

BANK COMPARISON

Fasica Negash

FIRST INTERNET BANK

- ▣ Where is it?
- ▣ Online banking and mobile banking.
- ▣ APY =0.40

- ▣ Minimum Balance to Open = \$25

- ▣ Fees =
 - ❖ Non-Sufficient Funds= \$30 Per occurrence
 - ❖ Overdraft \$30= Per occurrence
 - ❖ Uncollected Fee= \$30

- ▣ Why is it good? – you can do it online.



CAPITAL ONE

- ▣ Where is it?
- ❖ Both online and traditional banking.
- ▣ APY= 0.75
- ▣ Minimum Balance to Open = There are no minimum fees included
- ▣ Fees = no fee if you have a balance of \$2,500 or \$12 Monthly Fee
- ▣ Why is it good? -Real people to help when you need it: Chat with a real person at 1-800-289-1992 and enjoy 24/7 online and mobile access to your account.



MY SAVINGS DIRECT



- Where is it?
 - It is from a traditional bank but has online access.
- APY .03
- Minimum Balance to Open = \$25
- Fees = no fee if you have a balance of \$2,500 or \$12 Monthly Fee
- Transaction Limit: 6 transactions per month
- Why is it good? -It has the highest interest rates of all BOA accounts

PNC BANK

Where is it?

It is from a traditional bank but has online access.

And ATM

APY =0.10%

Minimum Balance To Open:\$10

Fees: \$75.2 for remote deposit,
\$10 for Visa

Cards, Not PNC account\$

5 charge for using ATM

Transaction Limit:

Unlimited deposits and
transfers into the account.



BANCORP

- Where is it?
 - It is from a traditional bank but has online access.
- APY =5.0
- Minimum Balance to Open = \$25
- Fees = no fee if you have a balance of \$2,500 or \$12 Monthly Fee
- Transaction Limit: 6 transactions per month
- Why is it good? -It has the highest interest rates of all BOA accounts



ZIONS BANK

- Where is it?
 - It is from a traditional bank but has online access.
- APY=3.15
- Minimum Balance to Open = \$25
- Fees = no fee if you have a balance of \$2,500 or \$12 Monthly Fee
- Transaction Limit: 6 transactions per month
- Why is it good? -It has the highest interest rates of all BOA accounts

