



Open A Checking Account

If you are using check cashing services and money orders to handle your money, you could be spending hundreds or thousands of dollars a year on these services. Direct deposit can help you get your paychecks, benefit checks and even your tax return faster. For most people, a basic, free checking account will help them track spending and allow free access to their money through ATM withdrawals and checks.

Choosing the right bank or credit union can be confusing. Here are some questions to ask to make sure you get the account with the right features for your needs without unnecessary services or fees.

Questions to ask about checking accounts:

- * How much money do I need to open the account?
- * Is there a minimum balance I have to keep in the account?
- * Is there a monthly service fee?
- * Is overdraft protection an option? If so, what is the cost?
- * How much do checks cost?
- * Can I bank online?
- * How many times can I visit a branch?

Questions? Don't hesitate to call or email!

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