

**D.3.1. Savings accounts in Arkansas, 1996**

Dollars except as noted

Service availability and fee averages	Banks	Savings associations
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	33.3	.0
Monthly fee (low balance) ...	1.16	...
Minimum balance		
to avoid fee .....	94.92	...
Minimum balance to open ...	97.79	...
<b>No-fee passbook savings</b>		
Percent offering .....	26.7	73.4
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	99.1	99.3
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	1.9	17.4
Minimum balance to open ...	...	89.18
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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	...
<b>No-fee passbook savings</b>		
Percent offering .....	25.6	14.4
Minimum balance to open ...	67.76	...
<b>Simple statement savings<sup>1</sup></b>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	24.0	42.5
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	20.7	20.8
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	42.4	...
Monthly fee (low balance) ...	2.33	...
Minimum balance		
to avoid fee .....	127.22	...
Minimum balance to open ...	108.26	...
<b>No-fee passbook savings</b>		
Percent offering .....	16.1	...
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	62.7	...
Monthly fee (low balance) ...	2.25	...
Minimum balance		
to avoid fee .....	125.48	...
Minimum balance to open ...	79.45	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	22.7	...
Monthly fee (low balance) ...	.42	...
Minimum balance		
to avoid fee .....	89.11	...
Minimum balance to open ...	36.91	...
<b>No-fee passbook savings</b>		
Percent offering .....	74.4	...
Minimum balance to open ...	13.40	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	14.6	...
Monthly fee (low balance) ...	2.14	...
Minimum balance		
to avoid fee .....	98.95	...
Minimum balance to open ...	98.95	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>	...	...
Percent offering .....	21.8	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	56.5	...
Monthly fee (low balance) ...	1.49	...
Minimum balance		
to avoid fee .....	137.37	...
Minimum balance to open ...	108.50	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	32.5	29.2
Minimum balance to open ...	25.39	33.34
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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	...
<b>No-fee passbook savings</b>		
Percent offering .....	30.2	49.1
Minimum balance to open ...	...	36.38
<b>Simple statement savings<sup>1</sup></b>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	49.4	...
Monthly fee (low balance) ...	2.81	...
Minimum balance		
to avoid fee .....	221.59	...
Minimum balance to open ...	50.66	...
<b>No-fee passbook savings</b>		
Percent offering .....	40.6	...
Minimum balance to open ...	25.56	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	16.9	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	96.9	100.0
<b>Simple passbook savings</b> <sup>1</sup>		
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	...
<b>No-fee passbook savings</b>		
Percent offering .....	17.5	54.1
Minimum balance to open ...	...	29.26
<b>Simple statement savings</b> <sup>1</sup>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	42.4	35.1
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	18.2	55.2
Minimum balance to open ...	...	81.45
<b>Simple statement savings<sup>1</sup></b>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	83.1	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	17.4	49.2
Minimum balance to open ...	...	18.90
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	34.6	...
Monthly fee (low balance) ...	1.11	...
Minimum balance		
to avoid fee .....	65.32	...
Minimum balance to open ...	65.32	...
<b>No-fee passbook savings</b>		
Percent offering .....	57.8	...
Minimum balance to open ...	16.63	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	10.2	...
Monthly fee (low balance) ...	2.75	...
Minimum balance		
to avoid fee .....	97.43	...
Minimum balance to open ...	97.43	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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	...
<b>No-fee passbook savings</b>		
Percent offering .....	.5	72.1
Minimum balance to open ...	...	59.65
<b>Simple statement savings<sup>1</sup></b>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings</b> <sup>1</sup>		
Percent offering .....	24.3	46.8
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	.0	12.7
Minimum balance to open ...	...	...
<b>Simple statement savings</b> <sup>1</sup>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	32.9	...
Monthly fee (low balance) ...	.86	...
Minimum balance		
to avoid fee .....	57.45	...
Minimum balance to open ...	57.45	...
<b>No-fee passbook savings</b>		
Percent offering .....	41.5	...
Minimum balance to open ...	41.17	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	25.9	...
Monthly fee (low balance) ...	.98	...
Minimum balance		
to avoid fee .....	157.53	...
Minimum balance to open ...	95.64	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	.0	56.8
Minimum balance to open ...	...	37.06
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	45.3	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	.0	...
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	73.7	...
Monthly fee (low balance) ...	1.87	...
Minimum balance to avoid fee .....	111.34	...
Minimum balance to open ...	75.10	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	84.9	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	26.4	34.7
Minimum balance to open ...	369.43	90.52
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	44.5	53.6
Minimum balance to open ...	...	11.63
<b>Simple statement savings<sup>1</sup></b>		
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	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	19.8	...
Monthly fee (low balance) ...	1.23	...
Minimum balance		
to avoid fee .....	73.04	...
Minimum balance to open ...	73.04	...
<b>No-fee passbook savings</b>		
Percent offering .....	37.6	...
Minimum balance to open ...	46.75	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	42.7	...
Monthly fee (low balance) ...	1.66	...
Minimum balance		
to avoid fee .....	63.01	...
Minimum balance to open ...	70.11	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	88.9
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	26.6	63.8
Minimum balance to open ...	31.86	154.59
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	4.2	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	62.2	...
Minimum balance to open ...	14.54	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	7.3	...
Monthly fee (low balance) ...	...	...
Minimum balance		
to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	35.1	...
Monthly fee (low balance) ...	.82	...
Minimum balance		
to avoid fee .....	104.80	...
Minimum balance to open ...	50.80	...
<b>No-fee passbook savings</b>		
Percent offering .....	15.2	...
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	35.1	...
Monthly fee (low balance) ...	1.19	...
Minimum balance		
to avoid fee .....	424.52	...
Minimum balance to open ...	53.14	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	98.7	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	9.7	9.7
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
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
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	...
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	3.0	...
Monthly fee (low balance) ...	...	...
Minimum balance to avoid fee .....	...	...
Minimum balance to open ...	...	...
<b>No-fee passbook savings</b>		
Percent offering .....	14.4	...
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	82.6	...
Monthly fee (low balance) ...	1.47	...
Minimum balance to avoid fee .....	125.65	...
Minimum balance to open ...	57.07	...
<b>No-fee statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
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
<b>No-fee passbook savings</b>		
Percent offering .....	17.0	37.0
Minimum balance to open ...	...	...
<b>Simple Statement savings<sup>1</sup></b>		
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
<b>No-fee Statement savings</b>		
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
<b>Percent offering</b> .....	100.0	100.0
<b>Simple passbook savings<sup>1</sup></b>		
Percent offering .....	60.6	50.3
Monthly fee (low balance) ...	.71	...
Minimum balance		
to avoid fee .....	46.61	...
Minimum balance to open ...	32.74	...
<b>No-fee passbook savings</b>		
Percent offering .....	16.8	49.7
Minimum balance to open ...	...	...
<b>Simple statement savings<sup>1</sup></b>		
Percent offering .....	31.7	50.3
Monthly fee (low balance) ...	.79	...
Minimum balance		
to avoid fee .....	54.44	...
Minimum balance to open ...	51.04	...
<b>No-fee statement savings</b>		
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.