

## Appendix B: Results by Size Category of Institution

## B.1.1. Noninterest checking at large institutions

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering</b> .....	86.2	94.0	7.8*	89.8	93.1	3.3
<b>Single-balance, single-fee account<sup>1</sup></b>						
Percent offering .....	40.3	54.0	13.7*	18.2	29.2	11.0
Monthly fee (low balance)	8.97	7.59	-1.38*	...	7.49	...
Minimum balance to avoid fee .....	674.21	553.81	-120.40	...	938.71	...
Minimum balance to open	...	89.86	...	...	316.48	...
<b>Fee-only checking<sup>2</sup></b>						
Percent offering .....	63.2	56.8	-6.4	43.1	38.4	-4.7
Monthly fee .....	4.45	5.19	.74	4.52	4.60	.08
Check charge						
Percent charging .....	7.6	53.9	46.3**	...	65.6	...
Average .....	...	.46	...	...	.62	...
Minimum balance to open	52.34	56.18	3.84	56.93	57.75	.82
<b>Free checking<sup>3</sup></b>						
Percent offering .....	14.8	5.7	-9.1**	35.8	19.8	-16.0*
Minimum balance to open	...	...	...	...	...	...

NOTE. For percentages, change is measured in percentage points; for dollars, change is measured in dollars. Data on minimum balance to open were not collected on all accounts for 1995.

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

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering</b> .....	97.5	97.9	.4	69.3	78.0	8.7
<b>Single-balance, single-fee account<sup>1</sup></b>						
Percent offering .....	37.9	37.4	-.5	15.7	19.2	3.5
Monthly fee (low balance)	7.00	6.49	-.51	5.99	5.61	-.38
Minimum balance to avoid fee .....	489.91	515.67	25.76	377.51	385.79	8.28
Minimum balance to open	...	175.68	...	...	93.72	...
<b>Fee-only checking<sup>2</sup></b>						
Percent offering .....	56.2	47.8	-8.4*	22.8	40.7	17.9**
Monthly fee .....	4.28	4.96	.68**	3.88	3.87	-.01
Check charge						
Percent charging .....	23.6	50.9	27.3**	29.4	62.2	32.8**
Average .....	.26	.38	.12**	...	.43	...
Minimum balance to open	83.19	79.46	-3.73	74.73	63.13	-11.60
<b>Free checking<sup>3</sup></b>						
Percent offering .....	15.0	10.7	-4.3	22.7	13.9	-8.8**
Minimum balance to open	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering</b> .....	98.4	97.9	-.5	56.2	51.8	-4.4
<b>Single-balance, single-fee account<sup>1</sup></b>						
Percent offering .....	25.3	29.8	4.5	12.7	21.6	8.9**
Monthly fee (low balance)	6.16	6.13	-.03	5.67	5.49	-.18
Minimum balance to avoid fee .....	454.98	453.73	-1.25	329.37	342.98	13.61
Minimum balance to open	...	99.58	...	...	167.58	...
<b>Fee-only checking<sup>2</sup></b>						
Percent offering .....	40.5	27.1	-13.4**	18.0	11.4	-6.6*
Monthly fee .....	4.79	5.04	.25	4.03	4.79	.76
Check charge						
Percent charging .....	21.2	41.0	19.8**	40.9	27.5	-13.4
Average .....	.22	.29	.07*	...	...	...
Minimum balance to open	83.36	87.72	4.36	75.76	94.98	19.22
<b>Free checking<sup>3</sup></b>						
Percent offering .....	13.9	8.0	-5.9**	17.4	10.0	-7.4*
Minimum balance to open	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering ..</b>	86.8	92.8	6.0	100.0	90.6	-9.4**
<b>Single-fee account<sup>1</sup></b>						
Percent offering .....	45.7	53.7	8.0	59.3	50.5	-8.8
Monthly fee						
(low balance) ...	10.81	10.12	-.69	8.19	7.70	-.49
Minimum balance						
to avoid fee .....	1,372.55	1,406.69	34.14	1,008.11	2,135.68	1,127.57*
Minimum balance						
to open .....	...	914.98	...	...	239.76	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>						
Percent offering .....	16.5	17.4	.9	6.8	8.2	1.4
Monthly fee						
(low balance) ...	6.67	8.44	1.77**	...	...	...
Check charge .....	.27	.35	.08	...	...	...
Minimum balance						
to avoid fee .....	1,311.73	1,624.97	313.24	...	...	...
Minimum balance						
to open .....	...	1,272.83	...	...	...	...
<b>No-fee account</b>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance						
to open .....	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering ..</b>	95.2	94.7	-.5	94.1	92.9	-1.2
<b>Single-fee account<sup>1</sup></b>						
Percent offering .....	50.8	48.6	-2.2	40.2	48.0	7.8
Monthly fee (low balance) ...	8.65	8.97	.32	7.16	6.50	-.66
Minimum balance to avoid fee .....	1,153.89	1,111.70	-42.19	589.15	670.40	81.25
Minimum balance to open .....	...	596.44	...	...	415.13	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>						
Percent offering .....	13.1	21.1	8.0**	4.4	17.1	12.7**
Monthly fee (low balance) ...	5.81	7.29	1.48**	...	5.87	...
Check charge .....	.23	.21	-.02	...	.23	...
Minimum balance to avoid fee .....	921.43	1,155.75	234.32**	...	679.92	...
Minimum balance to open .....	...	511.22	...	...	261.17	...
<b>No-fee account</b>						
Percent offering .....	.0	.0	.0	.0	.0	.0
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

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

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering ..</b>	97.4	98.5	1.1	73.9	75.9	2.0
<b>Single-fee account<sup>1</sup></b>						
Percent offering .....	40.9	41.5	.6	33.6	35.9	2.3
Monthly fee (low balance) ...	8.25	7.56	-.69**	6.12	6.32	.20
Minimum balance to avoid fee .....	1,007.24	1,038.66	31.42	492.48	616.33	123.85
Minimum balance to open .....	...	660.99	...	...	328.62	...
<b>Single-fee, single- check-charge account<sup>2</sup></b>						
Percent offering .....	17.3	23.6	6.3**	6.4	12.5	6.1*
Monthly fee (low balance) ...	5.95	5.85	-.10	...	6.33	...
Check charge .....	.21	.20	-.01	...	.20	...
Minimum balance to avoid fee .....	1,095.10	1,061.52	-33.58	...	557.99	...
Minimum balance to open .....	...	773.49	...	...	296.13	...
<b>No-fee account</b>						
Percent offering .....	.0	.0	.0	.0	2.3	2.3*
Minimum balance to open .....	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering</b> .....	90.7	97.6	6.9**	92.6	100.0	7.4
<b>Simple passbook savings</b> <sup>1</sup>						
Percent offering .....	29.8	36.9	7.1	41.7	53.8	12.1
Monthly fee (low balance) ...	2.07	2.43	.36	1.72	2.76	1.04**
Minimum balance						
to avoid fee .....	259.80	203.24	-56.56*	339.52	270.47	-69.05
Minimum balance to open ...	122.17	79.85	-42.32**	119.28	92.01	-27.27
<b>No-fee passbook savings</b>						
Percent offering .....	1.1	5.6	4.5*	.0	16.8	16.8**
Minimum balance to open ...	...	...	...	...	...	...
<b>Simple statement savings</b> <sup>1</sup>						
Percent offering .....	84.4	84.6	.2	88.3	83.1	-5.2
Monthly fee (low balance) ...	2.48	2.88	.40	2.34	2.76	.42
Minimum balance						
to avoid fee .....	289.49	282.61	-6.88	331.94	271.60	-60.34
Minimum balance to open ...	107.72	124.87	17.15	99.07	96.53	-2.54
<b>No-fee statement savings</b>						
Percent offering .....	.9	2.9	2.0	.6	9.3	8.7**
Minimum balance to open ...	...	...	...	...	...	...

NOTE. See general note to table B.1.1.

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

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering</b> .....	99.0	98.4	-.6	99.4	99.7	.3
<b>Simple passbook savings<sup>1</sup></b>						
Percent offering .....	38.0	41.9	3.9	41.9	50.7	8.8
Monthly fee (low balance) ...	1.82	1.71	-.11	1.84	1.81	-.03
Minimum balance to avoid fee .....	170.29	152.77	-17.52	168.50	185.11	16.61
Minimum balance to open ...	87.65	106.58	18.93	85.77	123.01	37.24*
<b>No-fee passbook savings</b>						
Percent offering .....	12.8	17.6	4.8	12.0	35.0	23.0**
Minimum balance to open ...	72.73	55.77	-16.96	102.57	37.46	-65.11
<b>Simple statement savings<sup>1</sup></b>						
Percent offering .....	58.9	54.7	-4.2	61.8	54.9	-6.9
Monthly fee (low balance) ...	2.26	2.13	-.13	2.20	1.85	-.35*
Minimum balance to avoid fee .....	206.13	239.45	33.32	192.89	205.85	12.96
Minimum balance to open ...	99.89	151.57	51.68	93.27	131.72	38.45*
<b>No-fee statement savings</b>						
Percent offering .....	9.8	16.3	6.5**	10.0	27.2	17.2**
Minimum balance to open ...	44.59	74.31	29.72*	43.33	69.56	26.23

NOTE. See general note to table B.1.1.

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering</b> .....	99.1	100.0	.9*	98.7	93.7	-5.0**
<b>Simple passbook savings<sup>1</sup></b>						
Percent offering .....	36.4	33.7	-2.7	37.2	23.4	-13.8**
Monthly fee (low balance) ...	1.50	1.27	-.23	1.71	1.66	-.05
Minimum balance to avoid fee .....	146.03	122.46	-23.57	154.36	143.49	-10.87
Minimum balance to open ...	77.53	79.49	1.96	69.73	69.36	-.37
<b>No-fee passbook savings</b>						
Percent offering .....	20.2	35.5	15.3**	17.8	66.3	48.5**
Minimum balance to open ...	30.95	25.09	-5.86	31.01	98.46	67.45**
<b>Simple statement savings<sup>1</sup></b>						
Percent offering .....	41.8	37.0	-4.8	47.2	21.5	-25.7**
Monthly fee (low balance) ...	2.45	1.75	-.70**	2.49	2.07	-.42
Minimum balance to avoid fee .....	277.15	146.12	-131.03**	238.01	198.84	-39.17
Minimum balance to open ...	237.43	131.36	-106.07**	194.63	86.34	-108.29**
<b>No-fee statement savings</b>						
Percent offering .....	9.9	14.9	5.0**	11.7	12.6	.9
Minimum balance to open ...	38.56	39.98	1.42	37.60	715.59	677.99**

NOTE. See general note to table B.1.1.

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

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Stop-payment orders</b>						
Percent charging .....	100.0	99.7	-.3	100.0	100.0	.0
Average .....	17.94	18.16	.22	15.88	15.95	.07
<b>NSF checks<sup>1</sup></b>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average .....	20.03	20.29	.26	18.51	18.93	.42
<b>Overdrafts<sup>2</sup></b>						
Percent charging .....	97.3	99.2	1.9	100.0	100.0	.0
Average .....	20.65	20.45	-.20	18.18	18.71	.53
<b>Deposit items returned</b>						
Percent charging .....	82.1	84.6	2.5	81.8	89.9	8.1
Average .....	5.53	5.76	.23	7.31	8.15	.84

NOTE. See general note to table B.1.1.

1. NSF—Not sufficient funds.

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

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

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Stop-payment orders</b>						
Percent charging .....	100.0	98.6	-1.4**	100.0	100.0	.0
Average .....	15.92	16.13	.21	14.59	14.44	-.15
<b>NSF checks<sup>1</sup></b>						
Percent charging .....	100.0	100.0	.0	100.0	100.0	.0
Average .....	17.99	18.97	.98**	17.51	18.03	.52
<b>Overdrafts<sup>2</sup></b>						
Percent charging .....	98.5	100.0	1.5*	98.5	99.0	.5
Average .....	17.80	18.73	.93**	17.31	18.03	.72
<b>Deposit items returned</b>						
Percent charging .....	68.8	69.3	.5	79.3	82.4	3.1
Average .....	5.05	5.14	.09	6.63	7.57	.94

NOTE. See general note to table B.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.

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

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

Dollars except as noted

Fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Stop-payment orders</b>						
Percent charging .....	98.5	99.7	1.2*	100.0	100.0	.0
Average .....	12.53	12.41	-.12	13.26	13.25	-.01
<b>NSF checks<sup>1</sup></b>						
Percent charging .....	100.0	100.0	.0	99.5	99.7	.2
Average .....	14.56	15.05	.49	16.35	16.84	.49
<b>Overdrafts<sup>2</sup></b>						
Percent charging .....	98.5	100.0	1.5**	100.0	99.7	-.3
Average .....	14.48	15.01	.53	15.91	16.69	.78
<b>Deposit items returned</b>						
Percent charging .....	53.8	53.7	-.1	76.5	76.1	-.4
Average .....	4.85	5.68	.83*	7.01	7.55	.54

NOTE. See general note to table B.1.1.

\* Significant at the 90 percent confidence level.

1. NSF—Not sufficient funds.

\*\* Significant at the 95 percent confidence

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering ...</b>	95.3	96.3	1.0	88.2	95.9	7.7
<b>Annual fee</b>						
Percent charging .....	5.4	12.1	6.7	19.1	14.4	-4.7
Average .....	...	...	...	...	...	...
<b>Card fee</b>						
Percent charging .....	.3	3.3	3.0	9.5	0.0	-9.5**
Average .....	...	...	...	...	...	...
<b>Fee for transactions on us</b>						
<b>Withdrawals</b>						
Percent charging ...	8.7	9.8	1.1	6.2	12.7	6.5
Average .....	...	...	...	...	...	...
<b>Deposits</b>						
Percent charging ...	0.0	1.0	1.0	0.0	1.7	1.7
Average .....	...	...	...	...	...	...
<b>Balance inquiries</b>						
Percent charging ...	6.6	6.1	-.5	0.0	9.7	9.7**
Average .....	...	...	...	...	...	...
<b>Fee for transactions on others</b>						
<b>Withdrawals</b>						
Percent charging ...	96.9	87.4	-9.5**	93.9	80.3	-13.6**
Average .....	1.18	1.24	.06	1.09	1.00	-.09
<b>Deposits</b>						
Percent charging ...	71.6	58.0	-13.6	77.3	60.7	-16.6
Average .....	1.23	1.15	-.08	1.16	1.63	.47
<b>Balance inquiries</b>						
Percent charging ...	85.9	77.4	-8.5	76.2	71.1	-5.1
Average .....	.95	1.20	.25**	.99	.88	-.11

NOTE. See general note to table B.1.1.  
Transactions in which the machine used is that  
of the customer's institution are called "on us."

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

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering ...</b>	95.7	97.6	1.9	87.1	86.5	-.6
<b>Annual fee</b>						
Percent charging .....	25.9	10.6	-15.3**	10.9	14.0	3.1
Average .....	11.93	9.00	-2.93**	12.33	14.14	1.81
<b>Card fee</b>						
Percent charging .....	7.6	10.0	2.4	5.6	9.9	4.3
Average .....	...	4.80	...	...	2.64	...
<b>Fee for transactions on us</b>						
<b>Withdrawals</b>						
Percent charging ...	7.0	2.4	-4.6**	10.3	4.5	-5.8*
Average .....	...	...	...	...	...	...
<b>Deposits</b>						
Percent charging ...	4.5	.7	-3.8**	4.7	4.6	-.1
Average .....	...	...	...	...	...	...
<b>Balance inquiries</b>						
Percent charging ...	3.5	4.0	.5	11.3	4.6	-6.7*
Average .....	...	.92	...	.58	...	...
<b>Fee for transactions on others</b>						
<b>Withdrawals</b>						
Percent charging ...	86.4	83.1	-3.3	85.2	79.6	-5.6
Average .....	1.05	1.07	.02	.96	1.00	.04
<b>Deposits</b>						
Percent charging ...	73.8	70.2	-3.6	67.3	69.6	2.3
Average .....	1.04	1.09	.05	.87	.95	.08
<b>Balance inquiries</b>						
Percent charging ...	73.5	74.6	1.1	74.5	70.5	-4.0
Average .....	.96	1.03	.07	.88	.98	.10*

NOTE. See general note to table B.1.1. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report or not comparable across surveys.

\* Significant at the 90 percent confidence level.

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

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

Dollars except as noted

Service availability and fee averages	Banks			Savings associations		
	1995	1996	Change	1995	1996	Change
<b>Percent offering ...</b>	72.1	61.3	-10.8**	48.2	56.4	8.2
<b>Annual fee</b>						
Percent charging .....	16.1	15.3	-.8	10.9	2.9	-8.0**
Average .....	14.04	7.26	-6.78**	...	...	...
<b>Card fee</b>						
Percent charging .....	9.0	10.7	1.7	4.1	9.1	5.0
Average .....	5.50	4.93	-.57	...	...	...
<b>Fee for transactions on us</b>						
<b>Withdrawals</b>						
Percent charging ...	11.2	9.5	-1.7	7.2	22.3	15.1**
Average .....	.64	.54	-.10	...	...	...
<b>Deposits</b>						
Percent charging ...	4.4	3.2	-1.2	1.0	13.5	12.5**
Average .....	...	...	...	...	...	...
<b>Balance inquiries</b>						
Percent charging ...	6.0	4.4	-1.6	5.3	22.3	17.0**
Average .....	...	...	...	...	...	...
<b>Fee for transactions on others</b>						
<b>Withdrawals</b>						
Percent charging ...	83.9	76.9	-7.0*	76.8	78.2	1.4
Average .....	1.01	1.11	.10	.94	.95	.01
<b>Deposits</b>						
Percent charging ...	67.8	62.2	-5.6	49.7	62.2	12.5
Average .....	1.02	1.07	.05	.90	.92	.02
<b>Balance inquiries</b>						
Percent charging ...	69.0	56.8	-12.2**	62.2	69.6	7.4
Average .....	.95	1.01	.06	.84	.93	.09

NOTE. See general note to table B.1.1. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report or not comparable across surveys.

\* Significant at the 90 percent confidence level.

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