



Lesson 5: Bank Your Bucks

TOPIC: Choosing a Banking Partner

OVERVIEW:

With so much financial information to digest when living on one's own for the first time, it can be confusing for teens and young adults to know where to save their money, and the difference between account types. In this lesson, students will explore the different roles **bank** employees play in the financial process and investigate **savings** and **checking** accounts. Applying their knowledge, students define and debate which accounts and institutions are applicable in different scenarios.

OBJECTIVES:

1. Analyze different financial institutions and conduct a comparative analysis of each institution
2. Explain the key differences between checking and savings accounts
3. Demonstrate how to control personal information
4. Understand the benefits of using federally insured financial institutions

INDIVIDUAL HANDOUTS:

- Banking Basics
- Banking Basics Scripts
- Security
- Checking and Savings Accounts
- Bank Checklist

GROUP HANDOUTS:

- None

TEACHER PRESENTATION SLIDES:

- Banking Institutions
- Checking and Savings Accounts

ESSENTIAL QUESTIONS:

- Why keep money in a bank?
- How do I know which financial institution and account to keep my money in?

ASSESSMENT ACTIVITIES:

Pre-Assessment:

- **Handout:** Banking Basics

***Money Smart Portfolio Handouts**

Post-Assessment:

- **Handout:** Security
- **Handout:** Checking and Savings Accounts*
- **Handout:** Bank Checklist*
- **Activity:** Why Bank?

Time: 80 min

Subject Connections:

- Technology

Supplies:

- Projector (for teacher presentation slides)
- Access to the Internet (optional)

Preparation:

- Make copies of student handout
- Set up projector with presentation slides
- Cut out sections of the *Banking Basics Scripts* for warm up activity

Glossary with key vocabulary 16

Instruction Steps

WARM UP

Banking Basics

20 MINUTES

Begin by asking for six volunteers to play the roles of a customer service representative, bank teller, loan officer, branch manager, ATM, and banking website. Assign each volunteer a script from the **Banking Basics Scripts** handout.

Designate specific stations for each volunteer and explain to students that they will get to travel from station to station learning about different people and resources they will encounter when banking.

Distribute the **Banking Basics** handout and give students time to visit each station and record what they learn.

Come back together as a class and invite students to share what they discovered about each resource at the bank.

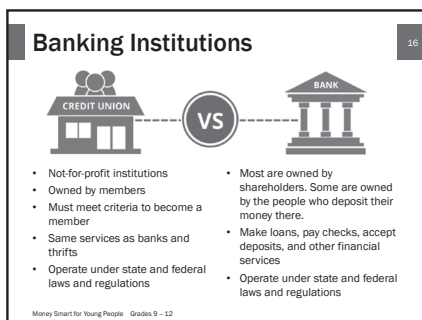
Ask students to think about why there are so many roles in a bank and the primary function of a bank. Guide the discussion to engage students in thinking about the reasons for saving in a bank versus tucking money under your mattress.

Explain that banks help keep money safe and secure, they are convenient, and they allow you to earn interest, and that saving money in banks can help support you in reaching future goals.

GUIDED EXPLORATION

Types of Institutions and Accounts

15 MINUTES



The slide is titled "Banking Institutions" and features a central "VS" icon. On the left is an icon of a "CREDIT UNION" building, and on the right is an icon of a "BANK" building. Below each icon are bulleted characteristics. The credit union list includes: Not-for-profit institutions; Owned by members; Must meet criteria to become a member; Same services as banks and thrifts; Operate under state and federal laws and regulations. The bank list includes: Most are owned by shareholders. Some are owned by the people who deposit their money there; Make loans, pay checks, accept deposits, and other financial services; Operate under state and federal laws and regulations. At the bottom left, it says "Money Smart for Young People Grades 9 - 12".

CREDIT UNION	BANK
<ul style="list-style-type: none">• Not-for-profit institutions• Owned by members• Must meet criteria to become a member• Same services as banks and thrifts• Operate under state and federal laws and regulations	<ul style="list-style-type: none">• Most are owned by shareholders. Some are owned by the people who deposit their money there.• Make loans, pay checks, accept deposits, and other financial services• Operate under state and federal laws and regulations

Display the **Banking Institutions** slide and review with the class the difference between **banks**, **thrifts**, and **credit unions**.

- **Banks** are state- or federally chartered for-profit financial institutions that offer commercial and consumer loans and other financial services.
- **Thrifts** are financial institutions that operate under federal and state laws and regulations, and they make loans, pay checks, accept deposits, and provide other financial services.
- **Credit unions** are state- or federally chartered not-for-profit financial cooperatives that provide financial services to their member-owners, who have met specific employment, residence, or other eligibility requirements.

Banks, thrifts and credit unions receive a charter from the state or federal government that permits them to operate. They can then accept deposits and make loans and are periodically examined by a regulatory agency. The Federal Deposit Insurance Corporation (FDIC) protects your insured deposits in banks and thrifts. The National Credit Union Administration (NCUA) protects your insured deposits in federal credit unions, and the majority of state-chartered credit unions. The FDIC and NCUA are each independent agencies of the United States government.

MONEY SMART TIP!

While discussing the *Banking Institutions* slide, find pictures of local banks and credit unions in your area and share these with students.

Distribute the *Security handout* and ask volunteers to read the *“How Is Your Money Protected?”* section to the class. Next, give students five minutes to complete the *“Challenge”* portion of the handout and then discuss the correct answers as a whole class.

MONEY SMART TIP!

Use the Security handout to discuss the benefits of using federally insured financial institutions. Explain how a well-selected, well-managed deposit account can allow a person to more easily –and safely – save money. The use of financial institutions provides consumers with federal deposit insurance, protections from discriminatory lending practices, and other consumer protections that can be helpful, for example, if a consumer has to dispute a charge to their account. Explain that banks also offer a wide array of loans. For example, the vast majority of banks offer small-dollar loans at better rates and terms than what nonbanks provide. Some small loans offered by nonbanks can be costly and hard to pay off because the loans need to be repaid in full in a short time or be rolled over into a new loan with additional fees. And the costs for cashing checks at places other than banks can add up. Help students understand that using a bank account responsibly is a useful way to achieve their financial goals.

INDEPENDENT EXPLORATION
Checking and Savings Accounts

40 MINUTES

Checking and Savings Accounts

Checking Accounts allow you to pay bills, and buy goods and services with the money you have deposited.

A Savings Account is a safe place for you to save money and earn interest over time.

Money Smart for Young People Grades 9 - 12

Note: These activities are more independent than the Guided Exploration activities and may be used as homework assignments, collaborative group work, or independent study.

Display the *Checking and Savings Accounts* slide and distribute the *Checking and Savings Accounts* handout. Review the differences between checking and savings accounts with students.

Next, have students complete the *“How to Write a Check”* exercise on the handout.

Divide students into small groups and distribute the **Bank Checklist** handout. Have students work together to research three different banks and record their research findings in the chart.

MONEY SMART TIP!

Explain and discuss “Person-to-Person” Payments (P2P). Mobile applications or apps, and other web-based services, allow person-to-person money transfers. Typically, users link the mobile payment system to their bank accounts or credit card accounts and initiate transfers of funds to others who are also users of the same app or web-based service. Using an app for P2P payments is one way to handle everyday transactions with other people, such as reimbursing a friend for lunch. There are different P2P systems, and there are important differences in the way they work. For example, one may let you transfer money after logging into a website. Another may let you transfer money by physically touching your phone to another person’s phone. Do your homework before using a P2P service, including by knowing what fees you may be charged, what the service’s user agreement says about resolving errors and disputes, and the service’s privacy practices.

Invite students to share their research with the class, and reiterate the differences between checking and savings accounts and how each account serves a purpose.

MONEY SMART TIP!

Expand the discussion to highlight privacy concerns in sharing personal information when setting up and maintaining checking and savings accounts. Refer to Lesson 14, **Protect Yourself**, for more information.

WRAP UP
Why Bank?

5 MINUTES

Bring the lesson to a close by asking students to reflect on why keeping money in the bank is important.

Ask: *How is our money protected in a checking and savings account?*

Extended Exploration

Note: Use the following ideas to extend financial literacy concepts throughout the school year within core content areas through English Language Arts, Math, Social Studies and Economics, and Technology activities, projects, and discussions. Duration of activities will vary.

ENGLISH LANGUAGE ARTS

Writing Prompts:

What is your relationship with banks or financial institutions? Do you currently have a bank account? What are your reasons for having or not having one?

What is one behavior or action you can change that will help you save more money?

MATHEMATICS

Activity/Project Ideas:

Give students problems based on savings and checking accounts and have them balance the accounts after withdrawals and deposits.

Have students calculate interest earned on different savings balances. For example: provide students with different principals, years to grow, and interest rates and have students use the Compound Interest Calculator from Investor.gov to compare and contrast how money grows.

www.investor.gov/additional-resources/free-financial-planning-tools/compound-interest-calculator

SOCIAL STUDIES AND ECONOMICS

Discussion Topics:

How have technology and automation changed the banking industry in the past 20 years? Are the changes positive or negative? Argue and support your position.

How will technology affect the use of cash in the future? Will bills and coins become items of the past? Why or why not?

Activity/Project Ideas:

Have students construct a research project on the history of the FDIC and its role in the economy.

TECHNOLOGY

Online Resources:

Feed the Pig, Episode 26: Choosing the Correct Bank for You (10 minutes): A podcast exploring how to select a bank that meets your needs.

<https://itunes.apple.com/us/podcast/feed-the-pig-podcast/id220271991?mt=2>

Managing Your Money by Consumer.gov: A comprehensive web resource on how to manage money, with topics including opening a bank account and how to use a debit card.

www.consumer.gov/section/managing-your-money

Activity/Project Ideas:

Have students research how banking technology has changed since banks were first introduced to the public. Challenge students to make predictions based on current technological advancements for how banks will operate 10, 20, 50, 100 years from now. What will banks of the future look like? What type of financial services will people need?

Classroom activities from the Consumer Financial Protection Bureau (CFPB)

The CFPB has developed a set of classroom activities to help teachers develop and support the building blocks of financial capability in their students. Each activity is designed to be completed within a single class period and includes a teacher guide and supporting student material. Some specific activities that are relevant to this lesson include:

- | | |
|--------------------------|--|
| Banking basics card game | Students play a game to learn about common banking products and services and to consider which ones they might use now and in the future.
https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_banking-basics-card-game_guide.pdf |
| Avoiding overdraft fees | Students design a poster or pamphlet to inform consumers about their options for avoiding checking account overdraft fees.
www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/avoiding-overdraft-fees/ |

Answer Key

Student Handout 1: *Banking Basics*

Job	What is my primary role at the bank?	How do I help customers?
Customer Service Representative	<i>Provide general customer service</i>	<i>Help you open an account, refer you to a person who can help, provide written information about bank products, explain bank services, and answer general questions</i>
Bank Teller	<i>Deposit your money in your accounts</i>	<i>Help cash or deposit your checks, answer banking questions, and refer you to the right person who can help you with other bank services</i>
Loan Officer	<i>Provide loans to customers</i>	<i>Help answer questions about loans, help fill out applications for loans offered at the bank, and provide written information explaining different loan products</i>
Branch Manager	<i>Supervise bank operations at a branch location</i>	<i>Help resolve any problems or provide help a customer might need</i>
ATM	<i>Provide fast access to your money</i>	<i>Offer convenience and full-time availability (24 hours a day, 7 days a week), help check account balance, and a quick and easy way to access money</i>
Website	<i>Provide online banking</i>	<i>Offer convenience and full-time availability (24 hours a day, 7 days a week), help monitor withdrawals and deposits, help pay bills, and help check account balance</i>

Student Handout 2:

Security

How Is Your Money Protected?

Stars & Stripes

Bank or Thrift Credit Union

Great Financial Institution

Bank or Thrift **Credit Union**

Student Handout 3:

Checking and Savings Accounts

Checking Accounts: Use handout to assess student ability to correctly complete writing a check.

Student Handout 4:

Bank Checklist.

Answers will vary. Use handout to assess student ability to conduct research and evaluate and compare data.



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BANKING BASICS

Name: _____

Travel around the room to each different banking station and record what you learn about the following people and banking tools.

Job	What is my primary role at the bank?	How do I help customers?
Customer Service Representative		
Bank Teller		
Loan Officer		
Branch Manager		
ATM		
Website		



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BANKING BASICS SCRIPTS

Travel around the room to each different banking station and record what you learn about the following people and banking tools.

Hi, I am the Customer Service Representative. I can:

- Help you open your account
- Explain services we offer
- Answer general questions
- Refer you to a person who can help you
- Provide written information explaining the bank products

Hi, I am the bank teller. I will:

- Deposit and withdraw money from your account for you
- Cash your checks
- Answer questions about bank accounts
- Refer you to the person who can help you with other bank services
- Create a bank-certified check for you

Hi, I am the loan officer. If you need a loan, I can:

- Take applications for loans offered at the bank
- Answer questions about loans
- Provide written information explaining loan products
- Help you fill out a loan application
- Evaluate loan applications

Hi, I am the branch manager. I will:

- Supervise all the bank operations that take place at this branch
- Help fix the problems that other employees cannot solve

Hi, I am an Automated Teller Machine, or ATM for short. I will:

- Get you fast access to your money
- Be available 24 hours a day, 7 days a week
- Help you check your account balance and make deposits

Hi, I am the bank website. I can:

- Help you monitor your withdrawals and deposits, and even pay bills
- Be available 24 hours a day, 7 days a week for online banking
- Help you check your account balance
- Help you complete



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SECURITY

Name: _____

How Is Your Money Protected?

The Federal Deposit Insurance Corporation (FDIC) insures deposits up to the maximum amount allowed by law. This means that the FDIC will return customers' money up to \$250,000 per depositor, per insured bank the current Standard Maximum Deposit Insurance Amount (SMDIA) if a bank closes and cannot give its customers their money.

You can tell whether the FDIC insures a bank by the displayed FDIC logo. Most credit unions are insured by the National Credit Union Administration (NCUA). The deposit insurance rules are similar at NCUA-insured credit unions as they are at FDIC-insured banks.

The FDIC has an online tool called the Electronic Deposit Insurance Estimator (EDIE). You can calculate the insurance coverage of your accounts at each FDIC-insured institution online at <https://edie.fdic.gov>.

Challenge

Read the following descriptions and place a ✓ by the correct financial institution.

Stars & Stripes Financial Institution is insured by the FDIC. It must follow federal and state laws. You could get a loan, a credit card, or open a checking or savings account here. *Which one is it?*

Bank or Thrift Credit Union

Great Financial Institution requires account holders to be a faculty or staff member or student at Great University. The account holders are also the owners. *Which one is it?*

Bank or Thrift Credit Union



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CHECKING AND SAVINGS ACCOUNTS

Name: _____

Checking Accounts: A checking account allows you to pay bills and buy goods with the money you have deposited.

- When you write a check, use an ATM or debit card, or bank online, the financial institution takes the money from your account and pays it to the designated person or business.
- The financial institution makes a monthly record of the deposits and withdrawals made available to you either by mail or online. This is called a bank statement.

It is a good idea to compare the rules of the different accounts. For example: some banks might require you to have a certain balance to open an account, earn interest, or avoid fees. This is usually called a minimum balance.

Savings Accounts: A savings account is a safe place for you to save money. You generally will be paid interest on the money in your savings account, but you usually cannot write checks from this type of account.

- You can often open a savings account with a few dollars, but you might pay a monthly fee if the balance is below a certain amount.
- You can keep track of your account balance by reviewing the account statement.

Don't Forget About Interest: One of the advantages of having a bank account is the interest you earn. Interest is a percentage of your balance that the bank pays you for keeping your money at that bank (if the account pays interest). Most savings accounts pay interest. It is less common for checking accounts to pay interest, but some may.

How to Write a Check:

1. Know where the routing and bank account numbers are
2. Write in the date
3. Write the person or entity (for example: a business or organization name) that you are paying
4. Write the numerical amount of the payment
5. Spell out the amount of payment
6. Sign your name, but don't sign the back! The person receiving the check signs the check to endorse it for deposit

John Doe
55 Main Street
City, State 55555

101

2 DATE April 16, 2019

3 PAY TO THE ORDER OF ABC Car Rental \$ 160.50 4

5 One hundred sixty dollars and 50/100 DOLLARS

Main Street Bank
Anytown, USA 09876

FOR: car rental 6 John Doe

① 123400089 0987654321 0101



Lesson 5: Bank Your Bucks

CHECKING AND SAVINGS ACCOUNTS *(continued)*

Name: _____

Now it's your turn! Practice filling in the blank check below.

John Doe 55 Main Street City, State 55555	101
	DATE _____
PAY TO THE ORDER OF _____	\$ <input type="text"/>
	DOLLARS
Main Street Bank Anytown, USA 09876	
FOR: _____	
Ⓘ123400089 Ⓘ0987654321 Ⓔ 0101	



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BANK CHECKLIST

Name: _____

Using an Internet search engine, locate and review the offerings from three different financial institutions and complete the chart below.

Financial Institution Name and Account Type

1	
2	
3	

1. My Needs and Access	Financial Institution		
	1	2	3
Is the institution insured by FDIC (for banks and savings associations) or NCUA (for credit unions)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If the institution is a credit union, am I eligible to join?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do I feel welcome and valued as a potential customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the institution offer products and services I might need? (Mobile app, personal loans, vehicle loans, mortgages, credit cards, savings products, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the products and services described in terms and language I can understand?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is staff available to answer my questions at times that work for my schedule? (In person, by phone, through online chat, secure email, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I access my account information how and when I need it? (Phone, paper, online, mobile, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I access my money how and when I need it? (Convenient ATM, branches, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there special accounts for students or groups I'm part of? What benefits are there to these accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:			



Lesson 5: Bank Your Bucks

BANK CHECKLIST *(continued)*

Name: _____

2. Checking Accounts, Reloadable Prepaid Cards and other Transactional Accounts	Financial Institution		
	1	2	3
Minimum opening deposit?	\$	\$	\$
Minimum monthly balance?	\$	\$	\$
Will my money earn interest? If yes, what is the Annual Percentage Yield (APY)? What balance do I have to maintain to earn interest?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How can I deposit money? (Branch, ATM, online, mobile app, other)			
If I plan to deposit checks, how soon will the funds generally be available to me?			
Is there an online or mobile bill payment feature? How does it work?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I set up alerts, such as for low balances? If yes, can I choose how they are sent? (Email, text, phone, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What fees might I have to pay every month? What other fees are there? (Ask for a fee schedule)			
Other:			
3. Savings Accounts			
Minimum opening deposit?	\$	\$	\$
Minimum monthly balance?	\$	\$	\$
What is the Annual Percentage Yield (APY)? What balance do I have to maintain to earn interest?			



Lesson 5: Bank Your Bucks

BANK CHECKLIST *(continued)*

Name: _____

3. Savings Accounts	Financial Institution		
	1	2	3
What fees might I have to pay every month? What other fees are there? (Ask for a fee schedule)			
Other:			

4. Debit Cards and ATM (Automated Teller Machine) Cards			
Will I get a debit card or an ATM card? When?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there rebates, bonuses, or other rewards for using a debit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can I set up alerts, such as for when the card is used? If yes, can I choose how to receive them? (Email, text, phone, other)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What fees might the card have? (Ask for a fee schedule)			
Other:			

5. Overdrafts and Overdraft Fees			
<i>An overdraft occurs when a transaction goes through, but there is not enough money in your account to cover that transaction.</i>			
What are the overdraft practices that come with the account?			
Will the institution authorize and pay overdrafts caused by checks, other transactions using my account number, and automatic bill payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If I opt-in to an overdraft program, will the institution authorize and pay overdrafts caused by using ATMs and making everyday debit card transactions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



Lesson 5: Bank Your Bucks

BANK CHECKLIST *(continued)*

Name: _____

5. Overdrafts and Overdraft Fees	Financial Institution		
	1	2	3
What fees does the institution charge related to overdrafts? (Ask for the overdraft disclosure and fee schedule)			
Can the institution link my savings account to my checking account to avoid an overdraft?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, are there fees?			
Other:			

6. Other Available Services			
<i>“Person-to-Person” (P2P) Payments</i> Can I transfer money directly to another person? How does the service work and how quickly would the recipient receive my payment? (Ask for a fee schedule)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Money Orders</i> Can I purchase money orders? (Ask for a fee schedule)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Remittance Transfers</i> Can I send money to a person or business in another country? (Ask about a specific country if one is important to you, and ask for a fee schedule)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Safe Deposit Boxes</i> Can I rent a safe deposit box? What size? (Ask for a fee schedule)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Third Party Access</i> If someone helps manage my banking relationship, what information can they receive on my behalf? How would I authorize them to receive this information?			
Other:			

Overall Comparison			
Based on the above information, which one do you think will work better for you?	This one <input type="checkbox"/>	This one <input type="checkbox"/>	This one <input type="checkbox"/>