.5*	100.0	90.3	-9.7*
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	45.5	29.6	-15.9	54.8	62.3	7.5
Monthly fee (low balance) .....	10.17	10.05	-.12	6.37	7.68	1.31
Minimum balance to avoid fee .....	1,354.27	1,384.63	30.36	798.02	1,038.29	240.27
Minimum balance to open .....	412.17	1,164.90	752.73**	369.11	592.13	223.02
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	20.8	23.8	3.0	7.1	6.8	-.3
Monthly fee (low balance) .....	9.00	8.42	-.58	...	...	...
Check charge .....	.30	.29	-.01	...	...	...
Minimum balance to avoid fee .....	2,167.58	1,968.38	-199.20	...	...	...
Minimum balance to open .....	1,455.48	618.90	-836.58**	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.2.5. NOW accounts in the Los Angeles–Riverside–Orange County CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	100.0	1.1	88.8	93.0	4.2
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	53.7	46.5	-7.2	61.1	57.5	-3.6
Monthly fee (low balance) .....	9.79	9.10	-.69	7.79	6.95	-.84
Minimum balance to avoid fee .....	1,667.77	1,377.54	-290.23	1,262.90	1,221.54	-41.36
Minimum balance to open .....	599.01	417.02	-181.99	514.93	525.33	10.40
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	28.0	35.9	7.9	.0	.0	.0
Monthly fee (low balance) .....	8.97	10.66	1.69	...	...	...
Check charge .....	.25	.25	.00	...	...	...
Minimum balance to avoid fee .....	2,101.99	2,109.67	7.68	...	...	...
Minimum balance to open .....	1,183.08	1,099.10	-83.98	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

**C.2.6. 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	80.3	62.8	-17.5*	100.0	90.3	-9.7*
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	45.5	29.6	-15.9	54.8	62.3	7.5
Monthly fee (low balance) .....	10.17	10.05	-.12	6.37	7.68	1.31
Minimum balance to avoid fee .....	1,354.27	1,384.63	30.36	798.02	1,038.29	240.27
Minimum balance to open .....	412.17	1,164.90	752.73**	369.11	592.13	223.02
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	20.8	23.8	3.0	7.1	6.8	-.3
Monthly fee (low balance) .....	9.00	8.42	-.58	...	...	...
Check charge .....	.30	.29	-.01	...	...	...
Minimum balance to avoid fee .....	2,167.58	1,968.38	-199.20	...	...	...
Minimum balance to open .....	1,455.48	618.90	-836.58**	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

\* Significant at the 90 percent confidence level.

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

**C.2.7. NOW accounts in the Philadelphia–Wilmington–Atlantic City CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	89.9	84.0	-5.9	95.2	83.5	-11.7
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	32.1	67.7	35.6*	42.0	76.8	34.8*
Monthly fee (low balance) .....	6.39	9.26	2.87*	...	5.68	...
Minimum balance to avoid fee .....	1,028.52	930.38	-98.14	...	389.45	...
Minimum balance to open .....	500.78	673.93	173.15	...	184.32	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	16.3	16.3	8.7	.0	-8.7
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. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.1.1.

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

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

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

\*Significant at the 90 percent confidence level.

**C.2.8. NOW accounts in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	76.0	75.4	-.6	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	40.6	16.4	-24.2	88.2	88.9	.7
Monthly fee (low balance) .....	9.28	...	...	8.24	10.01	1.77
Minimum balance to avoid fee .....	1,562.84	...	...	1,800.22	1,852.31	52.09
Minimum balance to open .....	767.03	...	...	440.40	256.81	-183.59
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	35.3	35.3**	.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. This CMSA lies entirely within California. See also general note to table C.1.1.

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

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

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

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



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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	50.0	87.1	37.1
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	100.0	66.5	-33.5*	50.0	87.1	37.1
Monthly fee (low balance) .....	8.58	8.04	-.54	...	...	...
Minimum balance to avoid fee .....	862.35	978.90	116.55	...	...	...
Minimum balance to open .....	267.13	407.87	140.74	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. 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 90 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	88.3	-11.7	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	47.8	29.9	-17.9	45.6	54.7	9.1
Monthly fee (low balance) .....	...	...	...	1.45	1.23	-.22
Minimum balance to avoid fee .....	...	...	...	190.30	192.18	1.88
Minimum balance to open .....	...	...	...	57.37	88.36	30.99
<i>No-fee passbook account</i>						
Percent offering .....	18.3	23.8	5.5	54.4	45.3	-9.1
Minimum balance to open .....	...	...	...	17.99	8.41	-9.58
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	81.7	36.2	-45.5**	52.1	43.7	-8.4
Monthly fee (low balance) .....	1.78	2.01	.23	1.39	1.68	.29
Minimum balance to avoid fee .....	202.88	192.38	-10.50	225.19	228.89	3.70
Minimum balance to open .....	116.46	48.77	-67.69**	47.70	114.96	67.26*
<i>No-fee statement account</i>						
Percent offering .....	18.3	52.2	33.9*	12.6	39.0	26.4**
Minimum balance to open .....	...	9.06	...	...	8.16	...

NOTE. In addition to Worcester and Lawrence, Mass.,

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	14.7	32.2	17.5	90.9	61.3	-29.6*
Monthly fee (low balance) .....	...	3.10	...	2.06	3.50	1.44
Minimum balance to avoid fee .....	...	327.20	...	160.84	187.23	26.39
Minimum balance to open .....	...	178.33	...	126.29	160.33	34.04
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	9.1	26.5	17.4
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	82.3	70.7	-11.6	71.8	61.3	-10.5
Monthly fee (low balance) .....	2.15	2.40	.25	2.07	2.54	.47
Minimum balance to avoid fee .....	253.26	390.29	137.03**	154.07	152.57	-1.50
Minimum balance to open .....	130.17	189.35	59.18	110.29	142.48	32.19
<i>No-fee statement account</i>						
Percent offering .....	14.8	21.9	7.1	.0	4.1	4.1
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

**C.3.3. Savings accounts in the Dallas–Fort Worth CMSA**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	94.7	71.5	-23.2	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	.0	45.2	45.2**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	5.1	.0	-5.1	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	89.6	50.1	-39.5*	...	...	...
Monthly fee (low balance) .....	...	3.77	...	...	...	...
Minimum balance to avoid fee .....	...	217.17	...	...	...	...
Minimum balance to open .....	...	185.28	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	24.8	51.7	26.9	...	...	...
Monthly fee (low balance) .....	...	1.55	...	...	...	...
Minimum balance to avoid fee .....	...	100.00	...	...	...	...
Minimum balance to open .....	...	118.84	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	95.1	66.7	-28.4*	...	...	...
Monthly fee (low balance) .....	2.25	2.07	-.18	...	...	...
Minimum balance to avoid fee .....	108.53	128.45	19.92	...	...	...
Minimum balance to open .....	105.68	121.57	15.89	...	...	...
<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 C.1.1.

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	71.0	47.2	-23.8*	54.9	54.5	-.4
Monthly fee (low balance) .....	1.84	2.52	.68	2.11	2.58	.47
Minimum balance to avoid fee .....	304.40	534.99	230.59	227.35	290.82	63.47
Minimum balance to open .....	176.85	481.81	304.96	149.59	184.67	35.08
<i>No-fee passbook account</i>						
Percent offering .....	.0	5.4	5.4	18.6	23.2	4.6
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	39.2	69.5	30.3**	63.0	60.8	-2.2
Monthly fee (low balance) .....	2.71	2.72	.01	2.26	3.17	.91
Minimum balance to avoid fee .....	284.25	449.82	165.57	286.83	292.87	6.04
Minimum balance to open .....	169.13	375.51	206.38	176.33	199.36	23.03
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	18.6	23.2	4.6
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	81.2	82.8	1.6	92.7	100.0	7.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	29.0	50.8	21.8**	50.8	60.1	9.3
Monthly fee (low balance) .....	2.21	3.51	1.30**	2.11	1.80	-.31
Minimum balance to avoid fee .....	309.20	367.38	58.18	302.56	205.30	-97.26
Minimum balance to open .....	270.20	140.09	-130.11**	101.94	103.95	2.01
<i>No-fee passbook account</i>						
Percent offering .....	4.9	9.0	4.1	37.1	38.7	1.6
Minimum balance to open .....	...	...	...	43.87	32.69	-11.18
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	67.6	69.3	1.7	57.3	59.1	1.8
Monthly fee (low balance) .....	2.95	3.77	.82	2.14	2.42	.28
Minimum balance to avoid fee .....	309.13	511.85	202.72	326.06	196.74	-129.32*
Minimum balance to open .....	287.50	335.45	47.95	121.72	88.64	-33.08
<i>No-fee statement account</i>						
Percent offering .....	7.5	6.7	-.8	15.8	8.1	-7.7
Minimum balance to open .....	289.88	...	...	...	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	95.9	93.9	-2.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	52.3	64.0	11.7	35.9	15.4	-20.5
Monthly fee (low balance) .....	2.51	2.80	.29	5.92	...	...
Minimum balance to avoid fee .....	110.37	125.51	15.14	121.47	...	...
Minimum balance to open .....	50.61	58.13	7.52	69.90	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	60.1	56.3	-3.8
Minimum balance to open .....	...	...	...	112.00	19.10	-92.90
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	89.2	78.4	-10.8	44.8	48.0	3.2
Monthly fee (low balance) .....	4.53	3.00	-1.53	5.15	3.22	-1.93
Minimum balance to avoid fee .....	379.75	115.62	-264.13	130.85	68.99	-61.86
Minimum balance to open .....	335.89	43.57	-292.32	89.54	37.00	-52.54*
<i>No-fee statement account</i>						
Percent offering .....	10.8	11.4	.6	13.0	33.5	20.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.1.1.

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	98.7	-1.3	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	59.8	28.9	-30.9	50.4	74.2	23.8
Monthly fee (low balance) .....	2.66	...	...	4.34	4.43	.09
Minimum balance to avoid fee .....	458.42	...	...	353.17	306.98	-46.19
Minimum balance to open .....	348.69	...	...	226.41	207.41	-19.00
<i>No-fee passbook account</i>						
Percent offering .....	.0	8.6	8.6	19.5	25.8	6.3
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	40.2	62.7	22.5	70.9	49.3	-21.6
Monthly fee (low balance) .....	2.10	4.07	1.97**	3.39	...	...
Minimum balance to avoid fee .....	622.62	424.59	-198.03	387.50	...	...
Minimum balance to open .....	583.12	331.94	-251.18	269.50	...	...
<i>No-fee statement account</i>						
Percent offering .....	13.5	.0	-13.5	.0	12.8	12.8
Minimum balance to open .....	...	...	...	...	...	...

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

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

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

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	83.2	100.0	16.8	100.0	100.0	.0
Average fee .....	17.19	18.38	1.19	14.05	13.59	-.46
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.11	20.01	-1.10	17.10	15.13	-1.97**
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	17.12	20.93	3.81	16.36	14.40	-1.96
<i>Deposit items returned</i>						
Percent charging .....	66.4	100.0	33.6**	87.5	94.2	6.7
Average fee .....	7.56	4.25	-3.31	5.78	4.69	-1.09

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

1. NSF—Not sufficient funds.

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

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.97	18.39	-.58	17.46	18.04	.58
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	19.89	20.16	.27	17.88	19.34	1.46
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	19.80	19.77	-.03	19.43	...	...
<i>Deposit items returned</i>						
Percent charging .....	80.6	52.1	-28.5*	93.3	69.1	-24.2
Average fee .....	10.52	7.52	-3.00	8.99	...	...

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

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	95.4	-4.6	...	...	...
Average fee .....	15.46	19.98	4.52**	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	19.42	20.45	1.03	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	20.14	...	...	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	77.3	52.2	-25.1	...	...	...
Average fee .....	6.72	...	...	...	...	...

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

1. NSF—Not sufficient funds.

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

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

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.33	18.36	1.03	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.14	18.91	1.77	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	15.03	16.21	1.18	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	67.8	95.3	27.5*	...	...	...
Average fee .....	2.30	4.54	2.24*	...	...	...

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

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

**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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	11.14	11.73	.59	12.05	12.15	.10
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.07	17.21	3.14**	13.58	16.42	2.84**
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	95.3	80.9	-14.4	100.0	100.0	.0
Average fee .....	14.75	19.61	4.86**	11.05	17.83	6.78**
<i>Deposit items returned</i>						
Percent charging .....	96.4	100.0	3.6	100.0	92.0	-8.0
Average fee .....	4.99	5.37	.38	7.64	6.92	-.72

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

1. NSF—Not sufficient funds.

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

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	98.8	100.0	1.2	100.0	98.3	-1.7
Average fee .....	16.48	17.21	.73	14.46	13.05	-1.41
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	19.56	21.10	1.54	18.34	17.01	-1.33
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	94.8	97.2	2.4	100.0	100.0	.0
Average fee .....	18.05	22.80	4.75**	17.53	15.63	-1.90
<i>Deposit items returned</i>						
Percent charging .....	91.5	94.3	2.8	93.2	98.3	5.1
Average fee .....	9.49	10.49	1.00	11.62	10.83	-.79

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

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

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.18	16.61	1.43	13.94	14.09	.15
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	25.22	26.92	1.70	23.99	23.64	-.35
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	94.2	100.0	5.8
Average fee .....	23.71	27.06	3.35	24.59	24.49	-.10
<i>Deposit items returned</i>						
Percent charging .....	100.0	100.0	.0	61.9	85.7	23.8
Average fee .....	8.44	9.35	.91	6.40	11.50	5.10*

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Maryland. See also general note to table C.1.1.

\*Significant at the 90 percent confidence level.

1. NSF—Not sufficient funds.

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



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

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	86.0	-14.0
Average fee .....	11.26	11.51	.25	8.88	10.66	1.78**
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.30	13.99	-1.31	11.46	13.98	2.52*
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	92.1	-7.9	100.0	100.0	.0
Average fee .....	15.31	14.35	-.96	12.01	13.27	1.26
<i>Deposit items returned</i>						
Percent charging .....	100.0	100.0	.0	100.0	86.0	-14.0
Average fee .....	7.66	4.47	-3.19*	4.72	6.74	2.02

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

\*Significant at the 90 percent confidence level.

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

1. NSF—Not sufficient funds.

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

**C.4.9. Special fees in the Washington–Baltimore CMSA**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	20.47	22.61	2.14	20.01	20.66	.65
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	24.71	27.20	2.49**	23.76	21.38	-2.38*
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	89.9	...	...
Average fee .....	...	27.73	...	23.12	...	...
<i>Deposit items returned</i>						
Percent charging .....	75.7	100.0	24.3	90.3	100.0	9.7
Average fee .....	3.08	8.28	5.20*	7.51	12.14	4.63*

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

... 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.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	85.9	100.0	14.1*
<i>Annual fee</i>						
Percent charging .....	5.8	.0	-5.8	17.0	.0	-17.0**
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 .....	16.8	.0	-16.8	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	6.2	6.2	11.7	6.2	-5.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	89.9	100.0	10.1	69.6	100.0	30.4**
Average .....	1.08	1.05	-.03	.86	1.05	.19
Deposits						
Percent charging .....	...	...	...	83.3	...	...
Average .....	...	...	...	.93	...	...
Balance inquiries						
Percent charging .....	46.1	100.0	53.9**	53.8	100.0	46.2**
Average .....	1.00	.98	-.02	.94	.98	.04
<i>Surcharge</i>						
Percent charging .....	26.9	36.2	9.3	28.7	36.2	7.5
Average .....	...	...	...	.94	...	...

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	84.6	100.0	15.4
<i>Annual fee</i>						
Percent charging .....	.0	10.5	10.5	22.1	10.5	-11.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	4.0	24.6	20.6*	.0	24.6	24.6**
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	8.9	.0	-8.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	8.9	.0	-8.9
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.0	24.6	20.6*	.0	24.6	24.6**
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	83.3	91.0	7.7	85.2	91.0	5.8
Average .....	1.05	1.20	.15	...	1.20	...
Deposits						
Percent charging .....	88.8	80.0	-8.8	76.4	80.0	3.6
Average .....	1.05	1.23	.18	...	1.23	...
Balance inquiries						
Percent charging .....	63.7	63.2	-.5	41.1	63.2	22.1
Average .....	1.07	1.11	.04	...	1.11	...
<i>Surcharge</i>						
Percent charging .....	3.9	94.3	90.4**	.0	94.3	94.3**
Average .....	...	1.15	...	...	1.15	...

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	65.2	100.0	34.8**	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	6.5	9.5	3.0	...	9.5	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	3.3	38.3	35.0*	...	38.3	...
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 .....	27.0	.0	–27.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	96.7	100.0	3.3	...	100.0	...
Average .....	1.09	1.02	–.07	...	1.02	...
Deposits						
Percent charging .....	93.4	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	96.7	100.0	3.3	...	100.0	...
Average .....	1.09	1.02	–.07	...	1.02	...
<i>Surcharge</i>						
Percent charging .....	96.6	59.8	–36.8*	...	59.8	...
Average .....	1.05	.79	–.26	...	.79	...

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	86.1	100.0	13.9	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	100.0	86.5	-13.5	...	86.5	...
Average .....	10.98	11.28	.30	...	11.28	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	19.2	14.6	-4.6	...	14.6	...
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	15.3	15.3	...	15.3	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	.0	14.6	14.6	...	14.6	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	94.9	80.4	-14.5	...	80.4	...
Average .....	1.15	1.01	-.14	...	1.01	...
<i>Deposits</i>						
Percent charging .....	93.1	38.0	-55.1**	...	38.0	...
Average .....	...	.96	...	...	.96	...
<i>Balance inquiries</i>						
Percent charging .....	68.7	32.6	-36.1*	...	32.6	...
Average .....	...	1.02	...	...	1.02	...
<i>Surcharge</i>						
Percent charging .....	50.2	76.1	25.9	...	76.1	...
Average .....	...	1.12	...	...	1.12	...

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	89.5	100.0	10.5**	100.0	100.0	.0
<i>Annual fee</i>						
Percent charging .....	4.0	5.6	1.6	6.4	5.6	-.8
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	12.2	.0	-12.2**	6.4	.0	-6.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	5.0	1.1	-3.9	12.7	1.1	-11.6
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	1.1	1.1	12.7	1.1	-11.6
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	10.2	1.1	-9.1	12.7	1.1	-11.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	62.1	61.0	-1.1	53.4	61.0	7.6
Average .....	1.22	1.04	-.18*	1.19	1.04	-.15
Deposits						
Percent charging .....	59.8	52.1	-7.7	72.1	52.1	-20.0
Average .....	1.26	.97	-.29**	...	.97	...
Balance inquiries						
Percent charging .....	43.1	35.8	-7.3	54.0	35.8	-18.2
Average .....	.99	.85	-.14	.68	.85	.17
<i>Surcharge</i>						
Percent charging .....	48.4	59.2	10.8	53.4	59.2	5.8
Average .....	.99	1.12	.13	1.17	1.12	-.05

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

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

\* Significant at the 90 percent confidence level.

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

**C.5.6. 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	47.4	75.0	27.6**	91.1	75.0	-16.1**
<i>Annual fee</i>						
Percent charging .....	24.4	18.4	-6.0	3.5	18.4	14.9*
Average .....	...	22.01	...	...	22.01	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	2.2	11.2	9.0	1.6	11.2	9.6
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	12.6	12.6*	1.7	12.6	10.9
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	.0	9.1	9.1*	1.6	9.1	7.5
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	46.5	47.0	.5	55.7	47.0	-8.7
Average .....	.88	1.10	.22*	.89	1.10	.21*
<i>Deposits</i>						
Percent charging .....	75.7	43.5	-32.2**	46.1	43.5	-2.6
Average .....	.82	.98	.16	.89	.98	.09
<i>Balance inquiries</i>						
Percent charging .....	24.1	52.6	28.5**	42.8	52.6	9.8
Average .....	1.06	.96	-.10	.81	.96	.15
<i>Surcharge</i>						
Percent charging .....	74.1	64.4	-9.7	51.3	64.4	13.1
Average .....	1.04	.96	-.08	.96	.96	.00

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	68.5	100.0	31.5**
<i>Annual fee</i>						
Percent charging .....	27.1	47.4	20.3	33.5	47.4	13.9
Average .....	...	19.96	...	...	19.96	...
<i>Card fee</i>						
Percent charging .....	9.2	7.7	-1.5	11.1	7.7	-3.4
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 .....	45.1	66.3	21.2	32.0	66.3	34.3*
Average .....	1.02	1.04	.02	.70	1.04	.34**
Deposits						
Percent charging .....	36.5	61.5	25.0	21.6	61.5	39.9**
Average .....	1.03	1.05	.02	...	1.05	...
Balance inquiries						
Percent charging .....	36.5	59.8	23.3	21.6	59.8	38.2**
Average .....	1.03	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	74.4	81.3	6.9	33.2	81.3	48.1**
Average .....	.87	1.00	.13*	.96	1.00	.04

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

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

\* Significant at the 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	51.6	81.8	30.2*	55.6	81.8	26.2
<i>Annual fee</i>						
Percent charging .....	.0	1.3	1.3	.0	1.3	1.3
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	1.6	1.6	.0	1.6	1.6
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	15.1	17.3	2.2	40.0	17.3	-22.7
Average .....	...	1.44	...	...	1.44	...
Deposits						
Percent charging .....	...	6.9	...	...	6.9	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	10.0	10.5	.5	...	10.5	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	15.1	54.8	39.7**	39.3	54.8	15.5
Average .....	...	1.34	...	...	1.34	...

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

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

\* Significant at the 90 percent confidence level.

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

**C.5.9. Automated teller machines in the Washington–Baltimore CMSA**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Annual fee</i>						
Percent charging .....	4.6	.0	-4.6	4.6	.0	-4.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	4.6	3.8	-8	4.6	3.8	-8
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	3.8	3.8	.0	3.8	3.8
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.6	3.8	-8	4.6	3.8	-8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	69.5	64.4	-5.1	69.5	64.4	-5.1
Average .....	1.06	1.62	.56**	1.06	1.62	.56**
Deposits						
Percent charging .....	68.1	54.2	-13.9	68.1	54.2	-13.9
Average .....	...	1.54	...	...	1.54	...
Balance inquiries						
Percent charging .....	69.5	51.5	-18.0	69.5	51.5	-18.0
Average .....	1.04	1.53	.49**	1.04	1.53	.49**
<i>Surcharge</i>						
Percent charging .....	56.0	100.0	44.0**	56.0	100.0	44.0**
Average .....	...	1.25	...	...	1.25	...

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

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

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

**Appendix D: Results by State**

**D.1.1. Noninterest checking accounts in Alabama**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	84.3	-15.7	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	8.0	35.4	27.4	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	42.3	35.4	-6.9	...	...	...
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.1.2. Noninterest checking accounts in Arizona**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	33.0	53.3	20.3	...	...	...
Monthly fee (low balance) .....	...	6.82	...	...	...	...
Minimum balance to avoid fee .....	...	605.77	...	...	...	...
Minimum balance to open .....	...	118.67	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	50.6	26.2	-24.4	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	18.1	18.1	...	...	...
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.1.3. Noninterest checking accounts in Arkansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	98.0	-2.0	85.1	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	83.8	63.6	-20.2	12.8	...	...
Monthly fee (low balance) .....	5.79	5.93	.14	...	...	...
Minimum balance to avoid fee .....	441.21	406.75	-34.46	...	...	...
Minimum balance to open .....	123.55	150.04	26.49	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	22.8	52.4	29.6**	.0	...	...
Monthly fee .....	5.57	5.54	-.03	...	...	...
Check charge						
Percent charging .....	10.9	22.9	12.0	...	...	...
Average .....	...	.63	...	...	...	...
Minimum balance to open .....	97.12	52.38	-44.74**	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	2.0	2.0	.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.1.4. Noninterest checking accounts in California**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.5	98.0	-.5	64.3	72.5	8.2
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	66.0	45.4	-20.6**	30.5	31.3	.8
Monthly fee (low balance) .....	7.86	8.53	.67	6.45	8.92	2.47
Minimum balance to avoid fee .....	718.53	867.10	148.57*	453.72	1,400.68	946.96
Minimum balance to open .....	228.05	217.56	-10.49	150.45	179.47	29.02
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	26.3	54.7	28.4**	18.9	23.3	4.4
Monthly fee .....	5.61	6.13	.52	6.17	5.34	-.83
Check charge						
Percent charging .....	10.7	27.3	16.6	17.1	23.0	5.9
Average .....	...	.35	...	...	...	...
Minimum balance to open .....	130.68	304.80	174.12	266.86	164.44	-102.42
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	4.1	4.1*	.0	21.4	21.4**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.2	100.0	3.8	36.8	67.6	30.8
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	52.6	30.5	-22.1*	.0	34.5	34.5*
Monthly fee (low balance) .....	6.07	6.71	.64	...	...	...
Minimum balance to avoid fee .....	406.50	306.19	-100.31**	...	...	...
Minimum balance to open .....	99.41	84.67	-14.74	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	30.5	27.6	-2.9	24.1	.0	-24.1
Monthly fee .....	4.17	4.40	.23	...	...	...
Check charge						
Percent charging .....	24.3	40.6	16.3	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	48.81	38.32	-10.49	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	1.1	24.3	23.2**	.0	16.6	16.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	83.7	100.0	16.3**	80.2	84.2	4.0
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	28.2	21.3	-6.9	45.0	22.5	-22.5
Monthly fee (low balance) .....	9.94	9.46	-.48	8.25	...	...
Minimum balance to avoid fee .....	702.83	528.70	-174.13**	331.65	...	...
Minimum balance to open .....	304.14	108.46	-195.68**	128.42	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	39.5	81.0	41.5**	.0	46.2	46.2**
Monthly fee .....	4.79	6.05	1.26	...	...	...
Check charge						
Percent charging .....	63.9	29.5	-34.4	...	...	...
Average .....	.41	...	...	...	...	...
Minimum balance to open .....	87.29	78.03	-9.26	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	.0	.0	9.6	.0	-9.6
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	65.8	88.9	23.1
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	31.3	32.7	1.4	44.0	19.3	-24.7
Monthly fee (low balance) .....	4.84	7.59	2.75**	...	...	...
Minimum balance to avoid fee .....	552.69	483.93	-68.76	...	...	...
Minimum balance to open .....	294.28	118.04	-176.24	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	37.2	62.8	25.6	44.0	48.7	4.7
Monthly fee .....	4.72	4.80	.08	...	...	...
Check charge						
Percent charging .....	44.8	34.3	-10.5	...	...	...
Average .....	...	.33	...	...	...	...
Minimum balance to open .....	69.32	75.60	6.28	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	2.8	4.0	1.2	.0	29.1	29.1
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	99.7	90.6	-9.1*	77.3	70.0	-7.3
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	46.3	40.6	-5.7	27.1	24.4	-2.7
Monthly fee (low balance) .....	5.60	4.97	-.63	6.00	5.99	-.01
Minimum balance to avoid fee .....	303.22	350.36	47.14	313.30	241.64	-71.66
Minimum balance to open .....	94.53	77.77	-16.76	176.33	154.04	-22.29
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	34.1	23.6	-10.5	24.9	11.4	-13.5
Monthly fee .....	4.43	4.31	-.12	...	...	...
Check charge						
Percent charging .....	19.8	47.7	27.9*	...	...	...
Average .....	.35	.30	-.05	...	...	...
Minimum balance to open .....	50.72	67.65	16.93	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	7.6	23.1	15.5*	8.2	36.1	27.9**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	51.9	52.5	.6
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	46.7	39.2	-7.5	14.7	17.1	2.4
Monthly fee (low balance) .....	6.07	6.24	.17	...	...	...
Minimum balance to avoid fee .....	507.16	544.14	36.98	...	...	...
Minimum balance to open .....	60.93	48.59	-12.34	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	72.8	67.9	-4.9	22.6	21.7	-.9
Monthly fee .....	3.34	3.91	.57	...	...	...
Check charge						
Percent charging .....	8.0	67.2	59.2**	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	46.85	52.39	5.54	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	10.0	10.0	.0	10.0	10.0
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.1.10. Noninterest checking accounts in Iowa**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	76.8	13.9	-62.9**	...	...	...
Monthly fee (low balance) .....	4.47	6.03	1.56**	...	...	...
Minimum balance to avoid fee .....	466.95	562.03	95.08*	...	...	...
Minimum balance to open .....	64.04	24.33	-39.71*	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	15.7	24.0	8.3	...	...	...
Monthly fee .....	...	5.72	...	...	...	...
Check charge						
Percent charging .....	...	12.0	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	64.48	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	21.4	21.4**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	36.4	34.8	-1.6	...	...	...
Monthly fee (low balance) .....	5.56	6.12	.56	...	...	...
Minimum balance to avoid fee .....	459.21	400.96	-58.25	...	...	...
Minimum balance to open .....	71.18	60.75	-10.43	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	28.9	36.2	7.3	...	...	...
Monthly fee .....	5.08	4.47	-.61	...	...	...
Check charge						
Percent charging .....	48.3	56.3	8.0	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	72.13	122.21	50.08	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	41.3	41.3**	...	...	...
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.1.12. Noninterest checking accounts in Kentucky**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	33.9	57.9	24.0
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	65.0	84.2	19.2	13.2	.0	-13.2
Monthly fee (low balance) .....	5.71	6.17	.46	...	...	...
Minimum balance to avoid fee .....	406.43	505.69	99.26	...	...	...
Minimum balance to open .....	125.72	144.66	18.94	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	89.2	14.3	-74.9**	.0	35.8	35.8**
Monthly fee .....	6.40	...	...	...	...	...
Check charge						
Percent charging .....	24.9	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	94.34	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	2.1	2.1	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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



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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	37.9	43.7	5.8
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	22.6	21.4	-1.2	18.2	19.8	1.6
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 .....	43.8	22.9	-20.9	13.5	.0	-13.5
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 .....	.0	.0	.0	.0	7.2	7.2
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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	48.0	71.6	23.6
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	27.2	29.4	2.2	28.2	.0	-28.2*
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	23.7	82.0	58.3**	.0	.0	.0
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	5.3	5.3	.0	71.6	71.6**
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.1.15. Noninterest checking accounts in Massachusetts**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	94.8	92.8	-2.0	85.5	71.6	-13.9
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	19.6	40.7	21.1	11.9	23.2	11.3
Monthly fee (low balance) .....	...	...	...	...	5.30	...
Minimum balance to avoid fee .....	...	...	...	...	430.12	...
Minimum balance to open .....	...	...	...	...	45.77	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	68.8	52.0	-16.8	29.7	25.5	-4.2
Monthly fee .....	4.33	4.97	.64	3.69	3.67	-.02
Check charge						
Percent charging .....	56.9	58.6	1.7	44.2	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	28.55	53.79	25.24*	20.23	28.12	7.89
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	13.4	13.4	4.7	17.8	13.1
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.1.16. Noninterest checking accounts in Michigan**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	100.0	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	50.7	19.4	-31.3	...	37.6	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	49.3	40.0	-9.3	...	28.8	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	25.3	25.3*	...	62.4	...
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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	11.5	.0	-11.5	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	14.9	64.7	49.8**	...	...	...
Monthly fee .....	...	4.52	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	35.34	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	4.9	27.3	22.4*	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	61.8	69.9	8.1	...	...	...
Monthly fee (low balance) .....	6.10	...	...	...	...	...
Minimum balance to avoid fee .....	520.67	...	...	...	...	...
Minimum balance to open .....	113.74	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	51.6	4.6	-47.0**	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	21.7	21.7	...	...	...
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.1.19. Noninterest checking accounts in Missouri**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	64.2	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	41.7	35.9	-5.8	21.2	...	...
Monthly fee (low balance) .....	5.34	6.13	.79**	...	...	...
Minimum balance to avoid fee .....	458.06	435.24	-22.82	...	...	...
Minimum balance to open .....	76.58	95.26	18.68*	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	21.2	39.2	18.0	.0	...	...
Monthly fee .....	7.71	4.30	-3.41**	...	...	...
Check charge						
Percent charging .....	86.6	60.7	-25.9	...	...	...
Average .....	.37	...	...	...	...	...
Minimum balance to open .....	38.39	52.66	14.27	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	6.1	6.1	.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.

\*Significant at the 90 percent confidence level.

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

**D.1.20. Noninterest checking accounts in Montana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	4.3	38.0	33.7**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	48.3	38.0	-10.3	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	14.4	21.8	7.4	...	...	...
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.1.21. Noninterest checking accounts in Nebraska**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	8.6	22.7	14.1	...	...	...
Monthly fee (low balance) .....	...	5.66	...	...	...	...
Minimum balance to avoid fee .....	...	1,079.41	...	...	...	...
Minimum balance to open .....	...	4.86	...	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	23.0	51.7	28.7*	...	...	...
Monthly fee .....	...	3.90	...	...	...	...
Check charge						
Percent charging .....	...	58.5	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	30.47	...	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	2.6	4.0	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, 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.1.22. Noninterest checking accounts in New Jersey**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	86.2	89.4	3.2
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	80.6	77.5	-3.1	21.5	46.2	24.7
Monthly fee (low balance) .....	6.99	6.19	-.80	6.12	5.94	-.18
Minimum balance to avoid fee .....	509.69	572.53	62.84	458.10	236.81	-221.29
Minimum balance to open .....	82.40	207.67	125.27	235.18	62.36	-172.82*
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	56.9	57.5	.6	38.4	32.6	-5.8
Monthly fee .....	3.01	2.94	-.07	3.18	...	...
Check charge						
Percent charging .....	95.5	100.0	4.5	65.0	...	...
Average .....	.49	.49	.00	...	...	...
Minimum balance to open .....	44.07	60.63	16.56	34.97	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	.0	.0	27.9	22.0	-5.9
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

**D.1.23. Noninterest checking accounts in New York**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	78.3	89.5	11.2	84.1	94.6	10.5
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	41.4	31.8	-9.6	35.6	39.4	3.8
Monthly fee (low balance) .....	6.88	6.55	-.33	5.18	6.05	.87
Minimum balance to avoid fee .....	861.17	765.13	-96.04	743.98	662.27	-81.71
Minimum balance to open .....	292.06	222.31	-69.75	54.23	123.43	69.20
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	37.1	49.7	12.6	36.6	44.6	8.0
Monthly fee .....	4.03	3.91	-.12	3.00	3.03	.03
Check charge						
Percent charging .....	55.7	59.5	3.8	66.3	4.5	-61.8**
Average .....	.44	.33	-.11	.51	...	...
Minimum balance to open .....	20.55	33.61	13.06	14.90	26.92	12.02**
<i>Free account</i> <sup>3</sup>						
Percent offering .....	1.5	13.7	12.2**	7.4	14.1	6.7
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.1.24. Noninterest checking accounts in North Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	2.0	.0	-2.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	43.9	29.6	-14.3	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	6.4	20.2	13.8	...	...	...
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.

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.6	94.8	-3.8	35.2	39.8	4.6
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	33.0	69.0	36.0*	7.9	12.2	4.3
Monthly fee (low balance) .....	6.19	6.72	.53	...	...	...
Minimum balance to avoid fee .....	465.63	451.01	-14.62	...	...	...
Minimum balance to open .....	256.08	93.88	-162.20**	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	69.2	43.9	-25.3	27.3	5.6	-21.7*
Monthly fee .....	3.08	...	...	...	...	...
Check charge						
Percent charging .....	3.8	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	43.42	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	25.9	25.9*	.0	21.9	21.9**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.1.26. Noninterest checking accounts in Oklahoma**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	67.5	-32.5*
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	22.6	11.7	-10.9	18.8	.0	-18.8
Monthly fee (low balance) .....	6.67	8.89	2.22**	...	...	...
Minimum balance to avoid fee .....	379.68	564.60	184.92*	...	...	...
Minimum balance to open .....	100.00	77.12	-22.88	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	16.3	26.0	9.7	40.3	35.0	-5.3
Monthly fee .....	6.32	5.65	-.67	...	...	...
Check charge						
Percent charging .....	7.5	7.5	.0	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	60.02	117.73	57.71*	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	7.3	7.3	20.2	52.7	32.5
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.1.27. Noninterest checking accounts in Pennsylvania**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.3	100.0	3.7	42.9	65.3	22.4
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	57.1	80.8	23.7**	20.2	31.7	11.5
Monthly fee (low balance) .....	4.97	5.51	.54	5.36	4.31	-1.05
Minimum balance to avoid fee .....	300.15	317.92	17.77	249.43	262.60	13.17
Minimum balance to open .....	81.18	68.61	-12.57	65.34	109.44	44.10
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	36.9	56.8	19.9*	2.6	24.7	22.1**
Monthly fee .....	3.57	2.98	-.59	...	3.37	...
Check charge						
Percent charging .....	71.3	76.6	5.3	...	...	...
Average .....	.43	.50	.07	...	...	...
Minimum balance to open .....	28.98	29.61	.63	...	19.33	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	4.7	10.4	5.7	2.6	11.1	8.5
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

2. A monthly fee, 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 South Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	4.7	41.0	36.3**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	4.9	46.7	41.8**	...	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	43.3	47.4	4.1	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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



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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	54.4	61.8	7.4	...	...	...
Monthly fee (low balance) .....	6.08	6.65	.57	...	...	...
Minimum balance to avoid fee .....	491.83	428.70	-63.13	...	...	...
Minimum balance to open .....	161.62	87.53	-74.09	...	...	...
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	35.0	27.0	-8.0	...	...	...
Monthly fee .....	3.12	5.61	2.49*	...	...	...
Check charge						
Percent charging .....	34.1	83.2	49.1**	...	...	...
Average .....	...	.76	...	...	...	...
Minimum balance to open .....	54.53	76.42	21.89	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	7.5	21.0	13.5	...	...	...
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.1.30. Noninterest checking accounts in Texas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	53.9	63.9	10.0
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	30.5	44.4	13.9	44.4	47.3	2.9
Monthly fee (low balance) .....	7.44	8.12	.68	7.29	7.82	.53
Minimum balance to avoid fee .....	1,033.38	592.91	-440.47	454.43	366.53	-87.90
Minimum balance to open .....	117.79	208.00	90.21**	260.71	152.19	-108.52
<i>Fee-only account<sup>2</sup></i>						
Percent offering .....	35.9	19.5	-16.4*	.0	16.3	16.3*
Monthly fee .....	4.01	5.13	1.12*	...	...	...
Check charge						
Percent charging .....	26.8	43.9	17.1	...	...	...
Average .....	...	.45	...	...	...	...
Minimum balance to open .....	88.99	82.81	-6.18	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	1.0	11.0	10.0**	.0	16.6	16.6*
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	36.3	...	...
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	46.8	50.2	3.4	11.6	...	...
Monthly fee (low balance) .....	6.38	6.51	.13	...	...	...
Minimum balance to avoid fee .....	370.12	483.24	113.12	...	...	...
Minimum balance to open .....	56.05	102.70	46.65	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	9.3	18.4	9.1	11.6	...	...
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	3.4	27.4	24.0*	.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.1.32. Noninterest checking accounts in Washington**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	75.6	71.8	-3.8
<i>Single-balance, single-fee account</i> <sup>1</sup>						
Percent offering .....	82.9	24.3	-58.6**	.0	31.4	31.4**
Monthly fee (low balance) .....	4.90	...	...	...	...	...
Minimum balance to avoid fee .....	388.14	...	...	...	...	...
Minimum balance to open .....	91.07	...	...	...	...	...
<i>Fee-only account</i> <sup>2</sup>						
Percent offering .....	37.7	43.6	5.9	13.3	10.9	-2.4
Monthly fee .....	...	...	...	...	...	...
Check charge						
Percent charging .....	...	...	...	...	...	...
Average .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Free account</i> <sup>3</sup>						
Percent offering .....	.0	18.9	18.9	24.4	40.4	16.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

**D.1.33. Noninterest checking accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	48.0	100.0	52.0**
<i>Single-balance, single-fee account<sup>1</sup></i>						
Percent offering .....	17.4	20.8	3.4	.0	6.0	6.0
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 .....	46.0	19.8	-26.2*	18.0	.0	-18.0
Monthly fee .....	4.12	4.30	.18	...	...	...
Check charge						
Percent charging .....	73.9	30.2	-43.7*	...	...	...
Average .....	...	.44	...	...	...	...
Minimum balance to open .....	75.57	28.47	-47.10*	...	...	...
<i>Free account<sup>3</sup></i>						
Percent offering .....	.0	54.1	54.1**	.0	79.9	79.9**
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account<sup>1</sup></i>						
Percent offering .....	89.9	64.0	-25.9	...	...	...
Monthly fee (low balance) .....	9.23	...	...	...	...	...
Minimum balance to avoid fee .....	971.17	...	...	...	...	...
Minimum balance to open .....	671.12	...	...	...	...	...
<i>Single-fee, single-check-charge account<sup>2</sup></i>						
Percent offering .....	.0	.0	.0	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.2. NOW accounts in Arizona**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	91.3	-8.7	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	58.7	64.4	5.7	...	...	...
Monthly fee (low balance) .....	9.57	9.43	-.14	...	...	...
Minimum balance to avoid fee .....	1,207.52	1,401.60	194.08	...	...	...
Minimum balance to open .....	493.65	416.59	-77.06	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	7.5	.0	-7.5	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

**D.2.3. NOW accounts in Arkansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	73.9	100.0	26.1**	55.2	...	...
Monthly fee (low balance) .....	7.84	8.13	.29	...	...	...
Minimum balance to avoid fee .....	959.23	1,047.83	88.60	...	...	...
Minimum balance to open .....	351.54	467.12	115.58	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	10.4	.0	-10.4	.0	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.4. NOW accounts in California**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	91.6	95.9	4.3	90.9	96.7	5.8
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	57.9	50.6	-7.3	66.6	73.3	6.7
Monthly fee (low balance) .....	9.03	9.43	.40	7.59	8.42	.83
Minimum balance to avoid fee .....	1,511.64	1,745.34	233.70	1,336.22	1,430.61	94.39
Minimum balance to open .....	548.96	645.77	96.81	448.50	317.08	-131.42
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	13.0	25.5	12.5*	.0	.0	.0
Monthly fee (low balance) .....	8.82	9.14	.32	...	...	...
Check charge .....	.24	.25	.01	...	...	...
Minimum balance to avoid fee .....	1,928.69	1,845.61	-83.08	...	...	...
Minimum balance to open .....	997.17	905.69	-91.48	...	...	...
<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.2.5. NOW accounts in Colorado**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	98.9	94.5	-4.4	88.4	82.4	-6.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	63.6	44.3	-19.3*	39.2	82.4	43.2*
Monthly fee (low balance) .....	8.86	8.12	-.74	...	8.02	...
Minimum balance to avoid fee .....	797.77	794.43	-3.34	...	500.88	...
Minimum balance to open .....	514.22	524.13	9.91	...	90.22	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	3.8	19.6	15.8**	.0	.0	.0
Monthly fee (low balance) .....	...	8.12	...	...	...	...
Check charge .....	...	.36	...	...	...	...
Minimum balance to avoid fee .....	...	966.58	...	...	...	...
Minimum balance to open .....	...	769.85	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.6. NOW accounts in Florida**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	78.0	-22.0**	90.0	100.0	10.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	40.7	53.3	12.6	54.4	46.7	-7.7
Monthly fee (low balance) .....	10.25	10.73	.48	9.05	...	...
Minimum balance to avoid fee .....	1,274.81	1,474.48	199.67	907.88	...	...
Minimum balance to open .....	474.69	269.08	-205.61	169.54	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	28.1	13.3	-14.8	.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 95 percent confidence level.

**D.2.7. NOW accounts in Georgia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	97.2	82.2	-15.0	65.8	88.3	22.5
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	46.4	33.0	-13.4	44.0	19.6	-24.4
Monthly fee (low balance) .....	5.54	7.44	1.90**	...	...	...
Minimum balance to avoid fee .....	1,060.39	1,779.96	719.57	...	...	...
Minimum balance to open .....	659.39	1,194.17	534.78	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	44.1	38.2	-5.9	.0	28.5	28.5
Monthly fee (low balance) .....	6.62	5.05	-1.57*	...	...	...
Check charge .....	.25	.22	-.03	...	...	...
Minimum balance to avoid fee .....	1,257.65	1,030.29	-227.36	...	...	...
Minimum balance to open .....	865.57	698.18	-167.39	...	...	...
<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.2.8. NOW accounts in Illinois**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	99.0	99.2	.2	82.8	87.5	4.7
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	61.8	61.5	-.3	43.6	48.4	4.8
Monthly fee (low balance) .....	7.43	8.18	.75	8.94	7.44	-1.50
Minimum balance to avoid fee .....	900.02	852.94	-47.08	665.87	543.21	-122.66
Minimum balance to open .....	730.80	573.37	-157.43	269.71	416.50	146.79
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	2.0	13.5	11.5*	.0	3.1	3.1
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.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.2.9. NOW accounts in Indiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	88.7	89.9	1.2	100.0	89.9	-10.1
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	38.7	71.2	32.5*	72.8	68.6	-4.2
Monthly fee (low balance) .....	7.90	7.54	-.36	6.03	6.19	.16
Minimum balance to avoid fee .....	1,118.62	1,460.86	342.24	427.71	600.43	172.72
Minimum balance to open .....	284.87	481.70	196.83	88.90	392.00	303.10**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	1.9	.0	-1.9	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.10. NOW accounts in Iowa**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	59.2	50.4	-8.8	...	...	...
Monthly fee (low balance) .....	6.39	6.07	-.32	...	...	...
Minimum balance to avoid fee .....	777.22	793.85	16.63	...	...	...
Minimum balance to open .....	578.98	385.86	-193.12	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	2.6	14.2	11.6	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. 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 Kansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	39.6	49.9	10.3	...	...	...
Monthly fee (low balance) .....	6.80	7.46	.66	...	...	...
Minimum balance to avoid fee .....	1,066.45	1,065.38	-1.07	...	...	...
Minimum balance to open .....	462.19	321.08	-141.11	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	49.0	20.4	-28.6**	...	...	...
Monthly fee (low balance) .....	5.70	...	...	...	...	...
Check charge .....	.19	...	...	...	...	...
Minimum balance to avoid fee .....	1,021.56	...	...	...	...	...
Minimum balance to open .....	958.82	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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



**D.2.12. NOW accounts in Kentucky**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	95.5	89.7	-5.8	73.6	72.3	-1.3
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	89.7	51.6	-38.1**	33.9	41.9	8.0
Monthly fee (low balance) .....	9.86	10.33	.47	...	...	...
Minimum balance to avoid fee .....	1,000.00	1,168.50	168.50	...	...	...
Minimum balance to open .....	320.46	475.30	154.84	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	2.6	2.6	.0	8.3	8.3
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.13. NOW accounts in Louisiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	93.8	72.8	-21.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	61.6	50.5	-11.1	56.6	27.2	-29.4
Monthly fee (low balance) .....	8.51	9.96	1.45**	6.76	...	...
Minimum balance to avoid fee .....	1,529.83	1,934.33	404.50*	856.86	...	...
Minimum balance to open .....	1,080.66	888.89	-191.77	458.32	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	11.9	16.6	4.7	.0	9.1	9.1
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.14. NOW accounts in Maryland**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	78.5	89.4	10.9
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	100.0	100.0	.0	78.5	89.4	10.9
Monthly fee (low balance) .....	8.15	6.41	-1.74**	6.79	6.19	-.60
Minimum balance to avoid fee .....	801.13	973.31	172.18*	674.19	678.86	4.67
Minimum balance to open .....	266.40	556.40	290.00	279.84	445.97	166.13
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.15. NOW accounts in Massachusetts**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	80.9	97.5	16.6
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	24.7	16.8	-7.9	19.0	41.2	22.2
Monthly fee (low balance) .....	...	...	...	...	6.06	...
Minimum balance to avoid fee .....	...	...	...	...	646.81	...
Minimum balance to open .....	...	...	...	...	281.16	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	70.1	52.3	-17.8	29.7	23.4	-6.3
Monthly fee (low balance) .....	5.88	6.72	.84	3.70	3.89	.19
Check charge .....	.40	.31	-.09*	.22	.25	.03
Minimum balance to avoid fee .....	1,503.75	1,250.14	-253.61	529.64	806.46	276.82
Minimum balance to open .....	593.16	545.70	-47.46	204.86	78.39	-126.47
<i>No-fee account</i>						
Percent offering .....	.0	3.5	3.5	.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.2.16. NOW accounts in Michigan**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	74.7	-25.3*	...	100.0	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	96.1	36.1	-60.0**	...	13.4	...
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 .....	3.9	7.0	3.1	...	26.7	...
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	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.17. NOW accounts in Minnesota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	98.0	-2.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	53.3	49.0	-4.3	...	...	...
Monthly fee (low balance) .....	8.83	8.79	-.04	...	...	...
Minimum balance to avoid fee .....	792.65	874.17	81.52	...	...	...
Minimum balance to open .....	415.87	618.18	202.31	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	37.2	46.9	9.7	...	...	...
Monthly fee (low balance) .....	7.58	...	...	...	...	...
Check charge .....	.20	...	...	...	...	...
Minimum balance to avoid fee .....	617.49	...	...	...	...	...
Minimum balance to open .....	617.49	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	1.7	.0	-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.

**D.2.18. NOW accounts in Mississippi**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	84.3	100.0	15.7	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	62.4	74.5	12.1	...	...	...
Monthly fee (low balance) .....	6.78	9.45	2.67**	...	...	...
Minimum balance to avoid fee .....	1,027.44	1,316.04	288.60	...	...	...
Minimum balance to open .....	347.47	751.87	404.40	...	...	...
<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. See general note to table 1.

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

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

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

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

**D.2.19. NOW accounts in Missouri**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	68.3	-31.7**	80.1	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	67.0	32.3	-34.7**	50.6	...	...
Monthly fee (low balance) .....	8.21	8.93	.72	...	...	...
Minimum balance to avoid fee .....	1,212.68	1,157.91	-54.77	...	...	...
Minimum balance to open .....	835.01	227.94	-607.07**	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	16.7	4.6	-12.1	.0	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.20. NOW accounts in Montana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	90.4	-9.6	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	38.2	28.1	-10.1	...	...	...
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 .....	61.8	49.6	-12.2	...	...	...
Monthly fee (low balance) .....	5.06	4.33	-.73	...	...	...
Check charge .....	.25	.18	-.07*	...	...	...
Minimum balance to avoid fee .....	1,072.26	1,022.98	-49.28	...	...	...
Minimum balance to open .....	630.36	508.68	-121.68	...	...	...
<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.

**D.2.21. NOW accounts in Nebraska**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	58.9	45.5	-13.4	...	...	...
Monthly fee (low balance) .....	5.46	5.74	.28	...	...	...
Minimum balance to avoid fee .....	879.28	840.77	-38.51	...	...	...
Minimum balance to open .....	696.18	519.84	-176.34	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	28.4	4.2	-24.2**	...	...	...
Monthly fee (low balance) .....	...	5.51	...	...	...	...
Check charge .....	...	.20	...	...	...	...
Minimum balance to avoid fee .....	...	526.24	...	...	...	...
Minimum balance to open .....	...	272.22	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.6	.4	-.2	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

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

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	97.5	61.3	-36.2**	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	71.6	36.1	-35.5*	73.2	73.3	.1
Monthly fee (low balance) .....	8.60	...	...	5.89	6.16	.27
Minimum balance to avoid fee .....	1,069.87	...	...	508.30	831.30	323.00
Minimum balance to open .....	335.83	...	...	322.46	623.95	301.49
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	6.0	18.0	12.0	.0	.0	.0
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

\*Significant at the 90 percent confidence level.

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

**D.2.23. NOW accounts in New York**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	77.0	87.5	10.5	100.0	87.6	-12.4*
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	37.2	47.3	10.1	49.2	77.2	28.0**
Monthly fee (low balance) .....	7.44	6.77	-.67	5.91	6.60	.69
Minimum balance to avoid fee .....	1,341.10	942.47	-398.63	951.98	822.58	-129.40
Minimum balance to open .....	685.65	433.17	-252.48	246.63	331.75	85.12
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	23.7	36.2	12.5	5.3	1.4	-3.9
Monthly fee (low balance) .....	8.53	5.99	-2.54**	...	...	...
Check charge .....	.27	.26	-.01	...	...	...
Minimum balance to avoid fee .....	1,817.55	1,673.33	-144.22	...	...	...
Minimum balance to open .....	1,419.03	1,263.78	-155.25	...	...	...
<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.2.24. NOW accounts in North Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	56.1	43.9	-12.2	...	...	...
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 .....	.0	17.3	17.3	...	...	...
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.2.25. NOW accounts in Ohio**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	84.8	78.6	-6.2	89.0	84.0	-5.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	38.8	49.7	10.9	49.9	42.4	-7.5
Monthly fee (low balance) .....	9.65	8.59	-1.06	6.01	5.37	-.64
Minimum balance to avoid fee .....	1,220.66	1,065.19	-155.47	492.56	453.71	-38.85
Minimum balance to open .....	1,096.89	311.60	-785.29**	245.18	53.73	-191.45**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	4.4	.0	-4.4	20.7	7.3	-13.4
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	7.3	7.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.26. NOW accounts in Oklahoma**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	99.5	98.6	-9	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	21.7	53.1	31.4**	20.2	49.8	29.6
Monthly fee (low balance) .....	6.61	8.37	1.76**	...	...	...
Minimum balance to avoid fee .....	1,171.38	1,331.37	159.99	...	...	...
Minimum balance to open .....	1,085.21	1,107.42	22.21	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	21.0	14.6	-6.4	.0	16.5	16.5
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.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 Pennsylvania**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	95.3	94.3	-1.0	74.3	68.6	-5.7
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	41.5	41.1	-.4	25.6	40.5	14.9
Monthly fee (low balance) .....	6.68	7.77	1.09	9.97	6.24	-3.73**
Minimum balance to avoid fee .....	918.18	931.38	13.20	585.12	564.02	-21.10
Minimum balance to open .....	567.61	281.15	-286.46**	351.01	162.11	-188.90
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	4.7	7.5	2.8	5.8	.0	-5.8
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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



**D.2.28. NOW accounts in South Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.4	100.0	3.6	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	52.6	48.6	-4.0	...	...	...
Monthly fee (low balance) .....	...	6.11	...	...	...	...
Minimum balance to avoid fee .....	...	864.67	...	...	...	...
Minimum balance to open .....	...	508.57	...	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	47.0	47.0**	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.29. NOW accounts in Tennessee**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	75.7	37.2	-38.5**	...	...	...
Monthly fee (low balance) .....	7.35	10.37	3.02**	...	...	...
Minimum balance to avoid fee .....	1,038.12	881.25	-156.87	...	...	...
Minimum balance to open .....	645.74	198.49	-447.25**	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	7.3	.0	-7.3	...	...	...
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.

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

**D.2.30. NOW accounts in Texas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	99.5	96.8	-2.7	72.1	88.0	15.9
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	77.3	63.0	-14.3	62.6	46.8	-15.8
Monthly fee (low balance) .....	8.48	9.85	1.37**	7.54	8.43	.89
Minimum balance to avoid fee .....	1,575.64	1,301.96	-273.68	607.59	939.80	332.21**
Minimum balance to open .....	1,438.09	1,039.77	-398.32	330.37	557.09	226.72
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	11.7	9.8	-1.9	.0	.0	.0
Monthly fee (low balance) .....	8.02	...	...	...	...	...
Check charge .....	.16	...	...	...	...	...
Minimum balance to avoid fee .....	1,005.26	...	...	...	...	...
Minimum balance to open .....	905.43	...	...	...	...	...
<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.2.31. NOW accounts in Virginia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	86.7	100.0	13.3	36.3	...	...
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	51.2	65.6	14.4	36.3	...	...
Monthly fee (low balance) .....	7.81	8.16	.35	...	...	...
Minimum balance to avoid fee .....	783.57	1,349.69	566.12**	...	...	...
Minimum balance to open .....	307.98	323.96	15.98	...	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	.0	.0	.0	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Check charge .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	.0	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

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

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

**D.2.32. NOW accounts in Washington**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.6	81.1	-15.5	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	47.4	75.3	27.9	62.3	49.8	-12.5
Monthly fee (low balance) .....	...	...	...	5.51	5.38	-.13
Minimum balance to avoid fee .....	...	...	...	530.22	575.05	44.83
Minimum balance to open .....	...	...	...	...	307.19	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	.0	5.8	5.8	.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.2.33. NOW accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	98.6	-1.4	100.0	100.0	.0
<i>Single-fee account</i> <sup>1</sup>						
Percent offering .....	45.4	13.8	-31.6**	44.9	66.8	21.9
Monthly fee (low balance) .....	7.46	...	...	...	7.52	...
Minimum balance to avoid fee .....	547.53	...	...	...	399.59	...
Minimum balance to open .....	131.24	...	...	...	186.53	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>						
Percent offering .....	45.3	28.3	-17.0	21.1	.0	-21.1
Monthly fee (low balance) .....	7.19	6.53	-.66	...	...	...
Check charge .....	.33	.22	-.11**	...	...	...
Minimum balance to avoid fee .....	985.11	493.59	-491.52**	...	...	...
Minimum balance to open .....	99.91	282.46	182.55**	...	...	...
<i>No-fee account</i>						
Percent offering .....	.0	.0	.0	7.1	.0	-7.1
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

2. A monthly fee 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 Arizona**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	...	100.0	...	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	...	.0	...	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	...	.0	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	...	66.2	...	...	...	...
Monthly fee (low balance) .....	...	2.20	...	...	...	...
Minimum balance to avoid fee .....	...	174.79	...	...	...	...
Minimum balance to open .....	...	113.62	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	...	33.8	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.2. Savings accounts in Arkansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	100.0	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	14.2	48.8	34.6**	...	.0	...
Monthly fee (low balance) .....	...	1.70	...	...	...	...
Minimum balance to avoid fee .....	...	172.60	...	...	...	...
Minimum balance to open .....	...	83.73	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	36.0	15.1	-20.9*	...	79.8	...
Minimum balance to open .....	55.48	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	25.7	18.3	-7.4	...	.0	...
Monthly fee (low balance) .....	1.66	2.87	1.21**	...	...	...
Minimum balance to avoid fee .....	144.24	271.76	127.52**	...	...	...
Minimum balance to open .....	97.58	108.85	11.27	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	26.6	19.4	-7.2	...	40.5	...
Minimum balance to open .....	78.03	171.48	93.45**	...	...	...

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.3.3. Savings accounts in California**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	99.7	-.3	97.0	100.0	3.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	72.2	46.1	-26.1**	46.4	63.2	16.8
Monthly fee (low balance) .....	2.05	2.25	.20	2.87	3.30	.43
Minimum balance to avoid fee .....	353.07	391.29	38.22	275.30	295.12	19.82
Minimum balance to open .....	203.54	283.93	80.39	172.53	207.26	34.73
<i>No-fee passbook account</i>						
Percent offering .....	.0	6.0	6.0**	21.5	23.8	2.3
Minimum balance to open .....	...	...	...	62.03	61.07	-.96
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	32.2	68.0	35.8**	63.3	52.6	-10.7
Monthly fee (low balance) .....	2.51	2.96	.45	2.74	3.38	.64
Minimum balance to avoid fee .....	356.46	386.79	30.33	314.84	323.63	8.79
Minimum balance to open .....	221.03	268.15	47.12	197.79	174.75	-23.04
<i>No-fee statement account</i>						
Percent offering .....	2.0	.0	-2.0	12.3	23.6	11.3
Minimum balance to open .....	...	...	...	...	60.78	...

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.3.4. Savings accounts in Colorado**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	21.0	32.5	11.5	50.2	...	...
Monthly fee (low balance) .....	3.07	2.08	-.99	...	...	...
Minimum balance to avoid fee .....	76.46	104.26	27.80	...	...	...
Minimum balance to open .....	86.11	118.36	32.25	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	16.1	14.4	-1.7	24.9	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	69.4	62.7	-6.7	.0	...	...
Monthly fee (low balance) .....	2.30	2.21	-.09	...	...	...
Minimum balance to avoid fee .....	113.22	115.60	2.38	...	...	...
Minimum balance to open .....	98.82	86.56	-12.26	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	4.0	1.4	-2.6	37.6	...	...
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.

**D.3.5. Savings accounts in Florida**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	22.8	25.4	2.6	40.0	49.9	9.9
Monthly fee (low balance) .....	...	3.91	...	...	3.20	...
Minimum balance to avoid fee .....	...	267.60	...	...	198.26	...
Minimum balance to open .....	...	100.00	...	...	170.68	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	20.3	11.3	-9.0
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	55.6	82.7	27.1*	60.0	66.3	6.3
Monthly fee (low balance) .....	3.06	3.00	-.06	...	2.74	...
Minimum balance to avoid fee .....	261.59	286.64	25.05	...	250.80	...
Minimum balance to open .....	88.46	123.51	35.05	...	153.06	...
<i>No-fee statement account</i>						
Percent offering .....	21.6	.0	-21.6**	19.4	33.7	14.3
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.3.6. Savings accounts in Georgia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	99.2	100.0	.8	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	48.3	32.8	-15.5	22.2	30.1	7.9
Monthly fee (low balance) .....	1.87	2.20	.33	...	...	...
Minimum balance to avoid fee .....	99.75	88.06	-11.69	...	...	...
Minimum balance to open .....	119.92	88.06	-31.86	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	16.1	8.0	-8.1	56.0	24.1	-31.9
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	46.8	48.9	2.1	21.8	15.4	-6.4
Monthly fee (low balance) .....	2.35	1.88	-.47	...	...	...
Minimum balance to avoid fee .....	192.93	171.62	-21.31	...	...	...
Minimum balance to open .....	84.48	82.90	-1.58	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	9.1	12.1	3.0	.0	15.1	15.1
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.7. Savings accounts in Illinois**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	42.1	30.0	-12.1	56.5	44.8	-11.7
Monthly fee (low balance) .....	1.35	2.58	1.23**	1.87	4.39	2.52**
Minimum balance to avoid fee .....	87.08	133.10	46.02	137.89	151.34	13.45
Minimum balance to open .....	50.66	92.33	41.67	117.84	133.82	15.98
<i>No-fee passbook account</i>						
Percent offering .....	28.1	40.9	12.8	37.6	50.7	13.1
Minimum balance to open .....	20.10	27.00	6.90	30.05	46.79	16.74
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	33.0	38.4	5.4	40.2	33.4	-6.8
Monthly fee (low balance) .....	2.14	2.53	.39	2.30	2.94	.64
Minimum balance to avoid fee .....	216.10	199.51	-16.59	142.67	180.23	37.56
Minimum balance to open .....	137.20	107.19	-30.01	110.03	160.15	50.12**
<i>No-fee statement account</i>						
Percent offering .....	8.8	14.2	5.4	17.7	2.2	-15.5*
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.3.8. Savings accounts in Indiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	23.4	28.9	5.5	25.9	19.7	-6.2
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	17.6	4.4	-13.2	59.7	51.1	-8.6
Minimum balance to open .....	...	...	...	...	37.29	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	54.7	94.4	39.7**	25.9	25.0	-.9
Monthly fee (low balance) .....	1.93	1.73	-.20	...	...	...
Minimum balance to avoid fee .....	125.60	146.50	20.90	...	...	...
Minimum balance to open .....	67.73	64.65	-3.08	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	4.3	5.6	1.3	57.2	57.6	.4
Minimum balance to open .....	...	...	...	...	38.71	...

NOTE. See general note to table 1.

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

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

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

**D.3.9. Savings accounts in Iowa**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	13.7	13.7	.0	...	...	...
Monthly fee (low balance) .....	.77	1.11	.34	...	...	...
Minimum balance to avoid fee .....	78.97	90.05	11.08	...	...	...
Minimum balance to open .....	54.86	55.67	.81	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	80.8	60.8	-20.0	...	...	...
Minimum balance to open .....	14.46	21.18	6.72	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	12.7	28.8	16.1	...	...	...
Monthly fee (low balance) .....	2.30	1.58	-.72	...	...	...
Minimum balance to avoid fee .....	117.17	102.56	-14.61	...	...	...
Minimum balance to open .....	55.10	95.25	40.15*	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	31.2	18.5	-12.7	...	...	...
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.3.10. Savings accounts in Kansas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	26.8	34.3	7.5	...	...	...
Monthly fee (low balance) .....	3.12	1.66	-1.46*	...	...	...
Minimum balance to avoid fee .....	60.44	69.23	8.79	...	...	...
Minimum balance to open .....	46.83	51.86	5.03	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	45.9	51.0	5.1	...	...	...
Minimum balance to open .....	22.59	21.47	-1.12	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	14.7	20.9	6.2	...	...	...
Monthly fee (low balance) .....	2.28	1.97	-.31	...	...	...
Minimum balance to avoid fee .....	81.74	100.11	18.37	...	...	...
Minimum balance to open .....	89.75	58.68	-31.07	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	8.3	8.3	...	...	...
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.3.11. Savings accounts in Kentucky**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	66.6	49.9	-16.7	.0	33.9	33.9**
Monthly fee (low balance) .....	1.62	2.03	.41	...	...	...
Minimum balance to avoid fee .....	119.11	167.57	48.46	...	...	...
Minimum balance to open .....	59.69	78.00	18.31	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	16.9	16.9**	83.3	52.5	-30.8
Minimum balance to open .....	...	...	...	4.42	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	42.7	32.4	-10.3	16.7	47.5	30.8
Monthly fee (low balance) .....	2.55	3.41	.86	...	4.55	...
Minimum balance to avoid fee .....	218.81	201.68	-17.13	...	828.95	...
Minimum balance to open .....	97.02	63.96	-33.06	...	1046.29	...
<i>No-fee statement account</i>						
Percent offering .....	3.4	13.5	10.1	16.9	13.3	-3.6
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.3.12. Savings accounts in Louisiana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	47.3	54.3	7.0	29.0	22.4	-6.6
Monthly fee (low balance) .....	...	1.79	...	...	...	...
Minimum balance to avoid fee .....	...	114.72	...	...	...	...
Minimum balance to open .....	...	75.76	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	1.6	1.6	56.7	66.6	9.9
Minimum balance to open .....	...	...	...	63.61	62.38	-1.23
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	52.7	45.7	-7.0	.0	22.6	22.6
Monthly fee (low balance) .....	2.10	1.94	-.16	...	...	...
Minimum balance to avoid fee .....	251.67	276.36	24.69	...	...	...
Minimum balance to open .....	92.56	87.02	-5.54	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	.0	1.6	1.6	35.6	55.3	19.7
Minimum balance to open .....	...	...	...	51.24	732.54	681.30

NOTE. See general note to table 1.

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

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

**D.3.13. Savings accounts in Massachusetts**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	86.8	-13.2	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	40.6	33.9	-6.7	36.0	45.7	9.7
Monthly fee (low balance) .....	...	...	...	1.47	1.23	-.24
Minimum balance to avoid fee .....	...	...	...	189.75	171.30	-18.45
Minimum balance to open .....	...	...	...	49.34	102.81	53.47*
<i>No-fee passbook account</i>						
Percent offering .....	15.5	13.6	-1.9	64.0	54.3	-9.7
Minimum balance to open .....	...	...	...	15.04	9.08	-5.96
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	84.5	41.0	-43.5**	46.9	38.1	-8.8
Monthly fee (low balance) .....	1.87	2.14	.27	1.60	1.68	.08
Minimum balance to avoid fee .....	197.99	184.47	-13.52	258.29	196.35	-61.94
Minimum balance to open .....	131.37	48.77	-82.60**	102.02	126.88	24.86
<i>No-fee statement account</i>						
Percent offering .....	15.5	45.8	30.3	19.2	45.7	26.5**
Minimum balance to open .....	...	...	...	5.85	8.91	3.06

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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	13.7	53.0	39.3**	...	...	...
Monthly fee (low balance) .....	...	.82	...	...	...	...
Minimum balance to avoid fee .....	...	66.32	...	...	...	...
Minimum balance to open .....	...	46.00	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	42.5	36.0	-6.5	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	44.4	19.8	-24.6	...	...	...
Monthly fee (low balance) .....	1.08	1.90	.82*	...	...	...
Minimum balance to avoid fee .....	90.46	140.84	50.38	...	...	...
Minimum balance to open .....	56.30	117.08	60.78**	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	2.7	.0	-2.7	...	...	...
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 90 percent confidence level.

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

**D.3.15. Savings accounts in Mississippi**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	9.1	21.8	12.7	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	16.4	16.6	.2	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	46.0	64.0	18.0	...	...	...
Monthly fee (low balance) .....	1.50	2.74	1.24	...	...	...
Minimum balance to avoid fee .....	77.70	373.04	295.34*	...	...	...
Minimum balance to open .....	77.70	365.22	287.52*	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	34.6	17.5	-17.1	...	...	...
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.3.16. Savings accounts in Missouri**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	24.8	35.0	10.2	19.3	...	...
Monthly fee (low balance) .....	1.28	1.38	.10	...	...	...
Minimum balance to avoid fee .....	124.47	203.14	78.67**	...	...	...
Minimum balance to open .....	52.37	99.33	46.96*	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	12.0	22.8	10.8	74.2	...	...
Minimum balance to open .....	...	...	...	37.70	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	46.0	59.0	13.0	6.5	...	...
Monthly fee (low balance) .....	1.71	1.42	-.29	...	...	...
Minimum balance to avoid fee .....	129.98	199.69	69.71	...	...	...
Minimum balance to open .....	100.00	88.26	-11.74	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	31.7	10.8	-20.9*	38.7	...	...
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.

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

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

**D.3.17. Savings accounts in Montana**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	100.0	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	37.0	34.1	-2.9	...	40.2	...
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 .....	21.0	10.4	-10.6	...	40.2	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	52.1	55.2	3.1	...	59.8	...
Monthly fee (low balance) .....	1.40	1.44	.04	...	...	...
Minimum balance to avoid fee .....	179.59	200.00	20.41	...	...	...
Minimum balance to open .....	60.60	57.59	-3.01	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	10.6	10.6	.0	...	.0	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.18. Savings accounts in Nebraska**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	56.9	43.7	-13.2	...	...	...
Monthly fee (low balance) .....	.98	.95	-.03	...	...	...
Minimum balance to avoid fee .....	74.75	86.00	11.25	...	...	...
Minimum balance to open .....	23.34	36.90	13.56	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	22.9	31.3	8.4	...	...	...
Minimum balance to open .....	...	7.27	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	16.9	16.1	-.8	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	3.2	25.7	22.5*	...	...	...
Minimum balance to open .....	...	62.27	...	...	...	...

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 Jersey**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	88.3	100.0	11.7
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	23.9	66.0	42.1**	37.1	42.2	5.1
Monthly fee (low balance) .....	1.89	3.40	1.51**	...	1.42	...
Minimum balance to avoid fee .....	163.08	159.00	-4.08	...	91.48	...
Minimum balance to open .....	69.68	87.02	17.34	...	50.99	...
<i>No-fee passbook account</i>						
Percent offering .....	4.1	.0	-4.1	46.8	44.1	-2.7
Minimum balance to open .....	...	...	...	...	44.90	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	84.1	65.6	-18.5	53.2	69.2	16.0
Monthly fee (low balance) .....	2.81	3.19	.38	1.61	2.30	.69
Minimum balance to avoid fee .....	176.55	179.47	2.92	126.15	72.01	-54.14
Minimum balance to open .....	107.29	81.63	-25.66	78.21	47.36	-30.85
<i>No-fee statement account</i>						
Percent offering .....	15.9	27.1	11.2	11.7	21.8	10.1
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.3.20. Savings accounts in New Mexico**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	27.9	39.4	11.5	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	20.7	20.7	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	53.7	40.0	-13.7	...	...	...
Monthly fee (low balance) .....	2.57	...	...	...	...	...
Minimum balance to avoid fee .....	163.47	...	...	...	...	...
Minimum balance to open .....	75.50	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	25.1	20.7	-4.4	...	...	...
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.

**D.3.21. Savings accounts in New York**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	81.8	90.2	8.4	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	35.4	33.2	-2.2	65.5	42.6	-22.9*
Monthly fee (low balance) .....	2.22	2.40	.18	1.86	2.24	.38
Minimum balance to avoid fee .....	249.28	316.37	67.09	239.65	326.21	86.56
Minimum balance to open .....	205.01	112.51	-92.50	71.86	157.93	86.07**
<i>No-fee passbook account</i>						
Percent offering .....	18.4	24.6	6.2	32.1	44.1	12.0
Minimum balance to open .....	28.43	36.82	8.39	54.93	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	55.0	57.4	2.4	68.5	48.1	-20.4
Monthly fee (low balance) .....	2.22	2.71	.49	1.84	2.13	.29
Minimum balance to avoid fee .....	317.46	412.94	95.48	267.18	310.94	43.76
Minimum balance to open .....	276.83	260.08	-16.75	104.91	105.18	.27
<i>No-fee statement account</i>						
Percent offering .....	18.5	29.0	10.5	17.0	.0	-17.0**
Minimum balance to open .....	128.30	27.07	-101.23	...	...	...

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.3.22. Savings accounts in Ohio**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	42.8	78.9	36.1*	48.2	20.0	-28.2*
Monthly fee (low balance) .....	1.73	2.22	.49	1.03	...	...
Minimum balance to avoid fee .....	119.09	158.78	39.69	56.61	...	...
Minimum balance to open .....	159.15	69.02	-90.13	40.84	...	...
<i>No-fee passbook account</i>						
Percent offering .....	33.1	5.1	-28.0*	51.8	50.0	-1.8
Minimum balance to open .....	...	...	...	12.01	54.23	42.22**
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	32.8	68.7	35.9*	34.2	21.0	-13.2
Monthly fee (low balance) .....	1.64	2.10	.46	1.04	...	...
Minimum balance to avoid fee .....	156.23	190.74	34.51	51.00	...	...
Minimum balance to open .....	63.10	52.93	-10.17	38.52	...	...
<i>No-fee statement account</i>						
Percent offering .....	16.9	5.1	-11.8	25.0	15.0	-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.3.23. Savings accounts in Oklahoma**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	100.0	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	22.7	22.5	-.2	...	49.5	...
Monthly fee (low balance) .....	...	1.63	...	...	...	...
Minimum balance to avoid fee .....	...	141.84	...	...	...	...
Minimum balance to open .....	...	80.92	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	39.2	41.1	1.9	...	.0	...
Minimum balance to open .....	41.04	38.10	-2.94	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	14.9	29.1	14.2	...	67.1	...
Monthly fee (low balance) .....	...	.81	...	...	...	...
Minimum balance to avoid fee .....	...	100.00	...	...	...	...
Minimum balance to open .....	...	88.59	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	23.2	20.9	-2.3	...	.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.3.24. Savings accounts in Pennsylvania**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	99.1	100.0	.9	96.8	96.3	-.5
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	58.0	42.7	-15.3	36.5	12.8	-23.7*
Monthly fee (low balance) .....	2.03	2.42	.39	5.03	...	...
Minimum balance to avoid fee .....	103.04	122.39	19.35	138.92	...	...
Minimum balance to open .....	76.27	68.91	-7.36	104.07	...	...
<i>No-fee passbook account</i>						
Percent offering .....	15.2	26.1	10.9	54.8	70.1	15.3
Minimum balance to open .....	6.94	16.89	9.95	121.49	70.68	-50.81
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	79.1	62.8	-16.3*	38.9	25.5	-13.4
Monthly fee (low balance) .....	3.09	2.56	-.53	4.95	3.52	-1.43
Minimum balance to avoid fee .....	229.68	142.18	-87.50	148.82	170.32	21.50
Minimum balance to open .....	184.97	75.09	-109.88	103.34	111.63	8.29
<i>No-fee statement account</i>						
Percent offering .....	16.4	19.7	3.3	18.8	26.8	8.0
Minimum balance to open .....	56.07	47.84	-8.23	...	95.14	...

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.3.25. Savings accounts in South Dakota**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	70.9	100.0	29.1**	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	4.1	1.3	-2.8	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	49.6	73.3	23.7	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	4.0	7.2	3.2	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	42.3	62.5	20.2	...	...	...
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.3.26. Savings accounts in Tennessee**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	17.0	36.0	19.0	22.7	...	...
Monthly fee (low balance) .....	...	1.57	...	...	...	...
Minimum balance to avoid fee .....	...	114.70	...	...	...	...
Minimum balance to open .....	...	82.24	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	22.7	24.8	2.1	54.7	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	22.3	37.3	15.0	32.7	...	...
Monthly fee (low balance) .....	2.28	2.32	.04	...	...	...
Minimum balance to avoid fee .....	348.45	258.20	-90.25	...	...	...
Minimum balance to open .....	80.37	159.12	78.75	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	39.3	24.6	-14.7	.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.3.27. Savings accounts in Texas**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	96.2	95.2	-1.0	94.7	100.0	5.3
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	39.3	35.1	-4.2	30.2	27.5	-2.7
Monthly fee (low balance) .....	2.84	1.52	-1.32*	1.84	2.09	.25
Minimum balance to avoid fee .....	164.55	142.76	-21.79	67.03	149.55	82.52*
Minimum balance to open .....	118.96	108.41	-10.55	67.03	149.55	82.52*
<i>No-fee passbook account</i>						
Percent offering .....	10.8	7.7	-3.1	14.9	11.0	-3.9
Minimum balance to open .....	52.09	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	44.3	49.2	4.9	35.0	61.1	26.1*
Monthly fee (low balance) .....	2.20	3.26	1.06*	3.59	4.05	.46
Minimum balance to avoid fee .....	169.15	226.27	57.12*	179.37	288.35	108.98
Minimum balance to open .....	130.96	135.40	4.44	113.75	395.86	282.11
<i>No-fee statement account</i>						
Percent offering .....	6.7	11.3	4.6	29.5	16.8	-12.7
Minimum balance to open .....	...	...	...	56.73	...	...

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.3.28. Savings accounts in Virginia**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	...	...	...
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	15.7	12.1	-3.6	...	...	...
Monthly fee (low balance) .....	...	...	...	...	...	...
Minimum balance to avoid fee .....	...	...	...	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>No-fee passbook account</i>						
Percent offering .....	.0	19.7	19.7**	...	...	...
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	62.7	60.6	-2.1	...	...	...
Monthly fee (low balance) .....	2.19	2.90	.71	...	...	...
Minimum balance to avoid fee .....	139.70	202.12	62.42*	...	...	...
Minimum balance to open .....	76.24	67.32	-8.92	...	...	...
<i>No-fee statement account</i>						
Percent offering .....	24.8	19.7	-5.1	...	...	...
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

\*\*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.3.29. Savings accounts in Washington**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	58.7	34.8	-23.9	59.6	75.6	16.0
Monthly fee (low balance) .....	...	...	...	2.37	2.12	-.25
Minimum balance to avoid fee .....	...	...	...	110.19	209.13	98.94
Minimum balance to open .....	...	...	...	212.04	184.61	-27.43
<i>No-fee passbook account</i>						
Percent offering .....	.0	.0	.0	24.3	16.5	-7.8
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	82.5	84.7	2.2	58.1	66.0	7.9
Monthly fee (low balance) .....	1.72	1.59	-.13	1.72	2.07	.35
Minimum balance to avoid fee .....	203.32	229.34	26.02	138.29	231.30	93.01
Minimum balance to open .....	94.57	73.16	-21.41	242.72	203.21	-39.51
<i>No-fee statement account</i>						
Percent offering .....	.0	.0	.0	8.1	8.3	.2
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

**D.3.30. Savings accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Simple passbook account</i> <sup>1</sup>						
Percent offering .....	25.5	34.9	9.4	44.8	41.4	-3.4
Monthly fee (low balance) .....	.55	.93	.38	1.97	1.72	-.25
Minimum balance to avoid fee .....	42.80	68.99	26.19	200.00	219.87	19.87
Minimum balance to open .....	26.71	59.15	32.44**	84.73	214.86	130.13
<i>No-fee passbook account</i>						
Percent offering .....	31.8	24.5	-7.3	55.2	29.3	-25.9
Minimum balance to open .....	...	...	...	...	...	...
<i>Simple statement account</i> <sup>1</sup>						
Percent offering .....	34.1	42.6	8.5	44.8	53.6	8.8
Monthly fee (low balance) .....	1.79	1.51	-.28	1.97	1.55	-.42
Minimum balance to avoid fee .....	164.92	127.90	-37.02*	200.00	192.50	-7.50
Minimum balance to open .....	95.25	52.46	-42.79	84.73	188.63	103.90
<i>No-fee statement account</i>						
Percent offering .....	25.8	20.0	-5.8	26.5	24.5	-2.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table 1.

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

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

\*Significant at the 90 percent confidence level.

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

**D.4.1. Special fees in Alabama**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.77	15.38	1.61	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.69	20.61	2.92	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	86.9	100.0	13.1	...	...	...
Average fee .....	17.64	21.49	3.85**	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	86.9	56.1	-30.8	...	...	...
Average fee .....	2.31	2.82	.51	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.2. Special fees in Arkansas**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.09	14.73	-.36	14.81	16.18	1.37
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.05	16.55	.50	16.35	18.00	1.65
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.18	13.63	-.55	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	24.3	41.3	17.0	50.0	60.7	10.7
Average fee .....	2.98	3.25	.27	...	...	...

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.4.3. Special fees in California**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	96.6	-3.4
Average fee .....	11.11	11.51	.40	10.83	11.87	1.04
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.47	15.85	1.38**	13.38	14.90	1.52*
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	92.6	91.3	-1.3	95.7	100.0	4.3
Average fee .....	14.29	16.35	2.06**	11.77	15.60	3.83**
<i>Deposit items returned</i>						
Percent charging .....	93.9	95.6	1.7	96.8	93.3	-3.5
Average fee .....	5.08	4.56	-.52	6.44	7.05	.61

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

**D.4.4. Special fees in Colorado**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.51	16.13	1.62	16.30	14.81	-1.49
<i>NSF checks</i> <sup>1</sup>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.45	17.13	1.68	16.82	16.13	-.69
<i>Overdrafts</i> <sup>2</sup>						
Percent charging .....	95.1	100.0	4.9	100.0	100.0	.0
Average fee .....	14.21	15.29	1.08	16.78	16.13	-.65
<i>Deposit items returned</i>						
Percent charging .....	55.2	75.9	20.7*	31.8	65.5	33.7
Average fee .....	4.22	4.66	.44	...	...	...

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.4.5. Special fees in Florida**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	23.77	24.09	.32	24.29	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	25.71	25.35	-.36	26.47	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	91.1	100.0	8.9	73.8	...	...
Average fee .....	25.35	25.46	.11	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	5.15	7.57	2.42	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.

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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	19.80	19.46	-.34	...	14.99	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	21.70	21.30	-.40	...	18.15	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	91.8	100.0	8.2	...	80.1	...
Average fee .....	19.26	21.05	1.79	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	44.1	27.4	-16.7	...	33.2	...
Average fee .....	4.01	3.59	-.42	...	...	...

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.4.7. Special fees in Illinois**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	95.5	100.0	4.5	100.0	100.0	.0
Average fee .....	13.62	13.44	-.18	12.97	14.69	1.72
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.47	15.86	.39	15.95	17.06	1.11
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	98.3	100.0	1.7	100.0	100.0	.0
Average fee .....	14.84	15.64	.80	17.04	17.10	.06
<i>Deposit items returned</i>						
Percent charging .....	42.0	54.2	12.2	26.6	64.2	37.6**
Average fee .....	6.89	5.47	-1.42	11.10	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.4.8. Special fees in Indiana**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.61	15.85	1.24	13.87	17.51	3.64*
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.45	19.22	.77	16.41	18.41	2.00
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.55	20.73	4.18**	16.19	18.02	1.83
<i>Deposit items returned</i>						
Percent charging .....	46.7	49.8	3.1	70.2	68.8	-1.4
Average fee .....	9.87	5.39	-4.48	7.48	11.08	3.60

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

**D.4.9. Special fees in Iowa**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	10.72	9.94	-.78	...	13.90	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	13.47	12.10	-1.37	...	16.86	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	12.01	11.86	-.15	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	25.7	44.8	19.1	...	79.3	...
Average fee .....	4.09	4.08	-.01	...	...	...

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.4.10. Special fees in Kansas**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	94.0	100.0	6.0	...	...	...
Average fee .....	11.43	10.29	-1.14	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.11	12.62	-.49	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	12.50	12.88	.38	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	67.8	56.9	-10.9	...	...	...
Average fee .....	5.52	7.45	1.93	...	...	...

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.4.11. Special fees in Kentucky**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	13.07	12.15	-.92	...	14.65	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	18.04	20.20	2.16	...	18.25	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	15.03	19.85	4.82*	...	18.01	...
<i>Deposit items returned</i>						
Percent charging .....	37.5	94.7	57.2**	...	87.5	...
Average fee .....	...	8.17	...	...	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.

\*Significant at the 90 percent confidence level.

\*\*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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	12.65	14.58	1.93	16.78	13.53	-3.25
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.40	17.94	1.54	17.62	18.09	.47
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	16.84	19.95	3.11*	16.82	...	...
<i>Deposit items returned</i>						
Percent charging .....	61.5	69.7	8.2	63.8	75.4	11.6
Average fee .....	2.63	8.17	5.54	3.67	3.77	.10

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.



**D.4.13. Special fees in Massachusetts**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	83.2	100.0	16.8	100.0	100.0	.0
Average fee .....	15.74	15.63	-.11	13.69	14.03	.34
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.73	17.19	-4.54*	16.54	15.76	-.78
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.35	16.52	.17	15.29	14.91	-.38
<i>Deposit items returned</i>						
Percent charging .....	66.4	100.0	33.6**	81.7	90.6	8.9
Average fee .....	10.18	4.02	-6.16**	6.02	5.62	-.40

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

\*\*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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	11.34	12.48	1.14	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.47	14.05	-.42	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.12	13.33	.21	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	51.9	56.8	4.9	...	...	...
Average fee .....	5.64	4.04	-1.60	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

... 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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	13.45	17.46	4.01**	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.46	18.14	3.68**	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.49	18.42	3.93**	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	94.7	37.9	-56.8**	...	...	...
Average fee .....	5.68	9.31	3.63	...	...	...

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.

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

**D.4.16. Special fees in Missouri**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	93.4	-6.6	100.0	100.0	.0
Average fee .....	11.75	12.27	.52	11.36	13.17	1.81
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.76	14.15	.39	14.11	16.12	2.01
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	99.7	97.8	-1.9	...	...	...
Average fee .....	14.03	15.56	1.53	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	37.6	41.2	3.6	73.2	59.3	-13.9
Average fee .....	2.84	4.21	1.37	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.17. Special fees in Montana**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	10.28	9.65	-.63	...	12.02	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average fee .....	13.78	13.55	-.23	...	14.06	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	93.8	100.0	6.2	...	100.0	...
Average fee .....	12.95	11.93	-1.02	...	14.06	...
<i>Deposit items returned</i>						
Percent charging .....	42.8	67.6	24.8	...	73.8	...
Average fee .....	6.45	9.94	3.49	...	1.68	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.18. Special fees in Nebraska**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	8.96	10.04	1.08	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	10.25	12.57	2.32*	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	9.41	12.27	2.86**	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	44.4	72.0	27.6	...	...	...
Average fee .....	3.80	2.76	-1.04	...	...	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

\*\*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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	17.54	17.58	.04	15.67	13.57	-2.10
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	26.17	26.96	.79	24.20	19.85	-4.35**
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	25.55	26.95	1.40	22.71	19.52	-3.19
<i>Deposit items returned</i>						
Percent charging .....	100.0	97.3	-2.7	63.5	84.2	20.7
Average fee .....	7.21	11.47	4.26**	10.72	10.35	-.37

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

**D.4.20. Special fees in New York**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	98.9	100.0	1.1	100.0	98.0	-2.0
Average fee .....	13.19	12.44	-.75	11.69	9.92	-1.77
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	14.97	14.18	-.79	15.17	13.94	-1.23*
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	95.3	96.3	1.0	100.0	100.0	.0
Average fee .....	14.62	15.20	.58	14.22	12.14	-2.08
<i>Deposit items returned</i>						
Percent charging .....	89.7	93.0	3.3	100.0	98.0	-2.0
Average fee .....	9.09	8.39	-.70	9.59	9.69	.10

NOTE. See general note to table 1.

\*Significant at the 90 percent confidence level.

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		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	19.58	13.61	-5.97**	15.30	13.99	-1.31
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	20.40	18.10	-2.30	19.00	18.32	-.68
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	86.7	100.0	13.3	100.0	100.0	.0
Average fee .....	19.94	17.53	-2.41	18.52	19.41	.89
<i>Deposit items returned</i>						
Percent charging .....	52.4	74.1	21.7	85.5	100.0	14.5
Average fee .....	9.43	6.53	-2.90	10.06	7.13	-2.93

NOTE. See general note to table 1.

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

1. NSF—Not sufficient funds.

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

**D.4.22. Special fees in Oklahoma**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	13.17	14.19	1.02	15.59	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	14.32	16.21	1.89*	16.65	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	97.8	82.3	-15.5	80.4	...	...
Average fee .....	14.36	16.30	1.94	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	58.3	86.1	27.8*	80.4	...	...
Average fee .....	3.94	3.31	-.63	...	...	...

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 90 percent confidence level.

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

**D.4.23. Special fees in Pennsylvania**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	96.6	100.0	3.4	100.0	100.0	.0
Average fee .....	14.04	15.27	1.23	14.25	16.06	1.81
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	21.11	23.69	2.58**	22.28	24.13	1.85
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	99.0	100.0	1.0	93.7	95.1	1.4
Average fee .....	21.78	23.03	1.25	21.95	23.03	1.08
<i>Deposit items returned</i>						
Percent charging .....	78.7	77.7	-1.0	94.1	75.2	-18.9
Average fee .....	6.16	7.14	.98	6.94	11.38	4.44*

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.4.24. Special fees in Tennessee**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	17.29	15.13	-2.16	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	18.50	17.34	-1.16	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	16.55	17.02	.47	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	15.8	38.6	22.8	...	...	...
Average fee .....	...	7.51	...	...	...	...

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.4.25. Special fees in Texas**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	99.5	-.5	100.0	100.0	.0
Average fee .....	15.58	16.70	1.12	17.31	17.25	-.06
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	18.18	17.91	-.27	18.38	18.83	.45
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	99.5	91.0	-8.5*	100.0	100.0	.0
Average fee .....	17.48	16.87	-.61	19.41	19.06	-.35
<i>Deposit items returned</i>						
Percent charging .....	72.1	44.3	-27.8**	75.2	70.6	-4.6
Average fee .....	5.07	4.10	-.97	6.53	6.40	-.13

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

**D.4.26. Special fees in Virginia**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	18.41	21.21	2.80*	18.98	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	...	...
Average fee .....	22.26	23.44	1.18	21.96	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	96.1	-3.9	100.0	...	...
Average fee .....	22.70	23.49	.79	21.96	...	...
<i>Deposit items returned</i>						
Percent charging .....	65.3	100.0	34.7**	100.0	...	...
Average fee .....	8.89	4.79	-4.10	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.

\*Significant at the 90 percent confidence level.

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

**D.4.27. Special fees in Washington**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.36	15.56	2.20	12.16	15.34	3.18**
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.24	18.86	2.62**	15.98	16.70	.72
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	15.64	18.86	3.22**	16.13	16.70	.57
<i>Deposit items returned</i>						
Percent charging .....	59.1	95.1	36.0*	44.1	61.8	17.7
Average fee .....	2.66	2.04	-.62	...	10.60	...

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

\*Significant at the 90 percent confidence level.

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

**D.4.28. Special fees in West Virginia**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	14.70	16.26	1.56	...	...	...
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	...	...	...
Average fee .....	18.05	18.94	.89	...	...	...
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	82.7	100.0	17.3	...	...	...
Average fee .....	17.34	18.99	1.65**	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	35.0	79.3	44.3**	...	...	...
Average fee .....	...	11.16	...	...	...	...

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.4.29. Special fees in Wisconsin**

Dollars except as noted

Percent charging and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
<i>Stop-payment orders</i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	13.37	12.25	-1.12	12.87	13.70	.83
<i>NSF checks<sup>1</sup></i>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average fee .....	16.57	12.17	-4.40**	17.04	15.76	-1.28
<i>Overdrafts<sup>2</sup></i>						
Percent charging .....	98.1	100.0	1.9	85.0	...	...
Average fee .....	16.01	11.91	-4.10**	...	...	...
<i>Deposit items returned</i>						
Percent charging .....	66.8	60.1	-6.7	83.1	83.1	.0
Average fee .....	8.26	8.31	.05	8.09	10.69	2.60

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

**D.5.1. Automated teller machines in Alabama**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	73.9	100.0	26.1*	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	20.9	12.8	-8.1	...	12.1	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	3.9	4.3	.4	...	4.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	3.9	.0	-3.9	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	25.4	4.3	-21.1	...	4.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	56.1	-43.9**	...	55.7	...
Average .....	1.06	1.02	-.04	...	1.02	...
Deposits						
Percent charging .....	100.0	54.1	-45.9**	...	53.8	...
Average .....	.96	...	...	...	...	...
Balance inquiries						
Percent charging .....	100.0	56.1	-43.9**	...	55.7	...
Average .....	.75	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	100.0	100.0	.0	...	100.0	...
Average .....	1.22	1.31	.09	...	1.31	...

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

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

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

\* Significant at the 90 percent confidence level.

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

**D.5.2. Automated teller machines in Arkansas**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	88.8	98.3	9.5	67.2	98.3	31.1
<i>Annual fee</i>						
Percent charging .....	1.3	20.9	19.6**	...	20.9	...
Average .....	...	8.50	...	...	8.50	...
<i>Card fee</i>						
Percent charging .....	10.4	.0	-10.4	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	2.3	2.3	...	2.3	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	40.3	75.6	35.3**	...	75.6	...
Average .....	.93	1.28	.35	...	1.28	...
Deposits						
Percent charging .....	42.8	98.3	55.5**	...	98.3	...
Average .....	.80	1.27	.47*	...	1.27	...
Balance inquiries						
Percent charging .....	42.8	75.8	33.0**	...	75.8	...
Average .....	.88	1.22	.34	...	1.22	...
<i>Surcharge</i>						
Percent charging .....	40.5	80.1	39.6**	...	80.1	...
Average .....	1.04	1.77	.73**	...	1.77	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.3. Automated teller machines in California**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	83.5	95.1	11.6**	82.0	95.1	13.1*
<i>Annual fee</i>						
Percent charging .....	4.8	2.3	-2.5	3.6	2.6	-1.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	7.3	.0	-7.3**	3.6	.0	-3.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	2.8	.4	-2.4	7.1	.4	-6.7
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.8	.8	7.4	.8	-6.6
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	5.7	.8	-4.9	7.4	.8	-6.6
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	60.2	47.0	-13.2	55.3	47.1	-8.2
Average .....	1.20	1.13	-.07	1.16	1.14	-.02
Deposits						
Percent charging .....	62.1	28.0	-34.1**	75.4	28.0	-47.4**
Average .....	1.23	1.07	-.16*	...	1.07	...
Balance inquiries						
Percent charging .....	40.5	28.1	-12.4	51.9	28.0	-23.9**
Average .....	1.06	.99	-.07	.63	.99	.36**
<i>Surcharge</i>						
Percent charging .....	49.5	60.6	11.1	48.4	60.7	12.3
Average .....	1.13	1.26	.13	1.16	1.26	.10

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

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

**D.5.4. Automated teller machines in Colorado**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	84.3	89.3	5.0	37.3	89.3	52.0**
<i>Annual fee</i>						
Percent charging .....	81.8	75.1	-6.7	...	75.1	...
Average .....	9.38	11.22	1.84	...	11.22	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	6.2	4.0	-2.2	...	4.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	4.6	4.6	...	4.6	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	1.9	4.0	2.1	...	4.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	73.2	68.8	-4.4	...	68.8	...
Average .....	1.12	1.04	-.08	...	1.04	...
Deposits						
Percent charging .....	51.7	47.3	-4.4	...	47.3	...
Average .....	.98	1.07	.09	...	1.07	...
Balance inquiries						
Percent charging .....	44.6	26.1	-18.5	...	26.1	...
Average .....	.87	.88	.01	...	.88	...
<i>Surcharge</i>						
Percent charging .....	61.7	85.3	23.6**	...	85.3	...
Average .....	1.25	1.15	-.10	...	1.15	...

NOTE. See general note to table D.5.1.

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

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

**D.5.5. Automated teller machines in Florida**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	11.7	11.7	.0	11.8	11.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	9.3	.0	-9.3	25.8	.0	-25.8
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	9.3	.0	-9.3	25.8	.0	-25.8
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	11.8	2.6	-9.2	25.8	2.4	-23.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	80.4	61.4	-19.0	73.8	61.3	-12.5
Average .....	1.07	1.11	.04	...	1.11	...
Deposits						
Percent charging .....	82.0	35.7	-46.3**	...	35.8	...
Average .....	1.03	1.21	.18	...	1.21	...
Balance inquiries						
Percent charging .....	55.0	46.5	-8.5	73.8	46.4	-27.4
Average .....	.86	1.09	.23**	...	1.09	...
<i>Surcharge</i>						
Percent charging .....	70.0	84.0	14.0	11.6	83.9	72.3**
Average .....	.95	1.36	.41**	...	1.35	...

NOTE. See general note to table D.5.1.

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

\*\*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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	80.9	92.0	11.1	54.9	92.0	37.1
<i>Annual fee</i>						
Percent charging .....	.0	3.1	3.1	...	3.1	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.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 .....	2.0	.0	-2.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	80.0	73.8	-6.2	...	73.8	...
Average .....	.83	1.01	.18*	...	1.01	...
Deposits						
Percent charging .....	78.9	68.2	-10.7	...	68.2	...
Average .....	.73	.94	.21*	...	.94	...
Balance inquiries						
Percent charging .....	66.7	68.4	1.7	...	68.4	...
Average .....	.75	.81	.06	...	.81	...
<i>Surcharge</i>						
Percent charging .....	84.2	91.5	7.3	...	91.5	...
Average .....	1.03	1.14	.11	...	1.14	...

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

**D.5.7. Automated teller machines in Illinois**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	73.7	81.4	7.7	83.7	81.4	-2.3
<i>Annual fee</i>						
Percent charging .....	9.6	7.4	-2.2	16.0	7.4	-8.6
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	7.4	14.8	7.4	.0	14.8	14.8**
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	7.8	.9	-6.9	2.8	.9	-1.9
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	6.4	1.0	-5.4	11.2	1.0	-10.2
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	2.9	9.4	6.5	.0	9.4	9.4**
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	70.3	63.7	-6.6	67.6	63.7	-3.9
Average .....	1.01	1.07	.06	1.00	1.07	.07
Deposits						
Percent charging .....	85.5	62.2	-23.3**	80.4	62.2	-18.2
Average .....	1.03	1.13	.10	.94	1.13	.19**
Balance inquiries						
Percent charging .....	75.3	52.6	-22.7**	70.2	52.6	-17.6
Average .....	.98	.99	.01	.94	.99	.05
<i>Surcharge</i>						
Percent charging .....	38.7	72.4	33.7**	18.8	72.4	53.6**
Average .....	1.04	1.22	.18**	...	1.22	...

NOTE. See general note to table D.5.1.

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

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



**D.5.8. Automated teller machines in Indiana**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	96.8	-3.2	100.0	96.8	-3.2
<i>Annual fee</i>						
Percent charging .....	10.1	.0	-10.1	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	3.2	3.2	.0	3.2	3.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	6.3	.0	-6.3	.0	.0	.0
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	6.4	.0	-6.4	.0	.0	.0
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	6.4	.0	-6.4	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	45.5	100.0	54.5**	52.6	100.0	47.4**
Average .....	1.27	1.08	-.19	...	1.08	...
Deposits						
Percent charging .....	33.2	90.3	57.1**	32.4	90.3	57.9**
Average .....	1.27	1.11	-.16	...	1.11	...
Balance inquiries						
Percent charging .....	21.2	81.3	60.1**	26.4	81.3	54.9**
Average .....	1.32	1.06	-.26	...	1.06	...
<i>Surcharge</i>						
Percent charging .....	91.1	63.9	-27.2**	32.1	63.9	31.8
Average .....	1.09	1.25	.16	...	1.25	...

NOTE. See general note to table D.5.1.

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

\*\* 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	90.4	92.0	1.6	87.3	92.0	4.7
<i>Annual fee</i>						
Percent charging .....	46.7	26.2	-20.5	...	26.2	...
Average .....	12.27	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	16.6	10.8	-5.8	...	10.8	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	30.9	31.2	.3	...	31.2	...
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	8.4	.6	-7.8	...	.6	...
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	12.7	.6	-12.1	...	.6	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	32.5	69.7	37.2**	...	69.7	...
Average .....	.84	.78	-.06	...	.78	...
<i>Deposits</i>						
Percent charging .....	7.4	55.3	47.9**	...	55.3	...
Average .....	...	.78	...	...	.78	...
<i>Balance inquiries</i>						
Percent charging .....	22.3	57.5	35.2**	...	57.5	...
Average .....	.59	.75	.16	...	.75	...
<i>Surcharge</i>						
Percent charging .....	16.0	31.3	15.3	...	31.3	...
Average .....	...	...	...	...	...	...

NOTE. See general note to table D.5.1.

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

\*\*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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	36.7	93.0	56.3**	...	93.0	...
<i>Annual fee</i>						
Percent charging .....	19.4	31.7	12.3	...	31.7	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	3.8	.0	-3.8	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	35.9	36.0	.1	...	36.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	35.9	36.0	.1	...	36.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	35.9	18.0	-17.9	...	18.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	68.3	-31.7**	...	68.3	...
Average .....	.94	.98	.04	...	.98	...
Deposits						
Percent charging .....	83.2	100.0	16.8	...	100.0	...
Average .....	.98	.98	.00	...	.98	...
Balance inquiries						
Percent charging .....	81.4	44.1	-37.3*	...	44.1	...
Average .....	.98	.98	.00	...	.98	...
<i>Surcharge</i>						
Percent charging .....	83.7	83.7	.0	...	83.7	...
Average .....	1.11	1.00	-.11	...	1.00	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.11. Automated teller machines in Kentucky**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	84.7	-15.3	...	84.6	...
<i>Annual fee</i>						
Percent charging .....	17.1	.0	-17.1	...	.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	20.4	.0	-20.4	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	4.8	4.5	-.3	...	4.6	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	4.8	4.5	-.3	...	4.6	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.8	4.5	-.3	...	4.6	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	60.0	93.4	33.4*	...	93.4	...
Average .....	1.27	.89	-.38*	...	.89	...
Deposits						
Percent charging .....	65.8	88.5	22.7	...	88.5	...
Average .....	...	.90	...	...	.90	...
Balance inquiries						
Percent charging .....	42.9	88.5	45.6**	...	88.5	...
Average .....	...	.90	...	...	.90	...
<i>Surcharge</i>						
Percent charging .....	82.9	71.5	-11.4	...	71.4	...
Average .....	.99	1.20	.21**	...	1.20	...

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

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

**D.5.12. Automated teller machines in Louisiana**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	56.3	57.3	1.0	35.7	57.3	21.6
<i>Annual fee</i>						
Percent charging .....	15.0	4.7	-10.3	19.8	4.7	-15.1
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	15.0	.0	-15.0	.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 .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	85.0	63.1	-21.9	100.0	63.1	-36.9*
Average .....	1.13	...	...	.85	...	...
Deposits						
Percent charging .....	69.0	...	...	...	...	...
Average .....	1.14	...	...	...	...	...
Balance inquiries						
Percent charging .....	84.7	58.5	-26.2	...	58.5	...
Average .....	1.02	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	95.0	100.0	5.0	...	100.0	...
Average .....	1.62	1.24	-.38*	...	1.24	...

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

**D.5.13. Automated teller machines in Massachusetts**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	69.0	-31.0	85.6	69.0	-16.6
<i>Annual fee</i>						
Percent charging .....	5.8	.0	-5.8	13.1	.0	-13.1*
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 .....	16.8	.0	-16.8	8.3	.0	-8.3
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	...	...	3.9	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	11.6	11.6	10.4	11.6	1.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	85.4	88.1	2.7	72.9	88.1	15.2
Average .....	1.09	...	...	.86	...	...
Deposits						
Percent charging .....	...	100.0	...	82.6	100.0	17.4
Average .....	...	...	...	.92	...	...
Balance inquiries						
Percent charging .....	41.6	88.1	46.5**	53.4	88.1	34.7*
Average .....	...	...	...	.90	...	...
<i>Surcharge</i>						
Percent charging .....	31.3	11.6	-19.7	19.8	11.6	-8.2
Average .....	...	...	...	...	...	...

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

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

**D.5.14. Automated teller machines in Minnesota**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	59.5	78.4	18.9	...	78.4	...
<i>Annual fee</i>						
Percent charging .....	47.5	40.4	-7.1	...	40.4	...
Average .....	14.79	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.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 .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	32.5	63.8	31.3*	...	63.8	...
Average .....	1.00	1.08	.08	...	1.08	...
Deposits						
Percent charging .....	35.3	60.5	25.2	...	60.5	...
Average .....	...	1.08	...	...	1.08	...
Balance inquiries						
Percent charging .....	18.4	59.9	41.5**	...	59.9	...
Average .....	...	1.05	...	...	1.05	...
<i>Surcharge</i>						
Percent charging .....	27.7	37.0	9.3	...	37.0	...
Average .....	...	1.07	...	...	1.07	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.15. Automated teller machines in Mississippi**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	69.9	100.0	30.1*	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	.0	2.8	2.8	...	2.6	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	5.1	5.1	...	5.1	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	5.1	5.1	...	5.1	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	5.1	5.1	...	5.1	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	60.1	66.7	6.6	...	66.6	...
Average .....	...	1.27	...	...	1.27	...
Deposits						
Percent charging .....	...	71.8	...	...	71.7	...
Average .....	...	1.30	...	...	1.30	...
Balance inquiries						
Percent charging .....	21.4	62.8	41.4*	...	62.7	...
Average .....	...	1.29	...	...	1.29	...
<i>Surcharge</i>						
Percent charging .....	100.0	81.0	-19.0	...	81.0	...
Average .....	1.10	1.28	.18	...	1.28	...

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.



**D.5.16. Automated teller machines in Missouri**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	94.7	99.1	4.4	59.7	99.1	39.4**
<i>Annual fee</i>						
Percent charging .....	.0	2.2	2.2	...	2.2	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	1.2	7.0	5.8	...	7.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	6.6	6.6	...	6.6	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	6.6	6.6	...	6.6	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	8.9	8.9	...	8.9	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	73.8	100.0	26.2**	...	100.0	...
Average .....	1.19	1.20	.01	...	1.20	...
Deposits						
Percent charging .....	35.8	99.1	63.3**	...	99.1	...
Average .....	1.03	1.30	.27**	...	1.30	...
Balance inquiries						
Percent charging .....	67.3	78.8	11.5	...	78.8	...
Average .....	1.13	1.16	.03	...	1.16	...
<i>Surcharge</i>						
Percent charging .....	85.2	96.7	11.5	...	96.7	...
Average .....	1.34	1.34	.00	...	1.34	...

NOTE. See general note to table D.5.1.

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

\*\* 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	74.8	83.8	9.0	...	83.8	...
<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 .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	3.3	.0	-3.3	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	83.1	100.0	16.9	...	100.0	...
Average .....	1.00	1.05	.05	...	1.05	...
Deposits						
Percent charging .....	83.9	...	...	...	...	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	76.5	38.7	-37.8	...	38.7	...
Average .....	.95	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	91.4	81.1	-10.3	...	81.1	...
Average .....	1.25	1.06	-.19	...	1.06	...

NOTE. See general note to table D.5.1.

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

**D.5.18. Automated teller machines in Nebraska**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	77.5	86.7	9.2	...	86.7	...
<i>Annual fee</i>						
Percent charging .....	.0	32.8	32.8**	...	32.8	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	32.1	49.3	17.2	...	49.3	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	14.5	.0	-14.5	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	14.5	.0	-14.5	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	94.0	100.0	6.0	...	100.0	...
Average .....	1.14	1.23	.09	...	1.23	...
Deposits						
Percent charging .....	58.3	93.2	34.9*	...	93.2	...
Average .....	1.09	1.18	.09	...	1.18	...
Balance inquiries						
Percent charging .....	90.4	91.5	1.1	...	91.5	...
Average .....	1.15	1.25	.10	...	1.25	...
<i>Surcharge</i>						
Percent charging .....	55.2	85.6	30.4*	...	85.6	...
Average .....	1.15	1.16	.01	...	1.16	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.19. Automated teller machines in New Jersey**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	85.3	100.0	14.7	90.3	100.0	9.7
<i>Annual fee</i>						
Percent charging .....	26.9	37.4	10.5	39.8	37.4	-2.4
Average .....	...	19.29	...	...	19.29	...
<i>Card fee</i>						
Percent charging .....	4.6	.0	-4.6	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	2.7	2.7	.0	2.7	2.7
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 .....	59.9	60.7	.8	22.1	60.7	38.6**
Average .....	.88	1.04	.16*	...	1.04	...
Deposits						
Percent charging .....	77.7	50.1	-27.6	.0	50.1	50.1**
Average .....	.88	.96	.08	...	.96	...
Balance inquiries						
Percent charging .....	42.0	58.0	16.0	5.4	58.0	52.6**
Average .....	1.00	1.01	.01	...	1.01	...
<i>Surcharge</i>						
Percent charging .....	100.0	87.3	-12.7	59.2	87.3	28.1
Average .....	.94	.95	.01	1.00	.95	-.05

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.20. Automated teller machines in New York**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	59.7	65.8	6.1	97.1	65.8	-31.3**
<i>Annual fee</i>						
Percent charging .....	2.6	4.9	2.3	.0	4.9	4.9
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	1.6	10.9	9.3	1.7	10.9	9.2
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	14.2	14.2*	1.8	14.2	12.4
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	16.7	.0	-16.7*	1.7	.0	-1.7
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	88.2	74.3	-13.9	60.7	74.3	13.6
Average .....	1.01	1.05	.04	.92	1.05	.13
Deposits						
Percent charging .....	81.7	84.9	3.2	42.8	84.9	42.1**
Average .....	1.00	1.00	.00	.89	1.00	.11
Balance inquiries						
Percent charging .....	72.3	62.3	-10.0	57.2	62.3	5.1
Average .....	.92	.81	-.11	.81	.81	.00
<i>Surcharge</i>						
Percent charging .....	33.2	58.1	24.9*	27.6	58.1	30.5**
Average .....	...	1.08	...	.92	1.08	.16*

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.21. Automated teller machines in Ohio**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	51.1	86.5	35.4**	88.1	86.5	-1.6
<i>Annual fee</i>						
Percent charging .....	1.8	.0	-1.8	12.7	.0	-12.7
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	7.2	.0	-7.2
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	.0	.0	.0	3.8	.0	-3.8
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	.0	.0	3.8	.0	-3.8
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	91.4	100.0	8.6	81.2	100.0	18.8*
Average .....	.95	.99	.04	1.07	.99	-.08
<i>Deposits</i>						
Percent charging .....	97.8	100.0	2.2	68.7	100.0	31.3**
Average .....	.94	1.01	.07	1.11	1.01	-.10
<i>Balance inquiries</i>						
Percent charging .....	91.4	81.6	-9.8	58.7	81.6	22.9
Average .....	.95	.99	.04	...	.99	...
<i>Surcharge</i>						
Percent charging .....	61.6	100.0	38.4**	52.5	100.0	47.5**
Average .....	1.24	.96	-.28**	1.05	.96	-.09

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

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

**D.5.22. Automated teller machines in Oklahoma**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	71.4	92.9	21.5*	81.7	92.9	11.2
<i>Annual fee</i>						
Percent charging .....	21.6	43.9	22.3	...	43.9	...
Average .....	...	20.28	...	...	20.28	...
<i>Card fee</i>						
Percent charging .....	6.9	7.8	.9	...	7.8	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	100.0	99.2	-.8	...	99.2	...
Average .....	1.00	1.11	.11	...	1.11	...
Deposits						
Percent charging .....	70.3	99.0	28.7**	...	99.0	...
Average .....	1.03	1.07	.04	...	1.07	...
Balance inquiries						
Percent charging .....	58.8	98.3	39.5**	...	98.3	...
Average .....	1.03	1.11	.08	...	1.11	...
<i>Surcharge</i>						
Percent charging .....	59.4	90.6	31.2*	...	90.6	...
Average .....	1.00	1.03	.03	...	1.03	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.23. Automated teller machines in Pennsylvania**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	93.2	93.0	-2	39.7	93.0	53.3**
<i>Annual fee</i>						
Percent charging .....	32.9	19.0	-13.9	16.4	19.0	2.6
Average .....	11.82	16.04	4.22**	...	16.04	...
<i>Card fee</i>						
Percent charging .....	.0	1.0	1.0	16.4	1.0	-15.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
<i>Withdrawals</i>						
Percent charging .....	7.6	3.8	-3.8	.0	3.8	3.8
Average .....	...	...	...	...	...	...
<i>Deposits</i>						
Percent charging .....	.0	4.0	4.0	.0	4.0	4.0
Average .....	...	...	...	...	...	...
<i>Balance inquiries</i>						
Percent charging .....	3.9	3.8	-.1	.0	3.8	3.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
<i>Withdrawals</i>						
Percent charging .....	45.5	53.9	8.4	57.8	53.9	-3.9
Average .....	.93	1.15	.22*	...	1.15	...
<i>Deposits</i>						
Percent charging .....	30.9	49.3	18.4	44.8	49.3	4.5
Average .....	.85	1.16	.31*	...	1.16	...
<i>Balance inquiries</i>						
Percent charging .....	29.5	34.8	5.3	40.5	34.8	-5.7
Average .....	.99	1.08	.09	...	1.08	...
<i>Surcharge</i>						
Percent charging .....	32.6	76.8	44.2**	17.2	76.8	59.6**
Average .....	.83	1.01	.18**	...	1.01	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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



**D.5.24. Automated teller machines in Tennessee**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	80.1	77.1	-3.0	...	77.1	...
<i>Annual fee</i>						
Percent charging .....	15.5	.0	-15.5	...	.0	...
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.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 .....	.0	4.6	4.6	...	4.6	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	68.5	63.6	-4.9	...	63.6	...
Average .....	1.00	1.00	.00	...	1.00	...
Deposits						
Percent charging .....	56.6	66.2	9.6	...	66.2	...
Average .....	...	1.00	...	...	1.00	...
Balance inquiries						
Percent charging .....	45.3	66.2	20.9	...	66.2	...
Average .....	...	.96	...	...	.96	...
<i>Surcharge</i>						
Percent charging .....	75.2	84.1	8.9	...	84.1	...
Average .....	1.04	1.15	.11	...	1.15	...

NOTE. See general note to table D.5.1.

... 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		
	1997	1998	Change	1997	1998	Change
Percent offering .....	78.4	73.2	-5.2	65.0	73.2	8.2
<i>Annual fee</i>						
Percent charging .....	24.0	6.6	-17.4**	11.5	6.6	-4.9
Average .....	9.91	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	5.2	5.2	.0	11.5	5.2	-6.3
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	4.6	11.0	6.4	.0	11.0	11.0**
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	4.8	11.3	6.5	.0	11.3	11.3**
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	18.3	11.1	-7.2	11.5	11.1	-4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	80.1	88.8	8.7	56.7	88.8	32.1*
Average .....	1.06	1.09	.03	.95	1.09	.14**
Deposits						
Percent charging .....	75.5	90.3	14.8	51.5	90.3	38.8*
Average .....	1.07	1.06	-.01	...	1.06	...
Balance inquiries						
Percent charging .....	74.1	86.2	12.1	46.1	86.2	40.1**
Average .....	1.02	.98	-.04	...	.98	...
<i>Surcharge</i>						
Percent charging .....	88.5	87.1	-1.4	88.5	87.1	-1.4
Average .....	1.16	1.21	.05	.90	1.21	.31**

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.26. Automated teller machines in Virginia**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	71.2	-28.8**	81.6	71.2	-10.4
<i>Annual fee</i>						
Percent charging .....	19.7	5.4	-14.3	.0	5.4	5.4
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	5.4	5.4	.0	5.4	5.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	6.7	19.9	13.2	.0	19.9	19.9*
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	3.0	14.8	11.8	.0	14.8	14.8
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	3.0	14.8	11.8	.0	14.8	14.8
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	67.2	69.3	2.1	58.8	69.3	10.5
Average .....	1.09	1.34	.25**	...	1.34	...
Deposits						
Percent charging .....	100.0	59.0	-41.0**	58.8	59.0	.2
Average .....	1.04	1.53	.49**	...	1.53	...
Balance inquiries						
Percent charging .....	63.7	44.1	-19.6	39.2	44.1	4.9
Average .....	1.09	1.53	.44**	...	1.53	...
<i>Surcharge</i>						
Percent charging .....	82.1	100.0	17.9*	80.4	100.0	19.6
Average .....	1.05	1.43	.38**	...	1.43	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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

**D.5.27. Automated teller machines in Washington**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	100.0	100.0	.0	100.0	100.0	.0
<i>Annual fee</i>						
Percent charging .....	.0	.0	.0	.0	.0	.0
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	.0	.0	.0	11.8	.0	-11.8
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 .....	72.5	63.7	-8.8	77.5	63.7	-13.8
Average .....	...	...	...	1.03	...	...
Deposits						
Percent charging .....	84.1	56.8	-27.3	74.4	56.8	-17.6
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	72.5	47.7	-24.8	61.1	47.7	-13.4
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	37.9	37.9	.0	41.3	37.9	-3.4
Average .....	...	...	...	...	...	...

NOTE. See general note to table D.5.1.

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

**D.5.28. Automated teller machines in West Virginia**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	92.7	100.0	7.3	...	100.0	...
<i>Annual fee</i>						
Percent charging .....	52.4	33.6	-18.8	...	33.4	...
Average .....	12.00	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	3.9	.0	-3.9	...	.0	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	.0	.0	.0	...	.0	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	.0	12.1	12.1	...	11.5	...
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	49.1	33.6	-15.5	...	33.4	...
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	41.0	19.6	-21.4	...	18.8	...
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	49.1	12.1	-37.0*	...	11.5	...
Average .....	...	...	...	...	...	...
<i>Surcharge</i>						
Percent charging .....	55.4	71.1	15.7	...	71.5	...
Average .....	1.44	1.12	-.32*	...	1.12	...

NOTE. See general note to table D.5.1.

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

\*Significant at the 90 percent confidence level.

**D.5.29. Automated teller machines in Wisconsin**

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1997	1998	Change	1997	1998	Change
Percent offering .....	90.4	91.0	.6	83.1	91.0	7.9
<i>Annual fee</i>						
Percent charging .....	25.5	24.4	-1.1	45.1	24.4	-20.7
Average .....	...	...	...	...	...	...
<i>Card fee</i>						
Percent charging .....	15.2	9.9	-5.3	20.3	9.9	-10.4
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on us</i>						
Withdrawals						
Percent charging .....	4.1	29.0	24.9*	20.3	29.0	8.7
Average .....	...	...	...	...	...	...
Deposits						
Percent charging .....	2.7	29.0	26.3*	.0	29.0	29.0**
Average .....	...	...	...	...	...	...
Balance inquiries						
Percent charging .....	4.7	29.0	24.3	.0	29.0	29.0**
Average .....	...	...	...	...	...	...
<i>Fees for customer transactions on others</i>						
Withdrawals						
Percent charging .....	53.3	75.6	22.3	45.1	75.6	30.5
Average .....	.98	1.02	.04	...	1.02	...
Deposits						
Percent charging .....	42.9	72.5	29.6	45.1	72.5	27.4
Average .....	1.09	1.00	-.09	...	1.00	...
Balance inquiries						
Percent charging .....	27.6	69.5	41.9**	45.1	69.5	24.4
Average .....	1.01	1.00	-.01	...	1.00	...
<i>Surcharge</i>						
Percent charging .....	14.3	71.0	56.7**	.0	71.0	71.0**
Average .....	1.09	1.09	.00	...	1.09	...

NOTE. See general note to table D.5.1.

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

\* Significant at the 90 percent confidence level.

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