

D.3.1. Savings accounts in Arkansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	33.3	.0
Monthly fee (low balance) ...	1.16	...
Minimum balance		
to avoid fee	94.92	...
Minimum balance to open ...	97.79	...
No-fee passbook savings		
Percent offering	26.7	73.4
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	27.4	26.6
Monthly fee (low balance) ...	1.22	...
Minimum balance		
to avoid fee	105.22	...
Minimum balance to open ...	77.72	...
No-fee statement savings		
Percent offering	17.0	28.6
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.2. Savings accounts in California, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	99.1	99.3
Simple passbook savings ¹		
Percent offering	64.3	49.4
Monthly fee (low balance) ...	1.76	2.38
Minimum balance		
to avoid fee	324.11	309.23
Minimum balance to open ...	202.22	151.89
No-fee passbook savings		
Percent offering	1.9	17.4
Minimum balance to open ...	...	89.18
Simple statement savings ¹		
Percent offering	49.1	77.1
Monthly fee (low balance) ...	2.09	2.52
Minimum balance		
to avoid fee	395.84	309.58
Minimum balance to open ...	197.03	131.56
No-fee statement savings		
Percent offering	2.0	7.3
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.3. Savings accounts in Colorado, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	41.6	24.1
Monthly fee (low balance) ...	1.65	...
Minimum balance		
to avoid fee	86.22	...
Minimum balance to open ...	76.50	...
No-fee passbook savings		
Percent offering	25.6	14.4
Minimum balance to open ...	67.76	...
Simple statement savings¹		
Percent offering	40.6	7.4
Monthly fee (low balance) ...	2.34	...
Minimum balance		
to avoid fee	127.21	...
Minimum balance to open ...	95.26	...
No-fee statement savings		
Percent offering	8.6	54.2
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.4. Savings accounts in Florida, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings ¹		
Percent offering	24.0	42.5
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	20.7	20.8
Minimum balance to open ...	...	...
Simple statement savings ¹		
Percent offering	66.7	64.8
Monthly fee (low balance) ...	3.95	2.74
Minimum balance		
to avoid fee	412.18	274.71
Minimum balance to open ...	199.68	125.47
No-fee statement savings		
Percent offering	31.3	20.8
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.5. Savings accounts in Georgia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	42.4	...
Monthly fee (low balance) ...	2.33	...
Minimum balance		
to avoid fee	127.22	...
Minimum balance to open ...	108.26	...
No-fee passbook savings		
Percent offering	16.1	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	62.7	...
Monthly fee (low balance) ...	2.25	...
Minimum balance		
to avoid fee	125.48	...
Minimum balance to open ...	79.45	...
No-fee statement savings		
Percent offering	8.9	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.6. Savings accounts in Iowa, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	22.7	...
Monthly fee (low balance) ...	.42	...
Minimum balance		
to avoid fee	89.11	...
Minimum balance to open ...	36.91	...
No-fee passbook savings		
Percent offering	74.4	...
Minimum balance to open ...	13.40	...
Simple statement savings¹		
Percent offering	14.6	...
Monthly fee (low balance) ...	2.14	...
Minimum balance		
to avoid fee	98.95	...
Minimum balance to open ...	98.95	...
No-fee statement savings		
Percent offering	10.2	...
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.7. Savings accounts in Idaho, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹	...	...
Percent offering	21.8	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	56.5	...
Monthly fee (low balance) ...	1.49	...
Minimum balance		
to avoid fee	137.37	...
Minimum balance to open ...	108.50	...
No-fee statement savings		
Percent offering	21.7	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.8. Savings accounts in Illinois, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings ¹		
Percent offering	37.7	63.5
Monthly fee (low balance) ...	1.35	1.66
Minimum balance		
to avoid fee	112.30	146.22
Minimum balance to open ...	65.05	151.12
No-fee passbook savings		
Percent offering	32.5	29.2
Minimum balance to open ...	25.39	33.34
Simple statement savings ¹		
Percent offering	31.4	41.2
Monthly fee (low balance) ...	2.40	2.62
Minimum balance		
to avoid fee	259.04	141.80
Minimum balance to open ...	113.35	146.00
No-fee statement savings		
Percent offering	9.2	11.1
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.9. Savings accounts in Indiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	35.4	21.7
Monthly fee (low balance) ...	1.39	...
Minimum balance		
to avoid fee	150.81	...
Minimum balance to open ...	40.91	...
No-fee passbook savings		
Percent offering	30.2	49.1
Minimum balance to open ...	...	36.38
Simple statement savings¹		
Percent offering	43.6	36.3
Monthly fee (low balance) ...	1.77	...
Minimum balance		
to avoid fee	149.99	...
Minimum balance to open ...	89.01	...
No-fee statement savings		
Percent offering	5.0	57.1
Minimum balance to open ...	...	37.57

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

...Data are insufficient to report.

D.3.10. Savings accounts in Kansas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings ¹		
Percent offering	49.4	...
Monthly fee (low balance) ...	2.81	...
Minimum balance		
to avoid fee	221.59	...
Minimum balance to open ...	50.66	...
No-fee passbook savings		
Percent offering	40.6	...
Minimum balance to open ...	25.56	...
Simple statement savings ¹		
Percent offering	16.9	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee statement savings		
Percent offering .....	.5	...
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.11. Savings accounts in Kentucky, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	96.9	100.0
Simple passbook savings¹		
Percent offering	46.0	26.4
Monthly fee (low balance) ...	1.64	...
Minimum balance		
to avoid fee	146.75	...
Minimum balance to open ...	134.50	...
No-fee passbook savings		
Percent offering	17.5	54.1
Minimum balance to open ...	...	29.26
Simple statement savings¹		
Percent offering	46.8	39.0
Monthly fee (low balance) ...	2.82	...
Minimum balance		
to avoid fee	199.47	...
Minimum balance to open ...	194.75	...
No-fee statement savings		
Percent offering	19.4	6.9
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.12. Savings accounts in Louisiana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings ¹		
Percent offering	42.4	35.1
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	18.2	55.2
Minimum balance to open ...	...	81.45
Simple statement savings ¹		
Percent offering	52.8	29.1
Monthly fee (low balance) ...	1.63	...
Minimum balance		
to avoid fee	265.35	...
Minimum balance to open ...	73.97	...
No-fee statement savings		
Percent offering	13.7	24.9
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.13. Savings accounts in Massachusetts, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	83.1	100.0
Simple passbook savings¹		
Percent offering	21.9	50.8
Monthly fee (low balance) ...	...	1.25
Minimum balance		
to avoid fee .....	...	223.03
Minimum balance to open ...	...	75.50
No-fee passbook savings		
Percent offering	17.4	49.2
Minimum balance to open ...	...	18.90
Simple statement savings¹		
Percent offering	48.2	50.8
Monthly fee (low balance) ...	1.91	1.62
Minimum balance		
to avoid fee	190.47	205.40
Minimum balance to open ...	105.62	57.86
No-fee statement savings		
Percent offering	34.9	20.5
Minimum balance to open ...	...	10.00

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

... Data are insufficient to report.

D.3.14. Savings accounts in Minnesota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	34.6	...
Monthly fee (low balance) ...	1.11	...
Minimum balance		
to avoid fee	65.32	...
Minimum balance to open ...	65.32	...
No-fee passbook savings		
Percent offering	57.8	...
Minimum balance to open ...	16.63	...
Simple statement savings¹		
Percent offering	10.2	...
Monthly fee (low balance) ...	2.75	...
Minimum balance		
to avoid fee	97.43	...
Minimum balance to open ...	97.43	...
No-fee statement savings		
Percent offering	15.4	...
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.15. Savings accounts in Missouri, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	48.7	8.7
Monthly fee (low balance) ...	1.14	...
Minimum balance		
to avoid fee	150.53	...
Minimum balance to open ...	92.52	...
No-fee passbook savings		
Percent offering .....	.5	72.1
Minimum balance to open ...	...	59.65
Simple statement savings¹		
Percent offering	74.0	19.2
Monthly fee (low balance) ...	1.46	...
Minimum balance		
to avoid fee	130.98	...
Minimum balance to open ...	86.87	...
No-fee statement savings		
Percent offering	17.0	50.2
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.16. Savings accounts in Montana, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	24.3	46.8
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering .....	.0	12.7
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	56.4	87.3
Monthly fee (low balance) ...	1.38	...
Minimum balance		
to avoid fee	100.00	...
Minimum balance to open ...	81.21	...
No-fee statement savings		
Percent offering	22.0	.0
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.17. Savings accounts in Nebraska, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	32.9	...
Monthly fee (low balance) ...	.86	...
Minimum balance		
to avoid fee	57.45	...
Minimum balance to open ...	57.45	...
No-fee passbook savings		
Percent offering	41.5	...
Minimum balance to open ...	41.17	...
Simple statement savings¹		
Percent offering	25.9	...
Monthly fee (low balance) ...	.98	...
Minimum balance		
to avoid fee	157.53	...
Minimum balance to open ...	95.64	...
No-fee statement savings		
Percent offering	18.0	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.18. Savings accounts in New Jersey, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings ¹		
Percent offering	51.3	43.2
Monthly fee (low balance) ...	1.70	2.19
Minimum balance		
to avoid fee	120.21	218.69
Minimum balance to open ...	112.71	203.99
No-fee passbook savings		
Percent offering .....	.0	56.8
Minimum balance to open ...	...	37.06
Simple statement savings ¹		
Percent offering	100.0	51.3
Monthly fee (low balance) ...	2.36	2.21
Minimum balance		
to avoid fee	659.66	200.02
Minimum balance to open ...	571.25	187.63
No-fee statement savings		
Percent offering .....	.0	10.3
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.19. Savings accounts in New Mexico, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	45.3	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	73.7	...
Monthly fee (low balance) ...	1.87	...
Minimum balance		
to avoid fee	111.34	...
Minimum balance to open ...	75.10	...
No-fee statement savings		
Percent offering	20.8	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.20. Savings accounts in New York, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	84.9	100.0
Simple passbook savings¹		
Percent offering	32.2	63.5
Monthly fee (low balance) ...	2.12	2.81
Minimum balance		
to avoid fee	238.43	288.69
Minimum balance to open ...	174.98	160.70
No-fee passbook savings		
Percent offering	26.4	34.7
Minimum balance to open ...	369.43	90.52
Simple statement savings¹		
Percent offering	41.0	58.5
Monthly fee (low balance) ...	2.63	3.11
Minimum balance		
to avoid fee	406.54	345.44
Minimum balance to open ...	314.98	192.48
No-fee statement savings		
Percent offering	28.6	23.5
Minimum balance to open ...	113.80	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.21. Savings accounts in Ohio, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	27.2	46.4
Monthly fee (low balance) ...	...	1.65
Minimum balance		
to avoid fee .....	...	83.19
Minimum balance to open ...	...	47.41
No-fee passbook savings		
Percent offering	44.5	53.6
Minimum balance to open ...	...	11.63
Simple statement savings¹		
Percent offering	48.4	33.2
Monthly fee (low balance) ...	1.58	...
Minimum balance		
to avoid fee	137.67	...
Minimum balance to open ...	104.21	...
No-fee statement savings		
Percent offering	9.1	29.4
Minimum balance to open ...	...	13.05

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

...Data are insufficient to report.

D.3.22. Savings accounts in Oklahoma, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	19.8	...
Monthly fee (low balance) ...	1.23	...
Minimum balance		
to avoid fee	73.04	...
Minimum balance to open ...	73.04	...
No-fee passbook savings		
Percent offering	37.6	...
Minimum balance to open ...	46.75	...
Simple statement savings¹		
Percent offering	42.7	...
Monthly fee (low balance) ...	1.66	...
Minimum balance		
to avoid fee	63.01	...
Minimum balance to open ...	70.11	...
No-fee statement savings		
Percent offering	25.3	...
Minimum balance to open ...	73.96	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.23. Savings accounts in Pennsylvania, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	88.9
Simple passbook savings¹		
Percent offering	52.5	22.4
Monthly fee (low balance) ...	1.72	2.25
Minimum balance		
to avoid fee	114.12	95.62
Minimum balance to open ...	76.94	71.38
No-fee passbook savings		
Percent offering	26.6	63.8
Minimum balance to open ...	31.86	154.59
Simple statement savings¹		
Percent offering	66.3	18.6
Monthly fee (low balance) ...	2.56	1.95
Minimum balance		
to avoid fee	240.18	145.35
Minimum balance to open ...	207.37	105.79
No-fee statement savings		
Percent offering	20.9	13.3
Minimum balance to open ...	61.77	...

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

...Data are insufficient to report.

D.3.24. Savings accounts in South Dakota, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	4.2	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	62.2	...
Minimum balance to open ...	14.54	...
Simple statement savings¹		
Percent offering	7.3	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee statement savings		
Percent offering	32.1	...
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.25. Savings accounts in Tennessee, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	35.1	...
Monthly fee (low balance) ...	.82	...
Minimum balance		
to avoid fee	104.80	...
Minimum balance to open ...	50.80	...
No-fee passbook savings		
Percent offering	15.2	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	35.1	...
Monthly fee (low balance) ...	1.19	...
Minimum balance		
to avoid fee	424.52	...
Minimum balance to open ...	53.14	...
No-fee statement savings		
Percent offering	18.9	...
Minimum balance to open ...	...	...

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

... Data are insufficient to report.

D.3.26. Savings accounts in Texas, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	98.7	100.0
Simple passbook savings ¹		
Percent offering	40.7	23.8
Monthly fee (low balance) ...	1.17	2.11
Minimum balance		
to avoid fee	145.72	105.83
Minimum balance to open ...	119.22	68.61
No-fee passbook savings		
Percent offering	9.7	9.7
Minimum balance to open ...	...	...
Simple statement savings ¹		
Percent offering	74.4	56.5
Monthly fee (low balance) ...	2.19	2.68
Minimum balance		
to avoid fee	165.91	259.38
Minimum balance to open ...	126.11	115.30
No-fee statement savings		
Percent offering	4.0	26.3
Minimum balance to open ...	...	109.87

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.27. Savings accounts in Virginia, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	...
Simple passbook savings¹		
Percent offering	3.0	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
No-fee passbook savings		
Percent offering	14.4	...
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	82.6	...
Monthly fee (low balance) ...	1.47	...
Minimum balance		
to avoid fee	125.65	...
Minimum balance to open ...	57.07	...
No-fee statement savings		
Percent offering .....	.0	...
Minimum balance to open ...	...	...

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

...Data are insufficient to report.

D.3.28. Savings accounts in Washington state, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings ¹		
Percent offering	55.7	63.0
Monthly fee (low balance) ...	...	1.81
Minimum balance		
to avoid fee .....	...	103.23
Minimum balance to open ...	...	103.23
No-fee passbook savings		
Percent offering	17.0	37.0
Minimum balance to open ...	...	...
Simple Statement savings ¹		
Percent offering	65.9	61.1
Monthly fee (low balance) ...	1.54	1.84
Minimum balance		
to avoid fee	134.64	104.86
Minimum balance to open ...	115.20	104.86
No-fee Statement savings		
Percent offering	17.0	13.2
Minimum balance to open ...	...	...

1. A monthly fee for balances below the minimum and no fee for balances above the minimum. ...Data are insufficient to report.

D.3.29. Savings accounts in Wisconsin, 1996

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
Percent offering	100.0	100.0
Simple passbook savings¹		
Percent offering	60.6	50.3
Monthly fee (low balance) ...	.71	...
Minimum balance		
to avoid fee	46.61	...
Minimum balance to open ...	32.74	...
No-fee passbook savings		
Percent offering	16.8	49.7
Minimum balance to open ...	...	...
Simple statement savings¹		
Percent offering	31.7	50.3
Monthly fee (low balance) ...	.79	...
Minimum balance		
to avoid fee	54.44	...
Minimum balance to open ...	51.04	...
No-fee statement savings		
Percent offering	23.6	28.8
Minimum balance to open ...	...	...

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

... Data are insufficient to report.