

Appendix D: Results by State

D.1.1. Noninterest checking in Alabama, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	96.8	...
Single-balance, single-fee account¹		
Percent offering	14.0	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	36.5	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	2.3	...
Minimum balance to open	...	...

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.

D.1.2. Noninterest checking in Arizona, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	98.8	88.3
Single-balance, single-fee account¹		
Percent offering	60.4	10.1
Monthly fee (low balance)	6.51	...
Minimum balance		
to avoid fee	408.45	...
Minimum balance to open	142.54	...
Fee-only checking²		
Percent offering	26.1	10.1
Monthly fee	3.97	...
Check charge		
Percent charging	85.7	...
Average .....	...	...
Minimum balance to open	133.02	...
Free checking³		
Percent offering .....	.0	23.5
Minimum balance to open	...	...

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.

D.1.3. Noninterest checking in California, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	99.1	64.6
Single-balance, single-fee account¹		
Percent offering	56.7	37.0
Monthly fee (low balance)	8.11	6.76
Minimum balance		
to avoid fee	821.54	690.64
Minimum balance to open	247.25	279.24
Fee-only checking²		
Percent offering	33.8	9.7
Monthly fee	6.05	...
Check charge		
Percent charging	36.6	...
Average .....	.62	...
Minimum balance to open	243.29	...
Free checking³		
Percent offering .....	.0	12.0
Minimum balance to open	...	...

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.

D.1.4. Noninterest checking in Colorado, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	95.9	27.6
Single-balance, single-fee account¹		
Percent offering	40.3	27.6
Monthly fee (low balance)	5.46	...
Minimum balance to avoid fee	453.71	...
Minimum balance to open	138.05	...
Fee-only checking²		
Percent offering	13.0	.0
Monthly fee	6.66	...
Check charge		
Percent charging	19.3	...
Average .....	...	...
Minimum balance to open	71.70	...
Free checking³		
Percent offering	11.9	.0
Minimum balance to open	...	...

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.

D.1.5. Noninterest checking in Florida, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	52.3
Single-balance, single-fee account¹		
Percent offering	58.9	29.0
Monthly fee (low balance)	11.96	...
Minimum balance		
to avoid fee	666.95	...
Minimum balance to open	159.11	...
Fee-only checking²		
Percent offering	40.2	16.7
Monthly fee	6.18	...
Check charge		
Percent charging	50.0	...
Average .....	.38	...
Minimum balance to open	76.06	...
Free checking³		
Percent offering .....	.0	5.3
Minimum balance to open	...	...

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.

D.1.6. Noninterest checking in Georgia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	9.6	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	67.0	...
Monthly fee	6.20	...
Check charge		
Percent charging	34.8	...
Average .....	...	...
Minimum balance to open	116.01	...
Free checking³		
Percent offering	16.4	...
Minimum balance to open	...	...

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.

D.1.7. Noninterest checking in Iowa, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	26.4	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	8.1	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	1.5	...
Minimum balance to open	...	...

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.

D.1.8. Noninterest checking in Illinois, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	93.9	69.2
Single-balance, single-fee account¹		
Percent offering	33.1	26.9
Monthly fee (low balance)	5.45	...
Minimum balance		
to avoid fee	267.91	...
Minimum balance to open	90.08	...
Fee-only checking²		
Percent offering	34.4	29.0
Monthly fee	5.00	...
Check charge		
Percent charging	39.2	...
Average .....	.31	...
Minimum balance to open	55.01	...
Free checking³		
Percent offering	13.1	5.1
Minimum balance to open	...	...

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.

D.1.9. Noninterest checking in Indiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	56.5
Single-balance, single-fee account¹		
Percent offering	40.6	28.3
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	78.8	13.0
Monthly fee	4.85	...
Check charge		
Percent charging	44.6	...
Average .....	.40	...
Minimum balance to open	64.16	...
Free checking³		
Percent offering .....	.0	15.2
Minimum balance to open	...	...

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.

D.1.10. Noninterest checking in Kansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	94.1	...
Single-balance, single-fee account¹		
Percent offering	32.0	...
Monthly fee (low balance)	5.79	...
Minimum balance to avoid fee	440.39	...
Minimum balance to open	42.70	...
Fee-only checking²		
Percent offering	55.7	...
Monthly fee	4.52	...
Check charge		
Percent charging	48.8	...
Average .....	...	...
Minimum balance to open	49.98	...
Free checking³		
Percent offering	1.2	...
Minimum balance to open	...	...

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.

D.1.11. Noninterest checking in Kentucky, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	79.0
Single-balance, single-fee account¹		
Percent offering	51.8	41.7
Monthly fee (low balance)	6.82	...
Minimum balance to avoid fee	515.91	...
Minimum balance to open	75.76	...
Fee-only checking²		
Percent offering	46.1	31.0
Monthly fee	7.23	...
Check charge		
Percent charging	11.0	...
Average .....	...	...
Minimum balance to open	56.45	...
Free checking³		
Percent offering .....	.0	.0
Minimum balance to open	...	...

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.

D.1.12. Noninterest checking in Louisiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	94.8	30.8
Single-balance, single-fee account¹		
Percent offering	17.4	18.3
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	5.5	12.1
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	2.0	.0
Minimum balance to open	...	...

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.

D.1.13. Noninterest checking in Massachusetts, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	91.3	71.6
Single-balance, single-fee account¹		
Percent offering	66.0	5.7
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	58.6	36.1
Monthly fee	4.09	3.32
Check charge		
Percent charging	85.3	82.6
Average .....	...	.48
Minimum balance to open	45.66	24.48
Free checking³		
Percent offering .....	.0	23.5
Minimum balance to open	...	...

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.

D.1.14. Noninterest checking in Maryland, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	32.8
Single-balance, single-fee account¹		
Percent offering	31.7	.0
Monthly fee (low balance)	8.32	...
Minimum balance		
to avoid fee	716.41	...
Minimum balance to open	110.41	...
Fee-only checking²		
Percent offering	47.5	.0
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering .....	.0	.0
Minimum balance to open	...	...

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.

D.1.15. Noninterest checking in Minnesota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	19.8	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	27.5	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	4.8	...
Minimum balance to open	...	...

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.

D.1.16. Noninterest checking in Missouri, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	79.0
Single-balance, single-fee account¹		
Percent offering	13.9	33.5
Monthly fee (low balance)	5.49	...
Minimum balance to avoid fee	491.65	...
Minimum balance to open	86.54	...
Fee-only checking²		
Percent offering	27.1	14.3
Monthly fee	5.60	...
Check charge		
Percent charging	30.3	...
Average .....	...	...
Minimum balance to open	26.94	...
Free checking³		
Percent offering	7.3	.0
Minimum balance to open	...	...

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.

D.1.17. Noninterest checking in Mississippi, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	29.2	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	45.4	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering .....	.0	...
Minimum balance to open	...	...

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.

D.1.18. Noninterest checking in Montana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	85.6	83.2
Single-balance, single-fee account¹		
Percent offering	19.2	16.0
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	48.1	50.3
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	14.5	.0
Minimum balance to open	...	...

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.

D.1.19. Noninterest checking in Nebraska, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	36.6	...
Monthly fee (low balance)	6.11	...
Minimum balance to avoid fee	316.44	...
Minimum balance to open	85.54	...
Fee-only checking²		
Percent offering	45.3	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	2.0	...
Minimum balance to open	...	...

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.

D.1.20. Noninterest checking in New Jersey, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	82.3
Single-balance, single-fee account¹		
Percent offering	47.8	30.0
Monthly fee (low balance)	7.26	5.57
Minimum balance		
to avoid fee	629.28	403.89
Minimum balance to open	283.51	68.03
Fee-only checking²		
Percent offering	36.5	48.0
Monthly fee	3.65	3.01
Check charge		
Percent charging	63.8	66.9
Average .....	.43	.36
Minimum balance to open	73.56	77.48
Free checking³		
Percent offering	24.2	9.3
Minimum balance to open	...	...

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.

D.1.21. Noninterest checking in New Mexico, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	95.8	...
Monthly fee (low balance)	5.72	...
Minimum balance to avoid fee	435.43	...
Minimum balance to open	75.02	...
Fee-only checking²		
Percent offering	22.7	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering .....	.0	...
Minimum balance to open	...	...

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.

D.1.22. Noninterest checking in New York, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	76.9	85.2
Single-balance, single-fee account¹		
Percent offering	34.5	37.7
Monthly fee (low balance)	7.35	5.36
Minimum balance		
to avoid fee	719.54	743.63
Minimum balance to open	502.14	227.69
Fee-only checking²		
Percent offering	43.9	32.3
Monthly fee	4.61	3.22
Check charge		
Percent charging	50.3	81.1
Average .....	.40	.52
Minimum balance to open	8.66	28.63
Free checking³		
Percent offering .....	.0	26.8
Minimum balance to open	...	...

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.

D.1.23. Noninterest checking in Ohio, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	98.7	55.6
Single-balance, single-fee account¹		
Percent offering	27.2	22.8
Monthly fee (low balance)	5.74	...
Minimum balance to avoid fee	459.77	...
Minimum balance to open	258.80	...
Fee-only checking²		
Percent offering	38.5	22.4
Monthly fee	4.49	...
Check charge		
Percent charging	65.1	...
Average .....	.44	...
Minimum balance to open	12.65	...
Free checking³		
Percent offering	4.2	5.2
Minimum balance to open	...	...

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.

D.1.24. Noninterest checking in Oklahoma, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	20.2	...
Monthly fee (low balance)	5.83	...
Minimum balance to avoid fee	538.69	...
Minimum balance to open	100.02	...
Fee-only checking²		
Percent offering	44.4	...
Monthly fee	6.32	...
Check charge		
Percent charging	54.2	...
Average .....	...	...
Minimum balance to open	114.96	...
Free checking³		
Percent offering	12.0	...
Minimum balance to open	...	...

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.

D.1.25. Noninterest checking in Pennsylvania, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	50.6
Single-balance, single-fee account¹		
Percent offering	74.2	10.8
Monthly fee (low balance)	4.76	...
Minimum balance to avoid fee	290.70	...
Minimum balance to open	117.50	...
Fee-only checking²		
Percent offering	33.3	25.6
Monthly fee	3.48	3.75
Check charge		
Percent charging	61.8	52.0
Average .....	.45	...
Minimum balance to open	34.47	23.72
Free checking³		
Percent offering	3.2	16.3
Minimum balance to open	...	...

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.

D.1.26. Noninterest checking in South Dakota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	29.4	...
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	3.1	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	52.6	...
Minimum balance to open	...	...

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.

D.1.27. Noninterest checking in Tennessee, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	70.7
Single-balance, single-fee account¹		
Percent offering	28.0	44.7
Monthly fee (low balance)	7.62	...
Minimum balance to avoid fee	672.77	...
Minimum balance to open	80.71	...
Fee-only checking²		
Percent offering	51.3	.0
Monthly fee	6.36	...
Check charge		
Percent charging	53.2	...
Average .....	...	...
Minimum balance to open	94.94	...
Free checking³		
Percent offering .....	.0	13.0
Minimum balance to open	...	...

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.

D.1.28. Noninterest checking in Texas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	63.3
Single-balance, single-fee account¹		
Percent offering	20.6	17.9
Monthly fee (low balance)	7.84	...
Minimum balance		
to avoid fee	652.14	...
Minimum balance to open	172.34	...
Fee-only checking²		
Percent offering	25.7	36.0
Monthly fee	4.32	...
Check charge		
Percent charging	88.8	...
Average .....	.37	...
Minimum balance to open	127.26	...
Free checking³		
Percent offering	1.4	.0
Minimum balance to open	...	...

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.

D.1.29. Noninterest checking in Virginia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Single-balance, single-fee account¹		
Percent offering	45.2	...
Monthly fee (low balance)	5.59	...
Minimum balance to avoid fee	497.19	...
Minimum balance to open	62.71	...
Fee-only checking²		
Percent offering	18.2	...
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	26.8	...
Minimum balance to open	...	...

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.

D.1.30. Noninterest checking in Washington state, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	69.9
Single-balance, single-fee account¹		
Percent offering	71.0	19.5
Monthly fee (low balance)	4.61	...
Minimum balance		
to avoid fee	416.79	...
Minimum balance to open	132.48	...
Fee-only checking²		
Percent offering	25.2	39.8
Monthly fee .....	...	...
Check charge		
Percent charging .....	...	...
Average .....	...	...
Minimum balance to open	...	...
Free checking³		
Percent offering	16.5	40.7
Minimum balance to open	...	...

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.

D.1.31. Noninterest checking in Wisconsin, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	86.6
Single-balance, single-fee account¹		
Percent offering	18.1	8.3
Monthly fee (low balance)	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open	...	...
Fee-only checking²		
Percent offering	30.0	31.0
Monthly fee	3.43	...
Check charge		
Percent charging	22.3	...
Average .....	...	...
Minimum balance to open	19.24	...
Free checking³		
Percent offering	14.4	14.4
Minimum balance to open	...	...

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.