

Appendix C: Results by Consolidated Metropolitan Statistical Area

C.1.1. Noninterest checking in the
Boston–Worcester–Lawrence CMSA, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	78.4	66.0
Single-balance, single-fee account¹		
Percent offering	51.9	6.8
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	44.1	32.7
Monthly fee .....	...	3.42
Check charge		
Percent charging .....	...	76.9
Average .....	...	...
Minimum balance to open	...	22.69
Free checking³		
Percent offering .....	.0	18.9
Minimum balance to open	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this consolidated metropolitan statistical area covers parts of Maine, N.H., and Conn. CMSAs are defined by the Bureau of the Census.

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.

**C.1.2. Noninterest checking in the
Chicago-Gary-Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	81.9	80.0
Single-balance, single-fee account¹		
Percent offering	39.0	22.1
Monthly fee (low balance)	6.90	...
Minimum balance		
to avoid fee	253.20	...
Minimum balance to open	96.24	...
Fee-only checking²		
Percent offering	27.1	52.9
Monthly fee	6.38	...
Check charge		
Percent charging	57.9	...
Average .....	.28	...
Minimum balance to open	85.34	...
Free checking³		
Percent offering	19.4	.0
Minimum balance to open	...	...

NOTE. Gary is in Ind., and Kenosha is in Wis.

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.

**C.1.3. Noninterest checking in the
Denver-Boulder-Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	87.2	...
Single-balance, single-fee account¹		
Percent offering	50.2	...
Monthly fee (low balance)	5.31	...
Minimum balance		
to avoid fee	460.31	...
Minimum balance to open	120.63	...
Fee-only checking²		
Percent offering	20.3	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	3.8	...
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Colo.

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.

**C.1.4. Noninterest checking in the
Los Angeles–Riverside–Orange County
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	75.5
Single-balance, single-fee account¹		
Percent offering	42.2	45.5
Monthly fee (low balance)	8.90	6.33
Minimum balance to avoid fee	736.36	413.33
Minimum balance to open	144.91	187.45
Fee-only checking²		
Percent offering	39.2	5.4
Monthly fee	6.76	...
Check charge		
Percent charging	36.7	...
Average .....	...	...
Minimum balance to open	274.77	...
Free checking³		
Percent offering .....	.0	19.8
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Calif.

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.

**C.1.5. Noninterest checking in the
New York City–Northern New Jersey–
Long Island CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Percent offering	79.3	76.4
Single-balance, single-fee account¹		
Percent offering	33.4	24.2
Monthly fee (low balance)	8.24	6.30
Minimum balance to avoid fee	757.70	849.82
Minimum balance to open	571.44	269.41
Fee-only checking²		
Percent offering	41.6	36.6
Monthly fee	4.16	3.33
Check charge		
Percent charging	60.1	88.7
Average .....	.45	.48
Minimum balance to open	42.71	43.06
Free checking³		
Percent offering	10.6	15.1
Minimum balance to open	...	...

NOTE. This CMSA also covers parts of Conn. and Pa.

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.

**C.1.6. Noninterest checking in the
Philadelphia-Wilmington-Atlantic City
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	69.7
Single-balance, single-fee account¹		
Percent offering	67.3	24.9
Monthly fee (low balance)	6.74	...
Minimum balance to avoid fee	484.67	...
Minimum balance to open	147.49	...
Fee-only checking²		
Percent offering	33.1	47.3
Monthly fee .....	...	3.29
Check charge		
Percent charging .....	...	35.1
Average .....	...	...
Minimum balance to open	...	65.65
Free checking³		
Percent offering	13.1	10.6
Minimum balance to open	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

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.

**C.1.7. Noninterest checking in the
San Francisco–Oakland–San Jose CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	95.6	39.8
Single-balance, single-fee account¹		
Percent offering	63.3	26.5
Monthly fee (low balance)	8.14	...
Minimum balance		
to avoid fee	936.89	...
Minimum balance to open	417.85	...
Fee-only checking²		
Percent offering	23.7	26.5
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering .....	.0	.0
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Calif.

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.

**C.1.8. Noninterest checking in the
Seattle-Tacoma-Bremerton CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	39.3
Single-balance, single-fee account¹		
Percent offering	61.3	.0
Monthly fee (low balance)	4.67	...
Minimum balance		
to avoid fee	425.41	...
Minimum balance to open	95.90	...
Fee-only checking²		
Percent offering	33.7	19.6
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	22.1	19.6
Minimum balance to open	...	...

NOTE. This CMSA lies entirely within Wash.

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.

**C.1.9. Noninterest checking in the
Washington-Baltimore CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	28.6
Single-balance, single-fee account¹		
Percent offering	37.8	.0
Monthly fee (low balance)	7.04	...
Minimum balance		
to avoid fee	572.78	...
Minimum balance to open	24.95	...
Fee-only checking²		
Percent offering	47.3	.0
Monthly fee	4.34	...
Check charge		
Percent charging	4.1	...
Average .....	...	...
Minimum balance to open	290.02	...
Free checking³		
Percent offering	4.3	.0
Minimum balance to open	...	...

NOTE. This CMSA also covers parts of Va. and W.Va.

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.

**C.2.1. NOW accounts in the
Boston-Worcester-Lawrence CMSA, 1996**
Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	94.7
Single-fee account¹		
Percent offering	26.1	37.3
Monthly fee		
(low balance) ...	...	5.82
Minimum balance		
to avoid fee .....	...	1,067.86
Minimum balance		
to open .....	...	207.01
Single-fee, single- check-charge account²		
Percent offering	22.0	14.4
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
Percent offering .....	.0	6.8
Minimum balance		
to open .....	...	...

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, N.H., and Conn.

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.

**C.2.2. NOW accounts in the
Chicago-Gary-Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	99.2	100.0
Single-fee account¹		
Percent offering	30.6	62.5
Monthly fee		
(low balance) ...	14.26	6.29
Minimum balance		
to avoid fee	1,317.43	403.46
Minimum balance		
to open	1,099.97	195.58
Single-fee, single- check-charge account²		
Percent offering	23.2	30.8
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. Gary is in Ind., and Kenosha is in Wis.

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.

**C.2.3. NOW accounts in the
Denver-Boulder-Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account¹		
Percent offering	31.1	...
Monthly fee (low balance) ...	7.84	...
Minimum balance to avoid fee	647.34	...
Minimum balance to open	244.63	...
Single-fee, single- check-charge account²		
Percent offering .....	.0	...
Monthly fee (low balance) ...	...	...
Check charge .....	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open .....	...	...
No-fee account		
Percent offering .....	.0	...
Minimum balance to open .....	...	...

NOTE. This CMSA lies entirely within Colo.

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.

**C.2.4. NOW accounts in the
Los Angeles–Riverside–Orange County
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	84.8
Single-fee account¹		
Percent offering	37.4	59.5
Monthly fee		
(low balance) ...	10.37	6.33
Minimum balance		
to avoid fee	1,427.68	860.06
Minimum balance		
to open	516.73	544.74
Single-fee, single- check-charge account²		
Percent offering	44.0	.0
Monthly fee		
(low balance) ...	8.81	...
Check charge .....	.23	...
Minimum balance		
to avoid fee	2,332.75	...
Minimum balance		
to open	1,207.59	...
No-fee account		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Calif.

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.

**C.2.5. NOW accounts in the
New York City-Northern New Jersey-
Long Island CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	75.1	99.1
Single-fee account¹		
Percent offering	32.2	37.5
Monthly fee		
(low balance) ...	9.47	7.43
Minimum balance		
to avoid fee	1,044.36	850.42
Minimum balance		
to open	627.31	321.75
Single-fee, single- check-charge account²		
Percent offering	16.6	19.8
Monthly fee		
(low balance) ...	9.78	8.61
Check charge .....	.30	.25
Minimum balance		
to avoid fee	2,219.88	1,168.16
Minimum balance		
to open	1,540.09	149.07
No-fee account		
Percent offering .....	.0	6.4
Minimum balance		
to open .....	...	...

NOTE. This CMSA also covers parts of Conn. and Pa.

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.

**C.2.6. NOW accounts in the
Philadelphia-Wilmington-Atlantic City
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	86.6
Single-fee account¹		
Percent offering	41.1	43.6
Monthly fee		
(low balance) ...	7.37	...
Minimum balance		
to avoid fee	1,024.19	...
Minimum balance		
to open	561.09	...
Single-fee, single- check-charge account²		
Percent offering	25.8	15.7
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

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.

**C.2.7. NOW accounts in the
San Francisco–Oakland–San Jose
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	86.0	100.0
Single-fee account¹		
Percent offering	56.9	86.7
Monthly fee		
(low balance) ...	9.75	8.23
Minimum balance		
to avoid fee	1,430.79	1,911.99
Minimum balance		
to open	1,063.58	514.54
Single-fee, single- check-charge account²		
Percent offering	9.6	.0
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Calif.

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.

**C.2.8. NOW accounts in the
Seattle-Tacoma-Bremerton CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	100.0	...
Single-fee account¹		
Percent offering	68.9	...
Monthly fee		
(low balance) ...	8.45	...
Minimum balance		
to avoid fee	1,000.00	...
Minimum balance		
to open	85.89	...
Single-fee, single- check-charge account²		
Percent offering	11.7	...
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
Percent offering .....	.0	...
Minimum balance		
to open .....	...	...

NOTE. This CMSA lies entirely within Wash.

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.

**C.2.9. NOW accounts in the
Washington-Baltimore CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ..	95.5	42.0
Single-fee account¹		
Percent offering	45.5	27.8
Monthly fee		
(low balance) ...	10.18	...
Minimum balance		
to avoid fee	1,199.43	...
Minimum balance		
to open	610.70	...
Single-fee, single- check-charge account²		
Percent offering .....	.0	14.2
Monthly fee		
(low balance) ...	...	...
Check charge .....	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance		
to open .....	...	...
No-fee account		
Percent offering .....	.0	.0
Minimum balance		
to open .....	...	...

NOTE. This CMSA also covers parts of Va. and W.Va.

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.

**C.3.1. Savings accounts in the
Chicago-Gary-Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	34.4	81.0
Monthly fee (low balance) ...	1.58	2.01
Minimum balance		
to avoid fee	245.95	168.67
Minimum balance to open ...	157.39	153.65
No-fee passbook savings		
Percent offering	9.0	4.4
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	67.8	66.6
Monthly fee (low balance) ...	2.06	2.23
Minimum balance		
to avoid fee	431.97	154.34
Minimum balance to open ...	168.37	136.09
No-fee statement savings		
Percent offering	22.4	.0
Minimum balance to open ...	...	...

NOTE. Gary is in Ind., and
Kenosha is in Wis.

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

... Data are insufficient to report.

**C.3.2. Savings accounts in the
Dallas-Fort Worth CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	93.0	100.0
Simple passbook savings¹		
Percent offering	30.8	.0
Monthly fee (low balance) ...	.96	...
Minimum balance		
to avoid fee	132.52	...
Minimum balance to open ...	117.08	...
No-fee passbook savings		
Percent offering .....	.0	.0
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	90.4	73.5
Monthly fee (low balance) ...	3.42	...
Minimum balance		
to avoid fee	200.00	...
Minimum balance to open ...	220.58	...
No-fee statement savings		
Percent offering .....	.0	26.5
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Tex.

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

... Data are insufficient to report.

**C.3.3. Savings accounts in the
Denver-Boulder-Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	72.6	...
Monthly fee (low balance) ...	1.61	...
Minimum balance		
to avoid fee	90.25	...
Minimum balance to open ...	78.03	...
No-fee passbook savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	76.9	...
Monthly fee (low balance) ...	2.07	...
Minimum balance		
to avoid fee	109.62	...
Minimum balance to open ...	88.46	...
No-fee statement savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Colo.

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

... Data are insufficient to report.

**C.3.4. Savings accounts in the
Los Angeles–Riverside–Orange County
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	97.5	98.8
Simple passbook savings¹		
Percent offering	56.3	51.6
Monthly fee (low balance) ...	2.09	2.29
Minimum balance		
to avoid fee	317.47	290.35
Minimum balance to open ...	245.78	172.94
No-fee passbook savings		
Percent offering .....	.0	22.8
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	55.0	72.5
Monthly fee (low balance) ...	2.71	2.26
Minimum balance		
to avoid fee	482.70	299.50
Minimum balance to open ...	257.81	165.66
No-fee statement savings		
Percent offering .....	.0	6.4
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Calif.

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

... Data are insufficient to report.

**C.3.5. Savings accounts in the
New York City-Northern New Jersey-
Long Island CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	82.9	100.0
Simple passbook savings¹		
Percent offering	46.7	65.3
Monthly fee (low balance) ...	2.05	2.84
Minimum balance		
to avoid fee	171.39	295.56
Minimum balance to open ...	146.92	175.67
No-fee passbook savings		
Percent offering	4.6	33.6
Minimum balance to open ...	...	72.23
Simple statement savings¹		
Percent offering	65.1	63.7
Monthly fee (low balance) ...	2.62	2.83
Minimum balance		
to avoid fee	795.72	322.58
Minimum balance to open ...	694.02	182.28
No-fee statement savings		
Percent offering	4.6	13.9
Minimum balance to open ...	...	...

NOTE. This CMSA also covers parts of Conn. and Pa.

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

... Data are insufficient to report.

**C.3.6. Savings accounts in the
Philadelphia-Wilmington-Atlantic City
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	80.8
Simple passbook savings¹		
Percent offering	32.3	24.4
Monthly fee (low balance) ...	2.02	1.87
Minimum balance		
to avoid fee	154.16	159.24
Minimum balance to open ...	62.07	129.40
No-fee passbook savings		
Percent offering .....	.0	56.4
Minimum balance to open ...	...	199.83
Simple statement savings¹		
Percent offering	100.0	26.4
Monthly fee (low balance) ...	4.94	1.69
Minimum balance		
to avoid fee	457.10	216.21
Minimum balance to open ...	412.11	184.87
No-fee statement savings		
Percent offering .....	.0	13.3
Minimum balance to open ...	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

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

... Data are insufficient to report.

**C.3.7. Savings accounts in the
San Francisco–Oakland–San Jose
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	60.4	47.9
Monthly fee (low balance) ...	1.71	2.72
Minimum balance		
to avoid fee	386.80	400.64
Minimum balance to open ...	306.46	121.15
No-fee passbook savings		
Percent offering .....	.0	10.7
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	32.8	89.3
Monthly fee (low balance) ...	1.61	3.30
Minimum balance		
to avoid fee	533.88	341.92
Minimum balance to open ...	232.38	77.32
No-fee statement savings		
Percent offering	10.7	10.7
Minimum balance to open ...	...	...

NOTE. This CMSA lies entirely within Calif.

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

...Data are insufficient to report.

**C.4.1. Special fees in the
Boston–Worcester–Lawrence CMSA, 1996**
Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	87.0	100.0
Average	16.96	13.22
NSF checks¹		
Percent charging	100.0	100.0
Average	19.15	16.12
Overdrafts²		
Percent charging	100.0	100.0
Average	19.15	16.19
Deposit items returned		
Percent charging	83.6	100.0
Average	5.33	6.43

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, N.H., and Conn.

1. NSF—Not sufficient funds.

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

**C.4.2. Special fees in the
Chicago-Gary-Kenosha CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	18.46	16.41
NSF checks¹		
Percent charging	100.0	100.0
Average	21.43	18.14
Overdrafts²		
Percent charging	100.0	100.0
Average	21.43	18.74
Deposit items returned		
Percent charging	76.0	95.2
Average	6.98	8.33

NOTE. Gary is in Ind., and
Kenosha is in Wis.

1. NSF—Not sufficient funds.

2. Checks written against insuf-
ficient funds but honored by the
institution.

**C.4.3. Special fees in the
Dallas-Fort Worth CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	17.29	...
NSF checks¹		
Percent charging	100.0	...
Average	19.36	...
Overdrafts²		
Percent charging	100.0	...
Average	19.36	...
Deposit items returned		
Percent charging	100.0	...
Average	3.81	...

NOTE. This CMSA lies entirely within Tex.

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

**C.4.4. Special fees in the
Denver-Boulder-Greeley CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	84.4	...
Average	17.84	...
NSF checks¹		
Percent charging	100.0	...
Average	17.10	...
Overdrafts²		
Percent charging	100.0	...
Average	17.10	...
Deposit items returned		
Percent charging	95.1	...
Average	3.60	...

NOTE. This CMSA lies entirely within Colo.

1. NSF—Not sufficient funds.

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

...Data are insufficient to report.

**C.4.5. Special fees in the
Los Angeles–Riverside–Orange County
CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	10.69	11.02
NSF checks¹		
Percent charging	100.0	93.6
Average	15.35	13.46
Overdrafts²		
Percent charging	100.0	93.6
Average	15.35	12.74
Deposit items returned		
Percent charging	100.0	93.6
Average	5.24	6.71

NOTE. This CMSA lies entirely within Calif.

1. NSF—Not sufficient funds.

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

**C.4.6. Special fees in the
New York City–Northern New Jersey–
Long Island CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	98.7	100.0
Average	14.09	14.39
NSF checks¹		
Percent charging	100.0	100.0
Average	17.07	18.87
Overdrafts²		
Percent charging	100.0	100.0
Average	17.70	18.79
Deposit items returned		
Percent charging	88.6	98.9
Average	10.09	11.97

NOTE. This CMSA also covers parts of Conn. and Pa.

1. NSF—Not sufficient funds.

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

**C.4.7. Special fees in the
Philadelphia-Wilmington-Atlantic City
CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	15.03	12.29
NSF checks¹		
Percent charging	100.0	100.0
Average	25.38	22.43
Overdrafts²		
Percent charging	100.0	100.0
Average	25.53	22.43
Deposit items returned		
Percent charging	95.7	80.9
Average	6.36	10.25

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

1. NSF—Not sufficient funds.

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

**C.4.8. Special fees in the
San Francisco–Oakland–San Jose CMSA, 1996**

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	10.46	9.55
NSF checks¹		
Percent charging	100.0	100.0
Average	14.61	11.86
Overdrafts²		
Percent charging	100.0	100.0
Average	14.61	11.41
Deposit items returned		
Percent charging	100.0	91.0
Average	6.47	6.14

NOTE. This CMSA lies entirely within Calif.

1. NSF—Not sufficient funds.

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

**C.5.1. Automated teller machines in the
Boston–Worcester–Lawrence CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	100.0	83.4
Annual fee		
Percent charging	16.3	.0
Average .....	...	...
Card fee		
Percent charging	29.3	7.3
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	2.6
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	13.0	2.6
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	87.0	74.2
Average	1.04	.88
Deposits		
Percent charging ...	45.8	54.0
Average .....	...	.91
Balance inquiries		
Percent charging ...	66.2	66.9
Average	1.07	1.06

NOTE. In addition to Worcester and Lawrence, Mass., this CMSA covers parts of Maine, N.H., and Conn.

Transactions in which the machine used is that of the customer's institution are called "on us."

...Data are insufficient to report.

**C.5.2. Automated teller machines in the
Chicago-Gary-Kenosha CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	100.0	85.6
Annual fee		
Percent charging .....	.0	5.6
Average .....	...	...
Card fee		
Percent charging	20.1	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	8.0	6.6
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	4.0	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	73.1	100.0
Average	1.23	1.06
Deposits		
Percent charging ...	56.9	56.9
Average	1.18	...
Balance inquiries		
Percent charging ...	63.8	93.6
Average	1.25	.96

NOTE. Gary is in Ind., and
Kenosha is in Wis.

...Data are insufficient to re-
port.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

**C.5.3. Automated teller machines in the
Dallas-Fort Worth CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	56.9	...
Annual fee		
Percent charging	3.4	...
Average .....	...	...
Card fee		
Percent charging	9.4	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	3.4	...
Average .....	...	...
Deposits		
Percent charging ...	3.4	...
Average .....	...	...
Balance inquiries		
Percent charging ...	3.4	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	100.0	...
Average .....	.99	...
Deposits		
Percent charging ...	68.8	...
Average .....	...	...
Balance inquiries		
Percent charging ...	100.0	...
Average .....	.92	...

NOTE. This CMSA lies entirely
within Tex.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

...Data are insufficient to re-
port.

**C.5.4. Automated teller machines in the
Denver-Boulder-Greeley CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	84.4	...
Annual fee		
Percent charging	70.3	...
Average	9.37	...
Card fee		
Percent charging .....	.0	...
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	...
Average .....	...	...
Deposits		
Percent charging ...	.0	...
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	...
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	94.4	...
Average	1.11	...
Deposits		
Percent charging ...	59.5	...
Average .....	...	...
Balance inquiries		
Percent charging ...	82.3	...
Average	1.07	...

NOTE. This CMSA lies entirely
within Colo.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

... Data are insufficient to re-
port.

**C.5.5. Automated teller machines in the
Los Angeles–Riverside–Orange County
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	95.0	77.2
Annual fee		
Percent charging .....	.0	.0
Average .....	...	...
Card fee		
Percent charging	5.0	7.4
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	8.0	19.2
Average .....	...	...
Deposits		
Percent charging ...	5.9	19.2
Average .....	...	...
Balance inquiries		
Percent charging ...	8.0	19.2
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	61.3	100.0
Average	1.12	1.22
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	58.1	100.0
Average	1.07	1.21

NOTE. This CMSA lies entirely
within Calif.

...Data are insufficient to re-
port.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

**C.5.6. Automated teller machines in the
New York City-Northern New Jersey-
Long Island CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	51.1	97.9
Annual fee		
Percent charging	13.8	9.0
Average .....	...	...
Card fee		
Percent charging	3.5	6.1
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	8.6	.0
Average .....	...	...
Deposits		
Percent charging ...	5.6	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	6.2	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	79.9	68.2
Average .....	.78	.84
Deposits		
Percent charging ...	71.7	84.9
Average .....	.68	1.89
Balance inquiries		
Percent charging ...	61.1	66.9
Average .....	.73	.80

NOTE. This CMSA also covers parts of Conn. and Pa. ... Data are insufficient to report.

Transactions in which the machine used is that of the customer's institution are called "on us."

**C.5.7. Automated teller machines in the
Philadelphia-Wilmington-Atlantic City
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	94.5	49.1
Annual fee		
Percent charging	25.4	47.5
Average .....	...	...
Card fee		
Percent charging	15.7	20.3
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	66.2	59.3
Average .....	...	...
Deposits		
Percent charging ...	51.9	59.3
Average .....	...	...
Balance inquiries		
Percent charging ...	59.6	38.9
Average .....	...	...

NOTE. In addition to Wilmington, Del., and Atlantic City, N.J., this CMSA covers parts of Md.

Transactions in which the machine used is that of the customer's institution are called "on us."

...Data are insufficient to report.

**C.5.8. Automated teller machines in the
San Francisco–Oakland–San Jose
CMSA, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering ...	68.7	58.6
Annual fee		
Percent charging	2.2	.0
Average .....	...	...
Card fee		
Percent charging .....	.0	.0
Average .....	...	...
Fee for transactions on us		
Withdrawals		
Percent charging ...	.0	.0
Average .....	...	...
Deposits		
Percent charging ...	.0	.0
Average .....	...	...
Balance inquiries		
Percent charging ...	.0	.0
Average .....	...	...
Fee for transactions on others		
Withdrawals		
Percent charging ...	24.7	86.4
Average .....	...	...
Deposits		
Percent charging ...	...	...
Average .....	...	...
Balance inquiries		
Percent charging ...	24.7	72.2
Average .....	...	...

NOTE. This CMSA lies entirely
within Calif.

Transactions in which the ma-
chine used is that of the cus-
tomer's institution are called "on
us."

...Data are insufficient to re-
port.