

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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**July 2001**

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

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

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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 the Bank Insurance Fund, whose members are predominantly commercial banks, or the Savings Association Insurance Fund, whose members are predominantly savings and loan associations. The samples were drawn so as to adequately represent different regions of the country and different sizes of institution. The results are population estimates, for the nation as a whole and for each of several subcategories of institution, of the availability of a large number of retail banking services and the fees for such services.

In contrast to the reports issued in previous years, the survey results (population estimates) in this report are not given separately for banks and savings associations. The distinction has been dropped because the fees of banks and savings associations have been found to be quite similar in most cases and because the deposit insurance premiums paid by banks and savings associations, which once were substantially different, are now equivalent.

In all, information on nearly fifty measures of fees and service availability are reported for the population of institutions that are either banks or

savings associations and for numerous subcategories of these institutions.

## Summary of General Findings

Although results on availability and fees differ by type of service, a few generalizations can be made regarding industrywide changes from 1999 to 2000. First, few measures of *service availability* changed significantly between 1999 and 2000.<sup>1</sup> Of the fifteen measures that may be considered indicators of service availability, four changed a statistically significant amount. Three of these changes were in the direction of greater availability, while one was in the direction of less availability.

The study collected two types of data relating to *fees*: the level (the average amount charged by those institutions that charge the fee) and the incidence (the percentage of institutions charging the fee). Over the period between the two surveys, the level of fees at banks and savings associations increased significantly in seven out of the fifteen cases examined and declined in one of them.

On the whole, dramatic changes in the incidence of fees were not observed. Of the ten fees for which the proportion of institutions charging the fee was calculated, the incidence declined in three cases and increased in one case.

This report also compares the fees and availability of services at “multistate” and “single-state” banking organizations. This comparison does not include savings associations. Banks are designated as multistate if they are part of organizations that conduct banking operations in more than one state; all other banks are designated as single-state. In a majority of cases, the average fees charged by multistate organizations continue to be significantly higher than those charged by single-state organizations.

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

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

The 1989 legislation that mandates this report requires that the Board report annually on correlations, if any, between changes in the cost and availability of retail banking services and increases in deposit insurance premiums. However, because deposit insurance premiums, levied by the Federal Deposit Insurance Corporation, were zero for most institutions in 2000, any observed increases in fees or reductions in service availability between the 1999 and 2000 surveys cannot be attributed to changes in deposit insurance assessments.<sup>2</sup>

### The Survey and Methodology

The design of the 2000 survey differs substantially from that of the 1999 survey.<sup>3</sup> Estimates of fees and service availability employing data from the 2000 survey are, for the first time, reported for banks and savings associations together, rather than separately. Further, the 2000 survey contains substantial changes from 1999 in the number of financial institutions surveyed and in the strata employed in the stratified sampling design. To make the results of the two surveys as comparable as possible, results obtained from the 1999 survey were reestimated along the lines employed in the 2000 survey (see appendix A for more details).

For each category of retail banking service examined, the surveys collected data on fees and service availability from approximately 1,050 banks and savings associations in 1999 and approximately 500 such institutions in 2000. Because statistical random sampling is employed, observations are weighted by selection probabilities to obtain estimates of fees and service availability for the entire population of banks and savings associations.

The surveys were divided by product category and conducted by telephone on different dates to keep the length of the interviews manageable and

to improve the accuracy of responses. The surveys covered the following services and associated fees:

- Noninterest checking accounts (table 1)
- NOW accounts (table 2)
- Savings accounts (table 3)
- Stop-payment orders (table 4)
- Checks 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>4</sup>

### Survey Results

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

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

#### Noninterest Checking Accounts

The proportion of banks and savings associations offering various types of noninterest checking account and the fees and minimum balances associated with those types are determined from data obtained from surveys conducted in June 1999 and December 2000.

2. FICO (the Financing Corporation) also levies assessments on banks and savings associations; the assessments cover the interest on bonds issued by FICO to finance the resolution of financial institution failures in the 1980s. By the middle of 2000, the FICO assessment rate was about 2 basis points both for banks and for savings associations, a decline from 1999 of about 4 basis points for savings associations and an increase from 1999 of less than 1 basis point for banks.

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

4. 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.

The vast majority of banks and savings associations offered at least one type of noninterest checking account during this period, but not all did so. The proportion of banks and savings associations offering noninterest checking increased a statistically significant 3.5 percentage points between the dates of the 1999 and 2000 surveys, to about 97 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 and savings associations offering this account was about 38 percent in 2000, with no significant change observed from the previous year.

The average monthly fee charged account holders who failed to maintain the required minimum balance, about \$500, increased a statistically significant \$1, to more than \$7. The only other significant change associated with this account was in the minimum balance required to open the account, which increased \$45, to \$155.

### *Fee Only*

Fee-only checking is a noninterest account in which the customer incurs a monthly fee regardless of the account balance; a per-check charge may also be assessed, but not necessarily. About 40 percent of banks and savings associations offered this account in 2000, with no significant change from 1999 levels.

The average monthly fee associated with this account was about \$5 in 2000 and about 40 percent of institutions offering this account also levied a per-check charge. The minimum balance required to open the account was about \$60 in 2000. The only significant change associated with this account was in the per-check charge, which decreased from 39 cents to 32 cents.

### *Free*

Free checking is a noninterest checking account that imposes no fees of any kind. The proportion of banks and savings associations offering this account increased a significant 13 percentage points, to 26 percent. The minimum balance to open the account, about \$60 in 2000, showed no significant change from the previous year.

### *NOW Accounts*

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

## **1. Noninterest checking accounts**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	93.1	96.7	3.6**
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	37.2	38.1	.9
Monthly fee (low balance) .....	6.17	7.17	1.00**
Minimum balance to avoid fee .....	517.72	486.21	-31.51
Minimum balance to open .....	109.05	154.51	45.46**
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	37.3	41.0	3.7
Monthly fee .....	4.95	5.12	.17
Check charge			
Percent charging .....	36.8	41.4	4.6
Average .....	.39	.32	-.07**
Minimum balance to open .....	60.98	63.17	2.19
<i>Free account<sup>3</sup></i>			
Percent offering .....	13.6	26.6	13.0**
Minimum balance to open .....	41.87	59.01	17.14

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

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

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

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

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

## 2. NOW accounts

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	93.3	95.0	1.7
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	51.9	47.5	-4.4
Monthly fee (low balance) .....	8.24	8.60	.36
Minimum balance to avoid fee ..	1,014.23	1,044.76	30.53
Minimum balance to open .....	587.23	538.07	-49.16
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	12.4	13.7	1.3
Monthly fee (low balance) .....	6.35	6.80	.45
Check charge .....	.21	.22	.01
Minimum balance to avoid fee ..	1,002.25	1,133.35	131.10
Minimum balance to open .....	683.40	543.88	-139.52
<i>No-fee account</i>			
Percent offering .....	.9	1.3	.4
Minimum balance to open .....	1.00	...	...

NOTE. See general note to table 1.

1. 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.

often have fee structures that differ from those of noninterest checking accounts. NOW accounts were surveyed in June 1999 and December 2000. The proportion of banks and savings associations offering NOW accounts was about 95 percent in 2000, with no significant change observed from the previous year (table 2).

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

### Single Fee

In the single-fee account, the institution charges no fee if the account holder maintains a minimum balance; otherwise, the institution levies one monthly fee with no check charge. About 50 percent of banks and savings associations offered this account in 2000. On average, account holders who did not maintain a balance of about \$1,050 were charged a monthly fee of \$8.60. The average minimum balance to open the account was about \$540. No significant changes were associated with this account between the dates of the 1999 and 2000 surveys.

### Single Fee, Single Check Charge

In the single-fee, single-check-charge account, a below-minimum balance triggers check charges as well as a monthly fee. This type of account is relatively rare, with only 14 percent of banks and savings associations offering it in 2000. Failure to maintain a minimum balance, averaging about \$1,100 in 2000, resulted in an average monthly fee of about \$7 and an average per-check charge of 22 cents. No significant changes were associated with this account over the period.

### No Fee

The percentage of banks and savings associations offering no-fee NOW accounts was negligible in both 1999 and 2000.

## Savings Accounts

In previous years, 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. The most recent survey, conducted in June 2000, combined the two types of accounts, reporting fees on either the passbook or statement savings accounts, whichever was offered. In cases in which both types were offered, only the account

## 3. Savings accounts

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	99.3
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	74.5
Monthly fee (low balance) .....	2.40
Minimum balance to avoid fee .....	194.10
Minimum balance to open .....	122.83
<i>No-fee account</i>	
Percent offering .....	24.3
Minimum balance to open .....	44.71

NOTE. Data collected were not comparable to those for 1999.

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

with the higher yield was surveyed. Because results are not comparable between 1999 and 2000, only results obtained from the 2000 survey are reported.

In 2000 the survey found, as it has in previous years, that nearly all banks and savings associations offered some form of savings account (table 3). The 2000 survey covered two fee structures for savings accounts: simple and no-fee.

#### *Simple*

In a simple account, the institution charges customers no fee if they maintain a minimum balance and one monthly fee otherwise. Seventy-five percent of banks and savings associations offered this account in 2000. Failure to maintain a minimum balance that averaged about \$200 resulted in a monthly fee that averaged \$2.40.

#### *No-Fee*

The no-fee account imposes no fees regardless of the account balance. About 25 percent of banks and savings associations offered this account in 2000, and the average minimum balance to open the account was about \$45.

#### Special Fees

The surveys of the fees that depository institutions charge for special functions were conducted in June 1999 and June 2000. Information was collected on the incidence and level of fees for four special functions: (1) stop-payment orders, (2) NSF (not sufficient funds) checks, (3) overdrafts, and (4) deposit items returned.

Nearly all banks and savings associations charged for stop-payment orders, NSF checks, and overdrafts in both 1999 and 2000 (table 4). The proportion of institutions charging for deposit items returned increased significantly, from about 60 percent in 1999 to 72 percent in 2000.

Average fees rose significantly for all four fee categories. In the case of stop-payment orders, NSF checks, and overdrafts, average fees rose more than \$2, to \$17.50 for stop-payment orders and to \$20 for NSF checks and for overdrafts. The average fee for deposit items returned rose a significant 70 cents, to \$7.

#### 4. Special fees

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	99.8	99.0	-.8*
Average fee .....	15.26	17.54	2.28**
<i>NSF checks<sup>1</sup></i>			
Percent charging .....	99.9	100.00	.1
Average fee .....	17.88	20.22	2.34**
<i>Overdrafts<sup>2</sup></i>			
Percent charging .....	99.6	97.4	-2.2**
Average fee .....	17.66	19.78	2.12**
<i>Deposit items returned</i>			
Percent charging .....	60.5	72.2	11.7**
Average fee .....	6.33	7.01	.68*

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.

#### ATM Services

The availability of services from automated teller machines (ATMs) and the associated fees were surveyed in June 1999 and June 2000.

About 89 percent of banks and savings associations offered automated teller machine services in 2000, which represents a significant increase of about 6 percentage points from 1999 (table 5).

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

ATM transactions cover deposits, withdrawals, and balance inquiries; the average fee levied on the institution’s depositor for each type depends on whether the depositor uses the institution’s ATM (“on us” transactions) or another institution’s ATM (“on others” transactions). Because deposits and balance inquiries are considerably less common than withdrawals, the 2000 survey, in contrast to surveys conducted in previous years, collected information only on withdrawals.



## 5. Automated teller machines

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	83.1	89.3	6.2**
<i>Annual fee</i>			
Percent charging .....	16.2	13.4	-2.8
Average .....	7.97	10.76	2.79**
<i>Card fee</i>			
Percent charging .....	7.7	6.1	-1.6
Average .....	4.16	6.51	2.35
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	5.6	6.3	.7
Average .....	.58	.69	.11
On others			
Percent charging .....	72.0	72.7	.7
Average .....	1.17	1.16	-.01
<i>Surcharge</i>			
Percent charging .....	81.5	75.3	-6.2**
Average .....	1.25	1.25	.00

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

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

### Annual Fee

In 2000, about 13 percent of banks and savings associations charged an annual fee for ATM services, with no significant change from the previous year.

Of the small minority of institutions that charged the annual fee, the average fee increased a significant \$2.80, to about \$10.75. The increase follows a larger decline between the dates of the 1998 and 1999 surveys.

### Card Fee

Only about 6 percent of banks and savings associations charged a fee to issue an ATM card in 2000, with the fee averaging about \$6.50. Neither the incidence nor the average level of the fee changed significantly from the previous year.

### "On Us" Withdrawal Fee

In 2000, as in previous years, the proportion of institutions charging their own depositors for

withdrawing cash from the institution's machines was quite small, about 6 percent. The average fee among the institutions that levied the fee was about 70 cents. Neither the incidence nor the level of the fee changed significantly from the previous year.

### "On Others" Withdrawal Fee

In 2000, as in the past, the incidence and level of the fee for withdrawals "on others" was much higher than for withdrawals "on us." About 73 percent of banks and savings associations charged their depositors for withdrawals using other institutions' ATMs, and the average fee was \$1.16. Neither the incidence nor the average level of this fee changed significantly from 1999.

### Surcharges

As previously noted, a surcharge is a fee levied by an institution on noncustomers for use of the

## 6. Noninterest checking accounts at single-state and multistate banking organizations, 2000

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	98.4	98.1	-.3
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	38.5	47.5	9.0
Monthly fee (low balance) .....	7.09	7.53	.44
Minimum balance to avoid fee .....	499.81	415.15	-84.66
Minimum balance to open .....	154.76	89.56	-65.20**
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	42.7	39.4	-3.3
Monthly fee .....	5.26	...	...
Check charge			
Percent charging .....	42.5	...	...
Average .....	.32	...	...
Minimum balance to open .....	66.12	...	...
<i>Free account<sup>3</sup></i>			
Percent offering .....	24.6	30.5	5.9
Minimum balance to open .....	60.49	...	...

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.

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

### 7. NOW accounts at single-state and multistate banking organizations, 2000

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	95.9	96.5	.6
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	47.6	44.2	-3.4
Monthly fee (low balance) .....	8.75	9.21	.46
Minimum balance to avoid fee ..	1,085.69	954.96	-130.73
Minimum balance to open .....	587.92	392.19	-195.73
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	15.1	16.0	.9
Monthly fee (low balance) .....	6.78	...	...
Check charge .....	.21	...	...
Minimum balance to avoid fee ..	1,098.74	...	...
Minimum balance to open .....	579.66	...	...
<i>No-fee account</i>			
Percent offering .....	.9	.9	.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are insufficient to report.

institution's ATMs. In 2000, 75 percent of institutions with ATMs imposed surcharges. The 2000 survey is the first since 1996—when collection of data on this fee began—to show no statistically

### 8. Savings accounts at single-state and multistate banking organizations, 2000

Dollars except as noted

Account availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	99.6	96.3	-3.3
<i>Simple account</i> <sup>1</sup>			
Percent offering .....	74.2	87.2	13.0
Monthly fee (low balance) .....	2.32	2.83	.51
Minimum balance to avoid fee ..	185.36	257.92	72.56**
Minimum balance to open .....	118.48	160.25	41.77
<i>No-fee account</i>			
Percent offering .....	24.9	9.1	-15.8
Minimum balance to open .....	46.95	...	...

NOTE. See general note to table 1.

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

... Data are insufficient to report.

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

significant increase in incidence. Indeed, the incidence decreased a significant 6 percentage points. The average surcharge estimated for those institutions that levied the fee was \$1.25, unchanged from the previous year.

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

Banks are designated as multistate if they are part of banking organizations that conduct banking operations in more than one state; all other banks are single-state.

Because of changes in the 2000 surveys attributable to changes in the legislative authority for the report (see appendix A), substantially fewer multistate banks were surveyed in 2000 than in previous years. The reduction in number makes the finding of statistically significant differences between single-state and multistate banking organizations less likely. Nonetheless, as in previous years, many of the fees charged by multistate banks were found to be significantly higher than those charged by single-state banks.

Of the nine fees for which comparisons are available (tables 6–10), multistate banks were found to charge significantly higher fees in five cases and significantly lower fees in only one

### 9. Special fees at single-state and multistate banking organizations, 2000

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 .....	98.9	100.0	1.1**
Average fee .....	17.05	22.57	5.52**
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.00
Average fee .....	19.87	23.65	3.78**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	97.0	100.0	3.0**
Average fee .....	19.26	23.09	3.83**
<i>Deposit items returned</i>			
Percent charging .....	70.4	83.1	12.7**
Average fee .....	7.00	5.41	-1.59*

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

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

### 10. Automated teller machines at single-state and multistate banking organizations, 2000

Dollars except as noted

Service availability and fee averages	Single-state (1)	Multi-state (2)	Difference (2 - 1)
Percent offering .....	88.5	100.0	11.5**
<i>Annual fee</i>			
Percent charging .....	14.6	14.7	.1**
Average .....	10.83	...	...
<i>Card fee</i>			
Percent charging .....	7.1	4.2	-2.9
Average .....	7.13	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	6.8	4.3	-2.5
Average .....	.61	...	...
On others			
Percent charging .....	72.8	88.2	15.4**
Average .....	1.10	1.53	.43**
<i>Surcharge</i>			
Percent charging .....	75.1	87.5	12.4*
Average .....	1.23	1.37	.14**

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.

\*Significant at the 90 percent confidence level.

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

case. For example, in the case of special fees (table 9), multistate banks on average charged \$5.50 more than did single-state banks for stop-payment orders and about \$4 more for NSF checks and overdrafts. In the case of ATM fees (table 10), multistate banks charged 43 cents more for ATM withdrawals on others and 14 cents more for ATM surcharges. On the other hand, multistate banks charged \$1.60 less for deposit items returned (table 9).

Other comparisons between multistate and single-state banks are also noteworthy. For all five comparisons in which a significant difference in the incidence of fees was found, the proportion of multistate banks charging a fee was higher than that of single-state banks.

### Appendix A: Design of the Survey

The data employed in this report were obtained through telephone interviews conducted by Moebs Services, of Lake Bluff, Illinois, under contract with the Board of Governors of the Federal Reserve System. As in all surveys, errors in reporting are possible. To minimize these errors, 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 Services by Professor George Easton, of Emory University, consists of a stratified systematic sample treated as a stratified random sample. For the surveys preceding the 2000 survey, the country was divided into seven regions, and institutions were distributed among five size classes, and the regions and size classes served as the strata.

Because legislative authority for this report expired and was reinstated only at the end of 2000, numerous changes in the survey design, instituted by Moebs Services while the company was not under contract with the Federal Reserve, are incorporated in the 2000 survey. The changes include a reduction in the number of institutions sampled, from about 1,050 to about 500, and, for purposes of sample selection, changes in the defined geographic areas and a reduction in the number of size categories of institution from five to three.

For the purpose of this report, both the 1999 and 2000 surveys were post-stratified to make the two surveys as similar as possible. The resulting weights used in both surveys differ according to the three size classes of institution and seven regions of the country and according to whether the institution was a single-state bank, multistate bank, or savings association.

**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	1999	2000	Change
Percent offering .....	96.1	99.1	3.0
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	50.8	43.3	-7.5
Monthly fee (low balance) .....	8.20	7.49	-.71
Minimum balance to avoid fee ..	723.01	726.00	2.99
Minimum balance to open .....	102.61	87.93	-14.68
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	64.5	23.4	-41.1**
Monthly fee .....	5.02	5.92	.90
Check charge			
Percent charging .....	38.5	11.5	-27.0**
Average .....	.63	...	...
Minimum balance to open .....	56.73	97.83	41.10
<i>Free account<sup>3</sup></i>			
Percent offering .....	21.9	23.8	1.9
Minimum balance to open .....	53.66	...	...

NOTE. See general note to table 1 and text note 4.

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

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

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

... Data are not sufficient to report.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	92.9	97.3	4.4**
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	42.3	36.7	-5.6
Monthly fee (low balance) .....	6.77	7.91	1.14**
Minimum balance to avoid fee ..	583.42	525.43	-57.99
Minimum balance to open .....	108.03	236.65	128.62**
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	42.8	49.8	7.0
Monthly fee .....	5.05	4.81	-.24
Check charge			
Percent charging .....	45.3	46.9	1.6
Average .....	.45	.36	-.09**
Minimum balance to open .....	65.47	58.88	-6.59
<i>Free account<sup>3</sup></i>			
Percent offering .....	16.5	34.5	18.0**
Minimum balance to open .....	53.63	...	...

NOTE. See general note to table 1 and text note 4.

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

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

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

... Data are not sufficient to report.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	93.0	96.0	3.0*
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	33.8	38.5	4.7
Monthly fee (low balance) .....	5.58	6.66	1.08**
Minimum balance to avoid fee ..	455.61	438.58	-17.03
Minimum balance to open .....	110.37	108.05	-2.32
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	32.7	36.6	3.9
Monthly fee .....	4.88	5.37	.49
Check charge			
Percent charging .....	31.1	38.0	6.9
Average .....	.30	.27	-.03
Minimum balance to open .....	58.68	65.25	6.57
<i>Free account</i> <sup>3</sup>			
Percent offering .....	11.5	21.5	10.0**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1 and text note 4.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	90.8	91.6	.8
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	51.8	30.1	-21.7**
Monthly fee (low balance) .....	10.37	8.05	-2.32**
Minimum balance to avoid fee ..	1,444.78	1,489.85	45.07
Minimum balance to open .....	431.34	258.42	-172.92
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	12.2	22.2	10.0
Monthly fee (low balance) .....	6.84	...	...
Check charge .....	.33	...	...
Minimum balance to avoid fee ..	1,543.02	...	...
Minimum balance to open .....	634.27	...	...
<i>No-fee account</i>			
Percent offering .....	.3	1.3	1.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1 and text note 4.

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

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

... Data are not sufficient to report.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	96.7	93.8	-2.9
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	49.6	42.4	-7.2*
Monthly fee (low balance) .....	8.50	9.44	.94**
Minimum balance to avoid fee .....	1,096.75	1,146.68	49.93
Minimum balance to open .....	393.36	550.91	157.55*
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	9.6	12.1	2.5
Monthly fee (low balance) .....	7.08	6.94	-.14
Check charge .....	.23	.24	.01
Minimum balance to avoid fee .....	941.09	1,008.12	67.03
Minimum balance to open .....	459.07	589.33	130.26
<i>No-fee account</i>			
Percent offering .....	1.0	.6	-.4
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1 and text note 4.

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	96.8
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	94.9
Monthly fee (low balance) .....	2.72
Minimum balance to avoid fee .....	280.83
Minimum balance to open .....	197.32
<i>No-fee account</i>	
Percent offering .....	1.9
Minimum balance to open .....	...

NOTE. Data collected for savings accounts were not comparable to those for 1999. See also text note 4.

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

... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	91.8	96.0	4.2**
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	53.0	52.4	-.6
Monthly fee (low balance) .....	7.97	8.16	.19
Minimum balance to avoid fee .....	946.60	967.84	21.24
Minimum balance to open .....	686.62	544.45	-142.17**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	13.8	14.0	.2
Monthly fee (low balance) .....	6.07	6.57	.50
Check charge .....	.19	.20	.01
Minimum balance to avoid fee .....	988.84	1,076.54	87.70
Minimum balance to open .....	762.13	556.11	-206.02
<i>No-fee account</i>			
Percent offering .....	.9	1.7	.8
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1 and text note 4.

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

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

... Data are not sufficient to report.

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

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	98.8
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	85.6
Monthly fee (low balance) .....	2.42
Minimum balance to avoid fee .....	202.08
Minimum balance to open .....	117.78
<i>No-fee account</i>	
Percent offering .....	13.0
Minimum balance to open .....	71.14

NOTE. Data collected for savings accounts were not comparable to those for 1999. See also text note 4.

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

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	99.9
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	65.2
Monthly fee (low balance) .....	2.33
Minimum balance to avoid fee .....	176.37
Minimum balance to open .....	118.35
<i>No-fee account</i>	
Percent offering .....	33.9
Minimum balance to open .....	37.46

NOTE. Data collected for savings accounts were not comparable to those for 1999. See also text note 4.

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	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.46	21.99	1.53
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	22.84	24.75	1.91**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	99.8	100.0	.2
Average fee .....	22.95	25.01	2.06**
<i>Deposit items returned</i>			
Percent charging .....	88.0	98.5	10.5**
Average fee .....	7.47	8.29	.82

NOTE. See general note to table 1 and text note 4.

1. NSF—Not sufficient funds.

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

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

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

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	99.9	100.0	.1
Average fee .....	17.61	19.35	1.74**
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.05	21.50	1.45**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	99.7	97.2	-2.5*
Average fee .....	20.24	21.17	.93**
<i>Deposit items returned</i>			
Percent charging .....	71.8	82.9	11.1**
Average fee .....	6.37	7.14	.77

NOTE. See general note to table 1 and text note 4.

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	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	99.8	98.1	-1.7*
Average fee .....	13.70	15.83	2.13**
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	99.8	100.0	.2
Average fee .....	16.43	18.90	2.47**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	99.5	97.3	-2.2*
Average fee .....	15.97	18.24	2.27**
<i>Deposit items returned</i>			
Percent charging .....	53.0	62.2	9.2**
Average fee .....	6.16	6.71	.55

NOTE. See general note to table 1 and text note 4.

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	1999	2000	Change
Percent offering .....	96.2	100.0	3.8**
<i>Annual fee</i>			
Percent charging .....	13.1	5.8	-7.3
Average .....	15.47	...	...
<i>Card fee</i>			
Percent charging .....	2.6	4.1	1.5
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	4.6	4.9	.3
Average .....	...	...	...
On others			
Percent charging .....	87.2	97.4	10.2**
Average .....	1.27	1.30	.03
<i>Surcharge</i>			
Percent charging .....	85.3	68.9	-16.4**
Average .....	1.36	1.35	-.01

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 4.

... Data are not sufficient to report.

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

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

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	97.2	94.8	-2.4
<i>Annual fee</i>			
Percent charging .....	10.2	10.2	.0
Average .....	7.35	10.39	3.04
<i>Card fee</i>			
Percent charging .....	4.1	4.5	.4
Average .....	5.18	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	6.4	5.3	-1.1
Average .....	.51	.86	.35**
On others			
Percent charging .....	75.7	75.3	-.4
Average .....	1.23	1.23	.00
<i>Surcharge</i>			
Percent charging .....	86.7	84.0	-2.7
Average .....	1.28	1.27	-.01

NOTE. See general note to table B.5.1.

... Data are not sufficient to report.

\*\* 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	1999	2000	Change
Percent offering .....	75.3	84.5	9.2**
<i>Annual fee</i>			
Percent charging .....	20.3	16.7	-3.6
Average .....	7.83	10.83	3.00**
<i>Card fee</i>			
Percent charging .....	10.4	7.6	-2.8
Average .....	3.92	5.04	1.12
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	5.2	7.3	2.1
Average .....	.67	.56	-.11
On others			
Percent charging .....	68.2	68.2	.0
Average .....	1.12	1.09	-.03
<i>Surcharge</i>			
Percent charging .....	77.6	68.9	-8.7**
Average .....	1.21	1.23	.02

NOTE. See general note to table B.5.1.

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



## Appendix C: Results by Consolidated Metropolitan Statistical Area

### C.1.1. Noninterest checking accounts in the Chicago–Gary–Kenosha CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	90.5	93.8	3.3
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	31.6	42.2	10.6
Monthly fee (low balance) .....	7.60	8.06	.46
Minimum balance to avoid fee ..	421.29	483.31	62.02
Minimum balance to open .....	78.33	187.23	108.90
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	48.1	45.9	-2.2
Monthly fee .....	4.11	4.30	.19
Check charge			
Percent charging .....	55.5	79.0	23.5
Average .....	.31	.24	-.07
Minimum balance to open .....	72.14	71.12	-1.02
<i>Free account<sup>3</sup></i>			
Percent offering .....	10.5	30.6	20.1*
Minimum balance to open .....	...	...	...

NOTE. Consolidated metropolitan statistical areas (CMSAs) are defined by the Bureau of the Census. See also general note to table 1. Gary is in Indiana, and Kenosha is in Wisconsin.

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

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

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

... Data are not sufficient to report.

\* Significant at the 90 percent confidence level.

### C.1.2. Noninterest checking accounts in the Dallas–Fort Worth CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	100.0	96.1	-3.9
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	80.3	61.8	-18.5
Monthly fee (low balance) .....	7.87	8.87	1.00
Minimum balance to avoid fee ..	695.63	723.68	28.05
Minimum balance to open .....	168.91	203.53	34.62
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	48.0	38.9	-9.1
Monthly fee .....	2.95	5.78	2.83**
Check charge			
Percent charging .....	62.3	55.0	-7.3
Average .....	...	.59	...
Minimum balance to open .....	28.91	56.07	27.16*
<i>Free account<sup>3</sup></i>			
Percent offering .....	1.6	20.7	19.1**
Minimum balance to open .....	...	...	...

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

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

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

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

... Data are not sufficient to report.

\* Significant at the 90 percent confidence level.

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

**C.1.3. Noninterest checking accounts  
in the Los Angeles–Riverside–  
Orange County CMSA**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	91.7	90.2	-1.5
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	50.5	53.5	3.0
Monthly fee (low balance) .....	8.20	9.65	1.45
Minimum balance to avoid fee ..	732.59	898.36	165.77
Minimum balance to open .....	206.32	336.22	129.90
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	33.4	29.0	-4.4
Monthly fee .....	5.58	6.81	1.23
Check charge			
Percent charging .....	45.2	58.8	13.6
Average .....	.38	...	...
Minimum balance to open .....	113.17	207.10	93.93
<i>Free account</i> <sup>3</sup>			
Percent offering .....	14.4	7.7	-6.7
Minimum balance to open .....	...	...	...

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

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

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

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

... Data are not sufficient to report.

**C.1.4. Noninterest checking accounts  
in the Miami–Fort Lauderdale CMSA**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	...	100.0	...
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	...	52.7	...
Monthly fee (low balance) .....	...	11.95	...
Minimum balance to avoid fee ..	...	796.75	...
Minimum balance to open .....	...	462.07	...
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	...	30.9	...
Monthly fee .....	...	5.60	...
Check charge			
Percent charging .....	...	74.1	...
Average .....	...	...	...
Minimum balance to open .....	...	64.58	...
<i>Free account</i> <sup>3</sup>			
Percent offering .....	...	.0	...
Minimum balance to open .....	...	...	...

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

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

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

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

... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	86.8	82.1	-4.7
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	42.9	35.6	-7.3
Monthly fee (low balance) .....	6.88	7.02	.14
Minimum balance to avoid fee ..	619.61	549.31	-70.30
Minimum balance to open .....	176.82	117.54	-59.28
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	43.7	26.4	-17.3*
Monthly fee .....	3.69	4.59	.90
Check charge			
Percent charging .....	48.7	89.2	40.5**
Average .....	.42	.36	-.06
Minimum balance to open .....	41.28	48.86	7.58
<i>Free account</i> <sup>3</sup>			
Percent offering .....	13.2	27.8	14.6
Minimum balance to open .....	...	...	...

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

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.
  2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.
  3. No monthly fee or per-check fee, although a charge may be imposed for check printing.
- ... Data are not sufficient to report.  
 \* Significant at the 90 percent confidence level.  
 \*\* Significant at the 95 percent confidence level.

**C.1.6. Noninterest checking accounts in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	81.6	92.0	10.4
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	74.6	40.2	-34.4*
Monthly fee (low balance) .....	7.21	...	...
Minimum balance to avoid fee ..	810.41	...	...
Minimum balance to open .....	376.41	...	...
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	20.5	21.2	.7
Monthly fee .....	4.55	...	...
Check charge			
Percent charging .....	35.8	...	...
Average .....	...	...	...
Minimum balance to open .....	66.61	...	...
<i>Free account</i> <sup>3</sup>			
Percent offering .....	.0	20.1	20.1
Minimum balance to open .....	...	...	...

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

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.
  2. A monthly fee, no minimum balance to eliminate the fee, and a charge per check in some cases.
  3. No monthly fee or per-check fee, although a charge may be imposed for check printing.
- ... Data are not sufficient to report.  
 \* Significant at the 90 percent confidence level.

### C.1.7. Noninterest checking accounts in the Washington–Baltimore CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	55.0	97.1	42.1**
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	16.6	23.9	7.3
Monthly fee (low balance) .....	...	5.60	...
Minimum balance to avoid fee .....	...	325.93	...
Minimum balance to open .....	...	69.01	...
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	27.6	7.1	-20.5
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account<sup>3</sup></i>			
Percent offering .....	27.4	58.9	31.5**
Minimum balance to open .....	...	...	...

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

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

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

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

... Data are not sufficient to report.

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

### C.2.1. NOW accounts in the Chicago–Gary–Kenosha CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	96.8	96.2	-.6
<i>Single-fee account<sup>1</sup></i>			
Percent offering .....	47.7	51.9	4.2
Monthly fee (low balance) .....	11.66	9.00	-2.66**
Minimum balance to avoid fee .....	858.71	738.86	-119.85
Minimum balance to open .....	598.01	519.90	-78.11
<i>Single-fee, single-check-charge account<sup>2</sup></i>			
Percent offering .....	3.2	8.1	4.9
Monthly fee (low balance) .....	...	...	...
Check charge			
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

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

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

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

... Data are not sufficient to report.

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

### C.2.2. NOW accounts in the Dallas–Fort Worth CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	100.0	92.2	-7.8
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	98.1	63.1	-35.0**
Monthly fee (low balance) .....	10.57	10.82	.25
Minimum balance to avoid fee .	1,351.16	1,489.70	138.54
Minimum balance to open .....	715.18	777.71	62.53
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	.0	4.5	4.5
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

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

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

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

... Data are not sufficient to report.

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

### C.2.3. NOW accounts in the Los Angeles–Riverside–Orange County CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	93.9	89.3	-4.6
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	56.6	38.4	-18.2
Monthly fee (low balance) .....	8.75	8.50	-.25
Minimum balance to avoid fee .	1,269.78	1,566.02	296.24
Minimum balance to open .....	624.78	880.19	255.41
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	19.5	34.5	15.0
Monthly fee (low balance) .....	6.78	9.80	3.02**
Check charge .....	.24	.28	.04
Minimum balance to avoid fee .	2,256.51	2,199.06	-57.45
Minimum balance to open .....	483.34	1,072.35	589.01*
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

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

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

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

... Data are not sufficient to report.

\* Significant at the 90 percent confidence level.

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

#### C.2.4. NOW accounts in the Miami–Fort Lauderdale CMSA

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	...	99.2	...
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	...	53.9	...
Monthly fee (low balance) .....	...	13.43	...
Minimum balance to avoid fee .	...	1,751.48	...
Minimum balance to open .....	...	1,029.63	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	...	21.7	...
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	...	.0	...
Minimum balance to open .....	...	...	...

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

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

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

... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	82.1	76.0	–6.1
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	62.3	29.5	–32.8**
Monthly fee (low balance) .....	8.55	7.47	–1.08
Minimum balance to avoid fee .	1,272.15	684.56	–587.59**
Minimum balance to open .....	699.96	585.63	–114.33
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	6.2	11.4	5.2
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	1.1	7.7	6.6
Minimum balance to open .....	...	...	...

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

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

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

... Data are not sufficient to report.

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

**C.2.6. NOW accounts in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	87.6	71.9	-15.7
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	61.1	31.7	-29.4
Monthly fee (low balance) .....	7.74	...	...
Minimum balance to avoid fee .....	1,505.65	...	...
Minimum balance to open .....	532.88	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	8.9	21.2	12.3
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. This CMSA lies entirely within California. See also general note to table C.1.1.

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.
  2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.
- ... Data are not sufficient to report.

**C.2.7. NOW accounts in the Washington–Baltimore CMSA**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	94.9	90.0	-4.9
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	56.0	39.1	-16.9
Monthly fee (low balance) .....	8.13	8.38	.25
Minimum balance to avoid fee .....	499.04	750.67	251.63
Minimum balance to open .....	306.65	379.40	72.75
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	10.2	12.7	2.5
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	28.8	10.0	-18.8
Minimum balance to open .....	...	...	...

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

1. A monthly fee for balances below the minimum, no monthly fee for balances above the minimum, and no other charges.
  2. A monthly fee and a check charge for balances below the minimum and no monthly fee or other charges for balances above the minimum.
- ... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	94.7
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	81.0
Monthly fee (low balance) .....	3.87
Minimum balance to avoid fee .....	260.00
Minimum balance to open .....	207.70
<i>No-fee account</i>	
Percent offering .....	13.7
Minimum balance to open .....	...

NOTE. Consolidated metropolitan statistical areas (CMSAs) are defined by the Bureau of the Census. Data collected for savings accounts were not comparable to those for 1999. Gary is in Indiana, and Kenosha is in Wisconsin.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.
- ... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	100.0
Monthly fee (low balance) .....	2.09
Minimum balance to avoid fee .....	218.06
Minimum balance to open .....	153.94
<i>No-fee account</i>	
Percent offering .....	.0
Minimum balance to open .....	...

NOTE. This CMSA lies entirely within Texas. See also general note to table C.3.1.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.
- ... Data are not sufficient to report.

### C.3.3. Savings accounts in the Detroit–Ann Arbor–Flint CMSA

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	76.3
Monthly fee (low balance) .....	2.61
Minimum balance to avoid fee .....	96.56
Minimum balance to open .....	85.88
<i>No-fee account</i>	
Percent offering .....	23.7
Minimum balance to open .....	...

NOTE. This CMSA lies entirely within Michigan. See also general note to table C.3.1.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.  
 ... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	93.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	86.8
Monthly fee (low balance) .....	2.70
Minimum balance to avoid fee .....	348.50
Minimum balance to open .....	227.41
<i>No-fee account</i>	
Percent offering .....	6.3
Minimum balance to open .....	...

NOTE. This CMSA lies entirely within California. See also general note to table C.3.1.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.  
 ... Data are not sufficient to report.

### C.3.5. Savings accounts in the Miami–Fort Lauderdale CMSA

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	100.0
Monthly fee (low balance) .....	4.14
Minimum balance to avoid fee .....	355.33
Minimum balance to open .....	159.13
<i>No-fee account</i>	
Percent offering .....	.0
Minimum balance to open .....	...

NOTE. This CMSA lies entirely within Florida. See also general note to table C.3.1.

1. A monthly fee for balances below the minimum and no fee for balances above the minimum.  
 ... Data are not sufficient to report.

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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	79.5
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	68.3
Monthly fee (low balance) .....	2.21
Minimum balance to avoid fee .....	327.41
Minimum balance to open .....	195.23
<i>No-fee account</i>	
Percent offering .....	11.2
Minimum balance to open .....	34.07

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.3.1.

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



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

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	81.1
Monthly fee (low balance) .....	4.24
Minimum balance to avoid fee .....	731.12
Minimum balance to open .....	238.46
<i>No-fee account</i>	
Percent offering .....	11.6
Minimum balance to open .....	. . .

NOTE. This CMSA lies entirely within California. See also general note to table C.3.1.

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

. . . Data are not sufficient to report.

**C.3.8. Savings accounts in the Washington–Baltimore CMSA**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	82.7
Monthly fee (low balance) .....	2.79
Minimum balance to avoid fee .....	143.35
Minimum balance to open .....	113.68
<i>No-fee account</i>	
Percent offering .....	17.3
Minimum balance to open .....	31.19

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.3.1.

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

**C.4.1. Special fees in the Chicago–Gary–Kenosha CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	18.85	18.90	.05
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.13	21.17	1.04
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.20	20.74	.54
<i>Deposit items returned</i>			
Percent charging .....	65.2	68.8	3.6
Average fee .....	11.01	8.85	-2.16

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

1. NSF—Not sufficient funds.

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

**C.4.2. Special fees in the Dallas–Fort Worth CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.69	19.68	-1.01
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.62	21.71	1.09
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	97.9	-2.1
Average fee .....	19.49	21.53	2.04**
<i>Deposit items returned</i>			
Percent charging .....	42.4	89.2	46.8**
Average fee .....	3.28	4.25	.97

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

1. NSF—Not sufficient funds.

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

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

**C.4.3. Special fees in the Los Angeles–Riverside–Orange County CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	12.93	12.21	-.72
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.80	16.36	-.44
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	91.3	-8.7
Average fee .....	17.25	14.97	-2.28*
<i>Deposit items returned</i>			
Percent charging .....	94.7	96.7	2.0
Average fee .....	5.92	6.20	.28

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

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

**C.4.4. Special fees in the Miami–Fort Lauderdale CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	...	100.0	...
Average fee .....	...	25.47	...
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	...	100.0	...
Average fee .....	...	27.52	...
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	...	100.0	...
Average fee .....	...	26.42	...
<i>Deposit items returned</i>			
Percent charging .....	...	100.0	...
Average fee .....	...	9.50	...

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

1. NSF—Not sufficient funds.

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

... Data are not sufficient to report.

**C.4.5. Special fees in the New York City–Northern New Jersey–Long Island CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	15.55	16.91	1.36
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.51	22.64	3.13**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.74	23.07	3.33**
<i>Deposit items returned</i>			
Percent charging .....	91.2	89.5	-1.7
Average fee .....	9.99	9.54	-.45

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

1. NSF—Not sufficient funds.

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

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

**C.4.6. Special fees in the San Francisco–Oakland–San Jose CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	96.9	100.0	3.1
Average fee .....	11.15	11.49	.34
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	14.20	16.18	1.98
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	14.35	14.58	.23
<i>Deposit items returned</i>			
Percent charging .....	96.9	100.0	3.1
Average fee .....	5.44	5.94	.50

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

1. NSF—Not sufficient funds.

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

**C.4.7. Special fees in the Washington–Baltimore CMSA**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	21.30	21.65	.35
<i>NSF checks<sup>1</sup></i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	23.62	25.04	1.42
<i>Overdrafts<sup>2</sup></i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.15	24.99	4.84**
<i>Deposit items returned</i>			
Percent charging .....	92.0	92.4	.4
Average fee .....	7.71	5.88	-1.83

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

1. NSF—Not sufficient funds.

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

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

**C.5.1. Automated teller machines in the Chicago–Gary–Kenosha CMSA**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	93.8	93.2	-.6
<i>Annual fee</i>			
Percent charging .....	1.0	3.7	2.7
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	7.8	5.0	-2.8
Average .....	...	...	...
On others			
Percent charging .....	82.2	83.2	1.0
Average .....	1.35	1.63	.28**
<i>Surcharge</i>			
Percent charging .....	93.0	86.0	-7.0
Average .....	1.19	1.39	.20**

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

... Data are not sufficient to report.

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

**C.5.2. Automated teller machines in the Dallas–Fort Worth CMSA**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	96.2	95.7	–.5
<i>Annual fee</i>			
Percent charging .....	21.7	36.5	14.8
Average .....	...	15.37	...
<i>Card fee</i>			
Percent charging .....	38.6	11.2	–27.4
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	19.3	.0	–19.3
Average .....	...	...	...
On others			
Percent charging .....	71.7	71.0	–.7
Average .....	...	1.13	...
<i>Surcharge</i>			
Percent charging .....	95.9	86.3	–9.6
Average .....	1.25	1.20	–.05

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

... Data are not sufficient to report.

**C.5.3. Automated teller machines in the Detroit–Ann Arbor–Flint CMSA**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	...	82.9	...
<i>Annual fee</i>			
Percent charging .....	...	.0	...
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	...	.0	...
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	...	.0	...
Average .....	...	...	...
On others			
Percent charging .....	...	79.3	...
Average .....	...	1.08	...
<i>Surcharge</i>			
Percent charging .....	...	100.0	...
Average .....	...	1.06	...

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

... Data are not sufficient to report.

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

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	100.0	90.0	–10.0*
<i>Annual fee</i>			
Percent charging .....	2.7	.0	–2.7
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	1.3	.0	–1.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	4.4	11.6	7.2
Average .....	...	...	...
On others			
Percent charging .....	55.8	40.9	–14.9
Average .....	1.15	1.14	–.01
<i>Surcharge</i>			
Percent charging .....	57.7	66.5	8.8
Average .....	1.37	1.40	.03

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

**C.5.5. Automated teller machines in the Miami–Fort Lauderdale CMSA**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	...	87.4	...
<i>Annual fee</i>			
Percent charging .....	...	7.2	...
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	...	14.5	...
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	...	22.8	...
Average .....	...	...	...
On others			
Percent charging .....	...	59.5	...
Average .....	...	1.29	...
<i>Surcharge</i>			
Percent charging .....	...	53.2	...
Average .....	...	1.17	...

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

... Data are not sufficient to report.

**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	1999	2000	Change
Percent offering .....	73.5	96.2	22.7**
<i>Annual fee</i>			
Percent charging .....	9.4	7.2	-2.2
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.8	.0	-.8
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	13.3	16.5	3.2
Average .....	...	...	...
On others			
Percent charging .....	64.4	75.6	11.2
Average .....	.98	1.06	.08
<i>Surcharge</i>			
Percent charging .....	79.1	82.3	3.2
Average .....	1.06	1.20	.14*

NOTE. This CMSA also covers parts of Connecticut and Pennsylvania. See also general note to table C.5.1.  
 ... Data are not sufficient to report.  
 \*Significant at the 90 percent confidence level.  
 \*\*Significant at the 95 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	92.7	90.6	-2.1
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	5.1	5.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	25.0	.0	-25.0**
Average .....	...	...	...
On others			
Percent charging .....	51.2	89.5	38.3**
Average .....	1.08	1.33	.25**
<i>Surcharge</i>			
Percent charging .....	100.0	79.6	-20.4**
Average .....	1.20	1.38	.18**

NOTE. This CMSA also covers parts of Virginia and West Virginia. See also general note to table C.5.1.  
 ... Data are not sufficient to report.  
 \*\*Significant at the 95 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	93.7	84.8	-8.9
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	3.3	.0	-3.3
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	28.4	53.9	25.5
Average .....	1.37	...	...
<i>Surcharge</i>			
Percent charging .....	74.4	28.4	-46.0**
Average .....	1.66	...	...

NOTE. This CMSA lies entirely within California. See also general note to table C.5.1.  
 ... Data are not sufficient to report.  
 \*\*Significant at the 95 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	92.2	92.3	.1
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	65.0	53.6	-11.4
Monthly fee (low balance) .....	7.85	8.90	1.05*
Minimum balance to avoid fee ..	798.05	816.08	18.03
Minimum balance to open .....	217.73	294.15	76.42
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	36.0	30.7	-5.3
Monthly fee .....	5.53	6.76	1.23
Check charge			
Percent charging .....	44.2	48.5	4.3
Average .....	.48	.29	-.19*
Minimum balance to open .....	121.47	155.70	34.23
<i>Free account<sup>3</sup></i>			
Percent offering .....	5.9	13.2	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, no minimum balance to eliminate the fee, and a charge per check in some cases.

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	96.7	96.1	-.6
<i>Single-balance, single-fee account<sup>1</sup></i>			
Percent offering .....	24.5	53.9	29.4**
Monthly fee (low balance) .....	11.20	9.57	-1.63
Minimum balance to avoid fee ..	1,110.32	614.13	-496.19**
Minimum balance to open .....	51.69	290.67	238.98**
<i>Fee-only account<sup>2</sup></i>			
Percent offering .....	65.3	44.9	-20.4
Monthly fee .....	6.13	4.74	-1.39
Check charge			
Percent charging .....	52.8	33.5	-19.3
Average .....	.39	.34	-.05
Minimum balance to open .....	51.62	79.82	28.20*
<i>Free account<sup>3</sup></i>			
Percent offering .....	13.9	10.0	-3.9
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

### D.1.3. Noninterest checking accounts in Illinois

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	96.0	96.1	.1
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	45.5	39.5	-6.0
Monthly fee (low balance) .....	5.49	6.62	1.13
Minimum balance to avoid fee ..	328.58	418.62	90.04
Minimum balance to open .....	63.66	147.63	83.97*
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	36.1	39.8	3.7
Monthly fee .....	4.16	5.25	1.09**
Check charge			
Percent charging .....	32.8	55.8	23.0*
Average .....	.41	.23	-.18**
Minimum balance to open .....	57.31	53.81	-3.50
<i>Free account</i> <sup>3</sup>			
Percent offering .....	18.5	24.7	6.2
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

### D.1.4. Noninterest checking accounts in Indiana

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	91.5	86.8	-4.7
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	58.1	53.3	-4.8
Monthly fee (low balance) .....	4.98	6.68	1.70**
Minimum balance to avoid fee ..	367.73	399.37	31.64
Minimum balance to open .....	89.39	85.19	-4.20
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	9.0	49.9	40.9**
Monthly fee .....	...	4.68	...
Check charge			
Percent charging .....	...	44.9	...
Average .....	...	...	...
Minimum balance to open .....	...	45.63	...
<i>Free account</i> <sup>3</sup>			
Percent offering .....	28.1	14.7	-13.4
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 not sufficient to report.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	89.9	100.0	10.1*
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	33.5	32.3	-1.2
Monthly fee (low balance) .....	3.93	5.15	1.22
Minimum balance to avoid fee ..	403.50	340.17	-63.33
Minimum balance to open .....	64.15	90.94	26.79
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	16.9	25.6	8.7
Monthly fee .....	4.07	6.69	2.62**
Check charge			
Percent charging .....	18.2	14.5	-3.7
Average .....	...	...	...
Minimum balance to open .....	86.32	33.15	-53.17**
<i>Free account</i> <sup>3</sup>			
Percent offering .....	15.2	38.1	22.9*
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	98.0	98.2	.2
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	48.8	29.0	-19.8
Monthly fee (low balance) .....	5.12	7.01	1.89*
Minimum balance to avoid fee ..	292.17	232.38	-59.79
Minimum balance to open .....	126.82	22.54	-104.28**
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	41.6	25.3	-16.3
Monthly fee .....	3.72	5.57	1.85
Check charge			
Percent charging .....	54.1	49.4	-4.7
Average .....	...	...	...
Minimum balance to open .....	50.20	57.30	7.10
<i>Free account</i> <sup>3</sup>			
Percent offering .....	1.6	35.7	34.1**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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



### D.1.7. Noninterest checking accounts in Maryland

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	57.5	95.8	38.3**
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	26.1	28.3	2.2
Monthly fee (low balance) .....	...	5.51	...
Minimum balance to avoid fee .....	...	331.51	...
Minimum balance to open .....	...	78.48	...
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	10.5	10.3	-.2
Monthly fee .....	...	...	...
Check charge			
Percent charging .....	...	...	...
Average .....	...	...	...
Minimum balance to open .....	...	...	...
<i>Free account</i> <sup>3</sup>			
Percent offering .....	20.9	47.0	26.1
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

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

### D.1.8. Noninterest checking accounts in Michigan

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	100.0	95.6	-4.4
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	24.4	30.5	6.1
Monthly fee (low balance) .....	...	5.65	...
Minimum balance to avoid fee .....	...	293.35	...
Minimum balance to open .....	...	163.03	...
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	23.6	46.3	22.7
Monthly fee .....	...	4.56	...
Check charge			
Percent charging .....	...	27.6	...
Average .....	...	...	...
Minimum balance to open .....	...	98.47	...
<i>Free account</i> <sup>3</sup>			
Percent offering .....	12.9	30.8	17.9
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

**D.1.9. Noninterest checking accounts  
in New Jersey**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	84.4	91.4	7.0
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	47.1	72.5	25.4
Monthly fee (low balance) .....	6.31	4.49	-1.82*
Minimum balance to avoid fee ..	418.19	190.73	-227.46
Minimum balance to open .....	88.01	36.26	-51.75**
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	35.7	67.0	31.3*
Monthly fee .....	3.37	2.26	-1.11
Check charge			
Percent charging .....	55.0	28.2	-26.8
Average .....	.43	...	...
Minimum balance to open .....	38.60	24.72	-13.88
<i>Free account</i> <sup>3</sup>			
Percent offering .....	15.6	16.2	.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 not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.1.10. Noninterest checking accounts  
in New York**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	85.3	98.7	13.4**
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	35.6	21.8	-13.8
Monthly fee (low balance) .....	5.95	5.12	-.83
Minimum balance to avoid fee ..	631.62	247.86	-383.76**
Minimum balance to open .....	190.67	89.10	-101.57
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	46.4	75.1	28.7**
Monthly fee .....	4.32	4.48	.16
Check charge			
Percent charging .....	28.0	44.7	16.7
Average .....	.33	.30	-.03
Minimum balance to open .....	26.64	30.76	4.12
<i>Free account</i> <sup>3</sup>			
Percent offering .....	15.1	30.2	15.1*
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

### D.1.11. Noninterest checking accounts in Ohio

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	88.3	97.7	9.4
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	24.5	66.7	42.2**
Monthly fee (low balance) .....	5.82	5.98	.16
Minimum balance to avoid fee ..	540.72	491.66	-49.06
Minimum balance to open .....	72.39	74.10	1.71
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	42.4	36.4	-6.0
Monthly fee .....	3.65	4.76	1.11
Check charge			
Percent charging .....	24.2	43.3	19.1
Average .....	...	...	...
Minimum balance to open .....	15.94	46.71	30.77**
<i>Free account</i> <sup>3</sup>			
Percent offering .....	26.3	3.8	-22.5**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

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

### D.1.12. Noninterest checking accounts in Texas

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	99.4	97.1	-2.3
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	41.6	46.6	5.0
Monthly fee (low balance) .....	7.56	8.45	.89**
Minimum balance to avoid fee ..	608.70	632.74	24.04
Minimum balance to open .....	164.71	186.95	22.24
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	38.2	39.0	.8
Monthly fee .....	5.57	5.52	-.05
Check charge			
Percent charging .....	40.8	73.3	32.5**
Average .....	.44	.45	.01
Minimum balance to open .....	66.64	91.32	24.68
<i>Free account</i> <sup>3</sup>			
Percent offering .....	7.4	16.8	9.4
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 not sufficient to report.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	93.5	100.0	6.5
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	60.5	23.8	-36.7*
Monthly fee (low balance) .....	6.68	...	...
Minimum balance to avoid fee ..	359.81	...	...
Minimum balance to open .....	76.91	...	...
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	35.6	12.3	-23.3
Monthly fee .....	6.05	...	...
Check charge			
Percent charging .....	33.6	...	...
Average .....	...	...	...
Minimum balance to open .....	50.59	...	...
<i>Free account</i> <sup>3</sup>			
Percent offering .....	24.4	76.2	51.8**
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	95.3	100.0	4.7
<i>Single-balance, single-fee account</i> <sup>1</sup>			
Percent offering .....	25.5	10.9	-14.6
Monthly fee (low balance) .....	5.68	...	...
Minimum balance to avoid fee ..	280.28	...	...
Minimum balance to open .....	17.89	...	...
<i>Fee-only account</i> <sup>2</sup>			
Percent offering .....	20.4	52.0	31.6**
Monthly fee .....	4.28	4.28	.00
Check charge			
Percent charging .....	67.2	35.2	-32.0
Average .....	.61	...	...
Minimum balance to open .....	67.29	42.88	-24.41
<i>Free account</i> <sup>3</sup>			
Percent offering .....	21.4	32.3	10.9
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

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

... Data are not sufficient to report.

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

**D.2.1. NOW accounts in California**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	95.3	82.6	-12.7**
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	60.5	43.4	-17.1**
Monthly fee (low balance) .....	8.43	9.58	1.15*
Minimum balance to avoid fee .	1,482.06	1,728.14	246.08
Minimum balance to open .....	536.96	592.57	55.61
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	12.0	23.8	11.8*
Monthly fee (low balance) .....	6.88	10.04	3.16**
Check charge .....	.24	.29	.05*
Minimum balance to avoid fee .	1,832.10	2,025.75	193.65
Minimum balance to open .....	447.72	995.08	547.36**
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.2.2. NOW accounts in Florida**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	100.0	93.8	-6.2*
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	45.0	61.2	16.2
Monthly fee (low balance) .....	11.67	10.82	-.85
Minimum balance to avoid fee .	1,760.18	1,444.73	-315.45
Minimum balance to open .....	276.17	597.75	321.58
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	15.5	16.5	1.0
Monthly fee (low balance) .....	...	8.58	...
Check charge .....	...	.23	...
Minimum balance to avoid fee .	...	1,583.33	...
Minimum balance to open .....	...	250.00	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

**D.2.3. NOW accounts in Illinois**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	93.8	96.3	2.5
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	65.9	53.8	-12.1
Monthly fee (low balance) .....	8.21	8.27	.06
Minimum balance to avoid fee .	786.46	902.93	116.47
Minimum balance to open .....	629.87	804.83	174.96*
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	1.9	5.9	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	1.2	1.2
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

**D.2.4. NOW accounts in Indiana**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	95.8	94.7	-1.1
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	66.2	71.7	5.5
Monthly fee (low balance) .....	5.90	8.41	2.51**
Minimum balance to avoid fee .	830.45	600.17	-230.28
Minimum balance to open .....	181.15	288.72	107.57
<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 not sufficient to report.

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

**D.2.5. NOW accounts in Iowa**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	100.0	96.3	-3.7
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	61.5	36.0	-25.5*
Monthly fee (low balance) .....	6.53	6.55	.02
Minimum balance to avoid fee .	633.35	899.51	266.16**
Minimum balance to open .....	411.70	599.61	187.91
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	17.3	25.9	8.6
Monthly fee (low balance) .....	...	5.29	...
Check charge .....	...	.18	...
Minimum balance to avoid fee .	...	842.86	...
Minimum balance to open .....	...	514.29	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.2.6. NOW accounts in Kansas**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	88.5	100.0	11.5
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	55.1	40.5	-14.6
Monthly fee (low balance) .....	7.58	7.33	-.25
Minimum balance to avoid fee .	1,271.42	1,112.07	-159.35
Minimum balance to open .....	933.21	861.32	-71.89
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	.0	12.8	12.8**
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	2.0	.0	-2.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

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

**D.2.7. NOW accounts in Maryland**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	95.4	85.6	-9.8
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	55.7	55.4	-.3
Monthly fee (low balance) .....	6.61	8.36	1.75
Minimum balance to avoid fee .	404.06	738.36	334.30**
Minimum balance to open .....	296.22	383.99	87.77
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	9.2	12.2	3.0
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	26.0	4.2	-21.8*
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.2.8. NOW accounts in Michigan**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	100.0	96.0	-4.0
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	48.7	18.9	-29.8
Monthly fee (low balance) .....	...	7.27	...
Minimum balance to avoid fee .	...	1,404.94	...
Minimum balance to open .....	...	611.19	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	33.3	24.8	-8.5
Monthly fee (low balance) .....	...	6.21	...
Check charge .....	...	.29	...
Minimum balance to avoid fee .	...	762.55	...
Minimum balance to open .....	...	537.33	...
<i>No-fee account</i>			
Percent offering .....	.0	8.8	8.8
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

**D.2.9. NOW accounts in New Jersey**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	88.9	94.1	5.2
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	73.4	75.2	1.8
Monthly fee (low balance) .....	7.61	4.87	-2.74*
Minimum balance to avoid fee .	738.53	331.52	-407.01**
Minimum balance to open .....	302.94	167.63	-135.31
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	5.3	3.3	-2.0
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\* Significant at the 90 percent confidence level.

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

**D.2.10. NOW accounts in New York**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	85.0	98.0	13.0**
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	54.0	46.1	-7.9
Monthly fee (low balance) .....	7.63	6.91	-.72
Minimum balance to avoid fee .	1,323.62	625.68	-697.94**
Minimum balance to open .....	756.84	278.45	-478.39**
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	12.2	8.3	-3.9
Monthly fee (low balance) .....	6.70	...	...
Check charge .....	.26	...	...
Minimum balance to avoid fee .	2,747.00	...	...
Minimum balance to open .....	3,036.58	...	...
<i>No-fee account</i>			
Percent offering .....	1.3	.8	-.5
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

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

**D.2.11. NOW accounts in Ohio**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	91.3	79.6	-11.7
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	51.9	61.5	9.6
Monthly fee (low balance) .....	6.86	7.91	1.05
Minimum balance to avoid fee .	879.84	1,175.70	295.86
Minimum balance to open .....	568.86	263.04	-305.82*
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	7.7	12.0	4.3
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 not sufficient to report.

\* Significant at the 90 percent confidence level.

**D.2.12. NOW accounts in Texas**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	95.9	95.3	-.6
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	66.4	48.9	-17.5*
Monthly fee (low balance) .....	9.74	9.98	.24
Minimum balance to avoid fee .	1,259.46	1,338.44	78.98
Minimum balance to open .....	896.58	823.60	-72.98
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	8.5	6.1	-2.4
Monthly fee (low balance) .....	9.52	...	...
Check charge .....	.17	...	...
Minimum balance to avoid fee .	1,196.32	...	...
Minimum balance to open .....	1,128.35	...	...
<i>No-fee account</i>			
Percent offering .....	.0	.0	.0
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

\* Significant at the 90 percent confidence level.

**D.2.13. NOW accounts in Virginia**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	96.7	100.0	3.3
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	66.1	1.8	-64.3**
Monthly fee (low balance) .....	9.07	...	...
Minimum balance to avoid fee .....	854.79	...	...
Minimum balance to open .....	175.30	...	...
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	.0	11.5	11.5
Monthly fee (low balance) .....	...	...	...
Check charge .....	...	...	...
Minimum balance to avoid fee .....	...	...	...
Minimum balance to open .....	...	...	...
<i>No-fee account</i>			
Percent offering .....	.0	8.4	8.4
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

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

**D.2.14. NOW accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	1999	2000	Change
Percent offering .....	88.4	100.0	11.6**
<i>Single-fee account</i> <sup>1</sup>			
Percent offering .....	45.9	41.6	-4.3
Monthly fee (low balance) .....	6.26	6.04	-.22
Minimum balance to avoid fee .....	746.90	740.45	-6.45
Minimum balance to open .....	278.71	431.49	152.78
<i>Single-fee, single-check-charge account</i> <sup>2</sup>			
Percent offering .....	28.3	38.6	10.3
Monthly fee (low balance) .....	5.95	5.56	-.39
Check charge .....	.25	.25	.00
Minimum balance to avoid fee .....	626.16	713.78	87.62
Minimum balance to open .....	434.76	297.47	-137.29
<i>No-fee account</i>			
Percent offering .....	1.6	.0	-1.6
Minimum balance to open .....	...	...	...

NOTE. See general note to table 1.

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

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

... Data are not sufficient to report.

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

**D.3.1. Savings accounts in California**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	96.6
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	86.6
Monthly fee (low balance) .....	2.92
Minimum balance to avoid fee .....	442.92
Minimum balance to open .....	203.21
<i>No-fee account</i>	
Percent offering .....	8.0
Minimum balance to open .....	101.60

NOTE. Data collected for savings accounts were not comparable to those for 1999.

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

**D.3.2. Savings accounts in Connecticut**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	27.5
Monthly fee (low balance) .....	1.22
Minimum balance to avoid fee .....	157.06
Minimum balance to open .....	116.21
<i>No-fee account</i>	
Percent offering .....	72.5
Minimum balance to open .....	...

NOTE. See general note to table D.3.1.

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

... Data are not sufficient to report.



**D.3.3. Savings accounts in Florida**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	87.6
Monthly fee (low balance) .....	3.32
Minimum balance to avoid fee .....	326.15
Minimum balance to open .....	143.52
<i>No-fee account</i>	
Percent offering .....	12.4
Minimum balance to open .....	70.31

NOTE. See general note to table D.3.1.

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

**D.3.4. Savings accounts in Illinois**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	97.3
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	65.2
Monthly fee (low balance) .....	2.93
Minimum balance to avoid fee .....	215.38
Minimum balance to open .....	157.68
<i>No-fee account</i>	
Percent offering .....	32.1
Minimum balance to open .....	52.30

NOTE. See general note to table D.3.1.

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

**D.3.5. Savings accounts in Indiana**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	44.5
Monthly fee (low balance) .....	2.20
Minimum balance to avoid fee .....	142.80
Minimum balance to open .....	58.16
<i>No-fee account</i>	
Percent offering .....	52.2
Minimum balance to open .....	54.77

NOTE. See general note to table D.3.1.

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

**D.3.6. Savings accounts in Iowa**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	49.2
Monthly fee (low balance) .....	2.09
Minimum balance to avoid fee .....	119.52
Minimum balance to open .....	66.51
<i>No-fee account</i>	
Percent offering .....	50.8
Minimum balance to open .....	16.01

NOTE. See general note to table D.3.1.

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

**D.3.7. Savings accounts in Kansas**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	50.0
Monthly fee (low balance) .....	1.84
Minimum balance to avoid fee .....	114.73
Minimum balance to open .....	72.48
<i>No-fee account</i>	
Percent offering .....	50.0
Minimum balance to open .....	63.93

NOTE. See general note to table D.3.1.

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

**D.3.8. Savings accounts in Maryland**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	77.5
Monthly fee (low balance) .....	2.69
Minimum balance to avoid fee .....	127.43
Minimum balance to open .....	86.12
<i>No-fee account</i>	
Percent offering .....	22.5
Minimum balance to open .....	31.19

NOTE. See general note to table D.3.1.

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

**D.3.9. Savings accounts in Michigan**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	87.4
Monthly fee (low balance) .....	1.81
Minimum balance to avoid fee .....	124.96
Minimum balance to open .....	69.90
<i>No-fee account</i>	
Percent offering .....	12.6
Minimum balance to open .....	...

NOTE. See general note to table D.3.1.

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

... Data are not sufficient to report.

**D.3.10. Savings accounts in New York**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	97.9
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	74.1
Monthly fee (low balance) .....	1.67
Minimum balance to avoid fee .....	164.08
Minimum balance to open .....	135.03
<i>No-fee account</i>	
Percent offering .....	23.8
Minimum balance to open .....	69.40

NOTE. See general note to table D.3.1.

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

**D.3.11. Savings accounts in Ohio**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	98.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	56.4
Monthly fee (low balance) .....	3.03
Minimum balance to avoid fee .....	142.09
Minimum balance to open .....	67.09
<i>No-fee account</i>	
Percent offering .....	41.7
Minimum balance to open .....	15.83

NOTE. See general note to table D.3.1.

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

**D.3.12. Savings accounts in Texas**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	91.5
Monthly fee (low balance) .....	2.28
Minimum balance to avoid fee .....	185.00
Minimum balance to open .....	143.05
<i>No-fee account</i>	
Percent offering .....	6.3
Minimum balance to open .....	...

NOTE. See general note to table D.3.1.

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

... Data are not sufficient to report.

**D.3.13. Savings accounts in Wisconsin**

Dollars except as noted

Account availability and fee averages	2000
Percent offering .....	100.0
<i>Simple account</i> <sup>1</sup>	
Percent offering .....	75.6
Monthly fee (low balance) .....	1.65
Minimum balance to avoid fee .....	117.70
Minimum balance to open .....	105.30
<i>No-fee account</i>	
Percent offering .....	24.4
Minimum balance to open .....	29.33

NOTE. See general note to table D.3.1.

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

**D.4.1. Special fees in California**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	99.5	100.0	.5
Average fee .....	12.47	11.79	-.68
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.16	15.90	-.26
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	99.7	94.3	-5.4
Average fee .....	16.49	14.20	-2.29**
<i>Deposit items returned</i>			
Percent charging .....	97.3	97.3	.0
Average fee .....	5.07	5.77	.70

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.2. Special fees in Florida**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	23.93	25.41	1.48
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	25.59	26.97	1.38
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	97.3	94.7	-2.6
Average fee .....	25.05	26.64	1.59
<i>Deposit items returned</i>			
Percent charging .....	89.2	87.3	-1.9
Average fee .....	6.06	7.52	1.46

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.
2. Checks written against insufficient funds but honored by the institution.

**D.4.3. Special fees in Illinois**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	99.1	96.8	-2.3
Average fee .....	14.66	16.04	1.38
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.75	18.66	1.91**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.88	18.84	1.96**
<i>Deposit items returned</i>			
Percent charging .....	30.1	46.8	16.7*
Average fee .....	7.25	8.56	1.31

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 Indiana**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	18.35	17.73	-.62
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	21.30	22.32	1.02
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	96.4	-3.6
Average fee .....	19.16	21.31	2.15
<i>Deposit items returned</i>			
Percent charging .....	38.8	73.6	34.8**
Average fee .....	10.79	8.09	-2.70

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.
2. Checks written against insufficient funds but honored by the institution.

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

**D.4.5. Special fees in Iowa**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	96.3	-3.7
Average fee .....	11.96	12.03	.07
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	15.06	14.88	-.18
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	96.3	-3.7
Average fee .....	13.57	14.72	1.15
<i>Deposit items returned</i>			
Percent charging .....	48.7	39.3	-9.4
Average fee .....	6.61	6.44	-.17

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.
2. Checks written against insufficient funds but honored by the institution.

**D.4.6. Special fees in Kansas**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	96.0	-4.0
Average fee .....	11.20	12.54	1.34
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	13.33	15.52	2.19*
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	13.32	15.03	1.71
<i>Deposit items returned</i>			
Percent charging .....	62.4	56.4	-6.0
Average fee .....	5.63	4.85	-78

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

**D.4.7. Special fees in Maryland**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.64	21.96	2.32
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	23.52	25.13	1.61
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.95	25.77	5.82**
<i>Deposit items returned</i>			
Percent charging .....	75.8	91.3	15.5
Average fee .....	9.72	6.01	-3.71

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.8. Special fees in Michigan**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	15.87	18.21	2.34
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.27	20.11	.84
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.57	20.38	.81
<i>Deposit items returned</i>			
Percent charging .....	53.4	69.2	15.8
Average fee .....	7.40	5.87	-1.53

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

**D.4.9. Special fees in New Jersey**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.18	20.56	4.38*
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	22.29	25.34	3.05
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	22.57	25.62	3.05
<i>Deposit items returned</i>			
Percent charging .....	83.2	92.1	8.9
Average fee .....	9.49	9.76	.27

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

**D.4.10. Special fees in New York**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	96.4	-3.6
Average fee .....	13.31	12.88	-.43
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	16.38	18.12	1.74**
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	81.7	-18.3**
Average fee .....	15.96	19.03	3.07**
<i>Deposit items returned</i>			
Percent charging .....	99.4	96.4	-3.0
Average fee .....	9.37	10.34	.97

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.11. Special fees in Ohio**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	15.47	15.78	.31
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.14	19.35	-.79
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	94.7	95.3	.6
Average fee .....	20.02	18.80	-1.22
<i>Deposit items returned</i>			
Percent charging .....	91.4	74.5	-16.9*
Average fee .....	7.33	7.55	.22

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

\*Significant at the 90 percent confidence level.

**D.4.12. Special fees in Texas**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	19.14	19.15	.01
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	20.40	21.12	.72
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	99.1	-.9
Average fee .....	20.56	20.99	.43
<i>Deposit items returned</i>			
Percent charging .....	53.9	72.8	18.9**
Average fee .....	3.63	4.84	1.21

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

**D.4.13. Special fees in Wisconsin**

Dollars except as noted

Percent charging and fee averages	1999	2000	Change
<i>Stop-payment orders</i>			
Percent charging .....	100.0	100.0	.0
Average fee .....	13.82	15.46	1.64
<i>NSF checks</i> <sup>1</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	14.65	16.78	2.13
<i>Overdrafts</i> <sup>2</sup>			
Percent charging .....	100.0	100.0	.0
Average fee .....	14.69	15.77	1.08
<i>Deposit items returned</i>			
Percent charging .....	71.1	43.3	-27.8**
Average fee .....	10.14	8.93	-1.21

NOTE. See general note to table 1.

1. NSF—Not sufficient funds.

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

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

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

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	98.9	92.5	-6.4*
<i>Annual fee</i>			
Percent charging .....	1.7	.0	-1.7
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	1.1	.0	-1.1
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	3.8	4.7	.9
Average .....	...	...	...
On others			
Percent charging .....	42.1	46.8	4.7
Average .....	1.16	1.28	.12
<i>Surcharge</i>			
Percent charging .....	72.9	61.6	-11.3
Average .....	1.38	1.45	.07

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 not sufficient to report.

\*Significant at the 90 percent confidence level.

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

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	100.0	92.5	-7.5*
<i>Annual fee</i>			
Percent charging .....	2.4	8.8	6.4
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	5.6	5.6
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	3.3	12.7	9.4
Average .....	...	1.04	...
On others			
Percent charging .....	76.7	79.8	3.1
Average .....	1.12	1.21	.09
<i>Surcharge</i>			
Percent charging .....	96.8	76.8	-20.0**
Average .....	1.30	1.23	-.07

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.5.3. Automated teller machines in Illinois**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	76.7	91.5	14.8**
<i>Annual fee</i>			
Percent charging .....	9.2	2.1	-7.1*
Average .....	5.85	...	...
<i>Card fee</i>			
Percent charging .....	6.5	2.0	-4.5
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	4.5	4.5
Average .....	...	...	...
On others			
Percent charging .....	77.0	67.5	-9.5
Average .....	1.08	1.44	.36**
<i>Surcharge</i>			
Percent charging .....	89.1	77.7	-11.4
Average .....	1.20	1.33	.13*

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.5.4. Automated teller machines in Indiana**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	90.7	93.1	2.4
<i>Annual fee</i>			
Percent charging .....	2.7	4.4	1.7
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	75.1	84.2	9.1
Average .....	1.56	1.24	-.32*
<i>Surcharge</i>			
Percent charging .....	100.0	74.4	-25.6**
Average .....	1.27	1.35	.08

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.5.5. Automated teller machines in Iowa**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	100.0	85.3	-14.7**
<i>Annual fee</i>			
Percent charging .....	53.7	61.9	8.2
Average .....	7.12	8.34	1.22
<i>Card fee</i>			
Percent charging .....	11.8	13.0	1.2
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	11.2	20.9	9.7
Average .....	...	.41	...
On others			
Percent charging .....	38.9	46.8	7.9
Average .....	.50	.57	.07
<i>Surcharge</i>			
Percent charging .....	21.3	13.0	-8.3
Average .....	...	...	...

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

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

**D.5.6. Automated teller machines in Kansas**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	55.7	71.9	16.2
<i>Annual fee</i>			
Percent charging .....	39.7	15.5	-24.2
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	51.3	20.7	-30.6*
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	11.5	11.5
Average .....	...	...	...
On others			
Percent charging .....	71.1	90.5	19.4
Average .....	1.40	.94	-.46**
<i>Surcharge</i>			
Percent charging .....	100.0	77.9	-22.1**
Average .....	1.19	1.14	-.05

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.5.7. Automated teller machines in Maryland**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	92.5	89.3	-3.2
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	5.9	5.9
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
On others			
Percent charging .....	49.7	87.9	38.2**
Average .....	1.17	1.30	.13
<i>Surcharge</i>			
Percent charging .....	100.0	83.9	-16.1*
Average .....	1.23	1.36	.13

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.

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

**D.5.8. Automated teller machines in Michigan**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	100.0	95.4	-4.6
<i>Annual fee</i>			
Percent charging .....	.0	8.9	8.9
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	33.1	4.0	-29.1*
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	4.6	.0	-4.6
Average .....	...	...	...
On others			
Percent charging .....	82.5	85.4	2.9
Average .....	1.02	1.15	.13
<i>Surcharge</i>			
Percent charging .....	94.1	100.0	5.9
Average .....	1.14	1.24	.10

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.



**D.5.9. Automated teller machines in New Jersey**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	94.6	89.1	-5.5
<i>Annual fee</i>			
Percent charging .....	23.1	22.3	-.8
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	14.3	.0	-14.3*
Average .....	...	...	...
On others			
Percent charging .....	71.4	36.7	-34.7*
Average .....	1.01	...	...
<i>Surcharge</i>			
Percent charging .....	81.9	100.0	18.1**
Average .....	.99	1.37	.38**

NOTE. See general note to table D.5.1.  
 . . . Data are not sufficient to report.  
 \*Significant at the 90 percent confidence level.  
 \*\*Significant at the 95 percent confidence level.

**D.5.10. Automated teller machines in New York**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	74.1	100.0	25.9**
<i>Annual fee</i>			
Percent charging .....	.0	.0	.0
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.9	.0	-.9
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	2.4	1.2	-1.2
Average .....	...	...	...
On others			
Percent charging .....	86.9	66.4	-20.5**
Average .....	1.07	1.03	-.04
<i>Surcharge</i>			
Percent charging .....	79.0	76.3	-2.7
Average .....	1.23	1.10	-.13**

NOTE. See general note to table D.5.1.  
 . . . Data are not sufficient to report.  
 \*\*Significant at the 95 percent confidence level.

**D.5.11. Automated teller machines in Ohio**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	71.0	86.3	15.3
<i>Annual fee</i>			
Percent charging .....	9.6	8.0	-1.6
Average .....	...	...	...
<i>Card fee</i>			
Percent charging .....	.0	4.7	4.7
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	.0	8.6	8.6
Average .....	...	...	...
On others			
Percent charging .....	73.9	77.1	3.2
Average .....	1.02	1.00	-.02
<i>Surcharge</i>			
Percent charging .....	82.3	79.4	-2.9
Average .....	1.32	1.25	-.07

NOTE. See general note to table D.5.1.  
 . . . Data are not sufficient to report.

**D.5.12. Automated teller machines in Texas**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	76.8	88.3	11.5*
<i>Annual fee</i>			
Percent charging .....	11.7	22.0	10.3
Average .....	7.66	15.29	7.63**
<i>Card fee</i>			
Percent charging .....	11.2	9.8	-1.4
Average .....	...	5.98	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	11.9	2.3	-9.6*
Average .....	...	...	...
On others			
Percent charging .....	92.9	78.3	-14.6**
Average .....	1.41	1.16	-.25**
<i>Surcharge</i>			
Percent charging .....	90.5	93.1	2.6
Average .....	1.35	1.27	-.08

NOTE. See general note to table D.5.1.  
 . . . Data are not sufficient to report.  
 \*Significant at the 90 percent confidence level.  
 \*\*Significant at the 95 percent confidence level.

**D.5.13. Automated teller machines in Wisconsin**

Dollars except as noted

Service availability and fee averages	1999	2000	Change
Percent offering .....	81.0	83.8	2.8
<i>Annual fee</i>			
Percent charging .....	38.8	39.6	.8
Average .....	7.33	11.56	4.23*
<i>Card fee</i>			
Percent charging .....	.0	8.8	8.8
Average .....	...	...	...
<i>Fee for customer withdrawals</i>			
On us			
Percent charging .....	19.9	15.1	-4.8
Average .....	...	...	...
On others			
Percent charging .....	53.5	41.2	-12.3
Average .....	.91	1.02	.11
<i>Surcharge</i>			
Percent charging .....	80.0	86.5	6.5
Average .....	1.21	1.17	-.04

NOTE. See general note to table D.5.1.

... Data are not sufficient to report.

\*Significant at the 90 percent confidence level.