

PIRG's 2001 BIG BANK'S BIGGER FEES REPORT NATIONAL SUMMARY OF ALL FEES

STATE	TOTAL BANKS	PIRG ANNUAL ACCOUNT COST INDEX					FREE CHECKING			BALANCES TO AVOID ACCOUNT MAINTENANCE FEES				
		REGULAR CHECKING	NOW INTEREST CHECKS	LOWCOST CHECK	SAVINGS ACCTS	# FREE	# DD	% BANKS FREE OR DD	REG CKS MIN TO AVOID	REG CKS AVG TO AVOID	NOW CKS MIN TO AVOID	NOW CKS AVG TO AVOID	MIN TO AVOID SAVINGS	
AL	15	\$172	\$227	\$143	\$24	4	1	33%	\$480	\$1,500	\$1,414	\$2,875	\$166	
AZ	11	\$280	\$270	\$179	\$29	5	1	55%	\$500	\$1,000	\$1,625	\$5,000	\$255	
CA	45	\$231	\$234	\$149	\$38	6	7	29%	\$800	\$1,286	\$1,671	\$3,433	\$337	
CO	15	\$196	\$254	\$181	\$29	6	1	47%	\$508	\$1,000	\$1,323	\$1,169	\$196	
CT	7	\$280	\$269	\$208	\$23	1	1	29%	\$700		\$1,350		\$280	
DC	13	\$308	\$263	\$181	\$35	2	2	31%	\$864	\$1,050	\$2,455	\$1,617	\$200	
FL	11	\$265	\$291	\$200	\$40		2	18%	\$582	\$1,190	\$1,567	\$2,333	\$295	
GA	11	\$246	\$279	\$173	\$41	1	1	18%	\$500	\$1,244	\$955	\$2,111	\$205	
IA	16	\$219	\$239	\$127	\$39	8	1	56%	\$442	\$800	\$1,543	\$3,250	\$230	
ID	11	\$151	\$165	\$92	\$26	4		36%	\$340	\$2,500	\$844	\$3,250	\$250	
IL	34	\$298	\$300	\$203	\$53	14	4	53%	\$678	\$1,542	\$1,428	\$2,250	\$526	
IN	11	\$213	\$238	\$201	\$28	5	1	55%	\$742	\$1,002	\$1,370	\$2,833	\$240	
LA	10	\$235	\$203	\$188	\$23		2	20%	\$525	\$800	\$1,922	\$7,500	\$279	
MA	29	\$210	\$178	\$152	\$10	11	8	66%	\$600	\$1,500	\$807	\$1,400	\$247	
MD	11	\$188	\$200	\$204	\$40	3	3	55%	\$630	\$1,500	\$825	\$2,167	\$210	
MI	11	\$233	\$256	\$168	\$50	2	1	27%	\$467	\$1,180	\$1,355	\$3,000	\$230	
MO	9	\$170	\$195	\$184	\$23	5		56%	\$500	\$767	\$857	\$2,000	\$160	
MT	14	\$178	\$209	\$171	\$25	10	1	79%	\$264	\$750	\$1,142	\$500	\$160	
NC	12	\$295	\$294	\$210	\$42	1		8%	\$461	\$1,350	\$705	\$2,000	\$205	
NH	9	\$235	\$213	\$185	\$23	2		22%	\$783	\$750	\$1,050	\$150	\$257	
NJ	26	\$264	\$263	\$163	\$37	8	2	38%	\$394	\$500	\$984	\$1,625	\$169	
NM	9	\$155	\$177	\$115	\$33	4		44%	\$500		\$1,683	\$2,000	\$200	
NY	15	\$305	\$306	\$211	\$42	2	1	20%	\$1,719	\$875	\$2,269	\$1,475	\$404	
OH	15	\$258	\$258	\$229	\$33	7		47%	\$550	\$1,250	\$1,250	\$2,375	\$225	
OR	19	\$172	\$237	\$160	\$31	3	3	32%	\$519	\$1,083	\$1,072	\$2,833	\$217	
PA	21	\$281	\$283	\$179	\$34	4	4	38%	\$463	\$531	\$1,155	\$2,000	\$256	
RI	7	\$295	\$304	\$236	\$5	1	1	29%	\$1,000	\$1,333	\$1,400	\$4,500	\$117	
SC	13	\$277	\$295	\$203	\$40		1	8%	\$375	\$1,125	\$638	\$1,667	\$177	
TN	9	\$199	\$220	\$184	\$27	3	1	44%	\$420	\$1,100	\$1,856	\$2,500	\$206	
TX	24	\$259	\$246	\$157	\$35	7	2	38%	\$728	\$1,600	\$1,524	\$2,800	\$297	
VA	16	\$222	\$221	\$189	\$25	3	1	25%	\$491	\$800	\$861	\$821	\$182	
WA	17	\$204	\$215	\$132	\$30	7	1	47%	\$350		\$953	\$2,000	\$219	
WI	25	\$263	\$271	\$174	\$33	11	5	64%	\$442	\$1,167	\$1,052	\$3,400	\$208	
2001	521	\$228	\$233	\$147	\$32	150	59	40%	\$587	\$1,190	\$1,290	\$2,440	\$249	

Numbers are averages for each state. Blanks means not applicable. See page 3 of summary for key.

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STATE	LOW COST SENIOR CITIZEN ACCTS				OTHER FEES				
	# OFFER SENIOR ACCT	# SENIOR ACCT IS FREE	AVG AGE REQ	MONTHLY FEE SENIOR	ATM FEE OFF US	BOUNCED CHECK	DIR FEE	STOP PAY	
AL	12	10	52	\$3.35	\$0.90	\$23.67	\$3.40	\$20.25	
AZ	3	1	60	\$3.17	\$1.25	\$23.17	\$4.00	\$19.33	
CA	23	17	57	\$4.13	\$1.00	\$16.22	\$5.22	\$13.30	
CO	7	5	57	\$3.43	\$1.25	\$23.64	\$3.77	\$21.00	
CT	6	3	57	\$3.33	\$1.25	\$24.20	\$8.50	\$18.20	
DC	5	2	59	\$4.91	\$1.08	\$27.30	\$6.75	\$25.70	
FL	8	4	52	\$4.75	\$1.22	\$27.85	\$5.28	\$26.85	
GA	8	5	53	\$4.55	\$1.07	\$27.67	\$4.22	\$26.89	
IA	10	5	57	\$2.28	\$0.68	\$22.64	\$4.54	\$21.07	
ID	7	7	54	\$4.75	\$0.50	\$20.50	\$3.63	\$15.50	
IL	18	7	58	\$3.91	\$1.52	\$24.00	\$7.50	\$21.47	
IN	3	1	50	\$2.88	\$1.33	\$25.08	\$9.00	\$21.83	
LA	7	2	55	\$4.83	\$1.33	\$22.44	\$3.19	\$22.56	
MA	21	20	61	\$2.13	\$1.06	\$20.60	\$3.19	\$17.11	
MD	5	4	52	\$4.71	\$1.31	\$28.25	\$5.00	\$25.50	
MI	4	4	55	\$3.60	\$1.08	\$24.75	\$5.57	\$23.80	
MO	1		50	\$4.00	\$1.28	\$20.67	\$4.00	\$20.00	
MT	11	8	53	\$2.75	\$1.31	\$21.75	\$1.72	\$19.27	
NC	7	2	52	\$5.55	\$1.33	\$28.11	\$4.78	\$26.44	
NH	4	4	60	\$2.42	\$1.19	\$22.19	\$7.38	\$18.00	
NJ	16	12	52	\$3.24	\$0.72	\$28.21	\$9.87	\$19.57	
NM	3	2	57	\$4.83	\$0.64	\$22.50	\$3.21	\$18.14	
NY	4	2	61	\$3.42	\$1.14	\$25.23	\$10.00	\$20.23	
OH	6	2	53	\$3.40	\$1.60	\$27.07	\$7.90	\$25.10	
OR	13	9	53	\$4.32	\$1.10	\$21.58	\$4.42	\$18.17	
PA	9	4	54	\$3.12	\$1.39	\$29.31	\$7.42	\$24.46	
RI	6	6	59	\$2.30	\$1.55	\$25.40	\$6.60	\$20.00	
SC	12	6	52	\$4.25	\$1.28	\$28.44	\$5.67	\$25.56	
TN	6	2	53	\$3.40	\$1.31	\$23.50	\$2.92	\$23.50	
TX	14	7	54	\$3.44	\$1.00	\$24.36	\$3.17	\$22.58	
VA	12	4	55	\$3.69	\$1.30	\$24.07	\$4.00	\$24.07	
WA	9	7	54	\$4.10	\$1.00	\$20.88	\$4.36	\$17.88	
WI	14	11	56	\$4.15	\$1.36	\$24.50	\$7.43	\$22.10	
2001	294	186	55	\$1.76	\$1.31	\$23.79	\$5.55	\$20.81	

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			REGULAR CHECKING	NOW INTEREST CHECKS	LOWCOST CHECK	SAVINGS ACCTS	# FREE	# DD	% BANKS FREE OR DD	REG CKS MIN TO AVOID	REG CKS AVG TO AVOID	NOW CKS MIN TO AVOID	NOW CKS AVG TO AVOID	MIN TO AVOID SAVINGS
2001 NATIONAL SUMMARIES														
2001	SMALL	264	\$191	\$204	\$122	\$27	81	27	41%	\$465	\$980	\$1,016	\$2,239	\$199
2001	BIGBK	257	\$266	\$266	\$169	\$38	69	32	39%	\$703	\$1,355	\$1,580	\$2,568	\$297
2001	ALLBK	521	\$228	\$233	\$147	\$32	150	59	40%	\$587	\$1,190	\$1,290	\$2,440	\$249
2001	CUS	144	\$101	\$131	\$88	\$5	96	21	81%	\$345	\$433	\$592	\$1,618	\$62
1999 NATIONAL SUMMARIES														
1999	SMALL		\$203	\$225	\$136	\$32	52	5	20%	\$519	\$1,093	\$1,062	\$2,054	\$217
1999	BIGBK		\$235	\$239	\$161	\$36	40	12	22%	\$616	\$1,357	\$1,342	\$2,459	\$271
1999	ALLBK	526	\$217	\$233	\$148	\$34	92	17	21%	\$562	\$1,253	\$1,179	\$2,279	\$243
1999	CUS		\$112	\$124	\$82	\$10	33	10	62%	\$764	\$500	\$541	\$690	\$70
*CU= Credit Union, Big = Bank ranked in FDIC Top 300 by deposits, ALLBK includes big and small banks.														
*Annual Cost Index: See methodology for detailed explanation of calculations. For each account (regular checking, interest bearing NOW checking, flat fee low- cost no-frills checking and savings) consumers are presumed to fail to meet balance requirements, therefore paying monthly maintenance fees. For the checking accounts, ATM and miscellaneous transaction fees are added on an annual basis.														
*# Free= Banks surveyed in state with free checking accounts. # DD--banks surveyed offering free checking with direct deposit. % Banks Free or DD = % all banks offering either free or DD free checking.														
*Balance Requirements: For regular and NOW checking accounts and savings accounts, the minimum or average balance requirement to avoid a monthly fee-- lower is better. Low Cost Accounts always impose fees, regardless of balance, so are not included here.														
*Senior Accounts: The number of banks surveyed offering lower cost accounts for older Americans, the number of these that are free, the average age to qualify, and the average monthly fee for accounts in that state.														
*Other Fees: The cost to use a local "off-us" ATM not owned by the bank, the cost to bounce a check, the cost to receive a check from someone else that bounces (a Deposit Item Returned or DIR), and the fee to stop payment on a check.														

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