

A low-angle, upward-looking photograph of several large, fluted classical columns. The columns are made of a light-colored stone or concrete. The sky above is a warm, orange-brown color with some light clouds. The overall tone is serious and institutional.

BIG BANKS BIGGER FEES 2012

A National Survey of Fees and Disclosure Compliance

Big Banks, Bigger Fees 2012

A National Survey of Fees and Disclosure Compliance

U.S. PIRG Education Fund

Written by Edmund Mierzewski, Federal Consumer Program Director with the U.S. PIRG Education Fund, and the staff and students of the state and student PIRGs. Additional research by my DC interns, Kelsey Perkins and Caitlin Kelmar.

The U.S. PIRG Education Fund gratefully acknowledges the Ford Foundation (fordfoundation.org) and the Consumers Union Colston Warne Fund for their support of our financial research and education programs. However, the findings and views expressed in this report and on the website are solely those of the authors.

Report (except cover photo and cover design) license:



Big Banks, Bigger Fees 2012 by U.S. PIRG Education Fund is licensed under a [Creative Commons Attribution-NonCommercial-ShareAlike 3.0 Unported License](http://creativecommons.org/licenses/by-nc-sa/3.0/).

Permissions beyond the scope of this license may be available at <http://www.uspirg.org/edfund>.

U.S. PIRG Education Fund: With public debate around important issues often dominated by special interests pursuing their own narrow agendas, U.S. PIRG Education Fund offers an independent voice that works on behalf of the public interest. U.S. PIRG Education Fund, a 501(c)(3) organization, works to protect consumers and promote good government. We investigate problems, craft solutions, educate the public, and offer meaningful opportunities for civic participation.

For more information about U.S. PIRG Education Fund, or for additional copies of this report, please visit www.uspirgedfund.org.

Cover Design Alec Meltzer. Cover Photo Credit: Cheryl Casey/Bigstock

Big Banks, Bigger Fees 2012

I. Executive Summary

Since Congress largely deregulated consumer deposit (checking and savings) accounts beginning in the early 1980s, the state PIRGs have tracked bank deposit account fee changes and documented the banks' long-term strategy to raise fees, invent new fees and make it harder to avoid fees.¹

Over the last six months, state PIRG staff conducted inquiries at 250 bank and 116 credit union branches in 17 states and the District of Columbia and reviewed bank fees online in these and 7 other states. This report, "Big Banks, Bigger Fees: A National Survey of Fees and Disclosure Compliance," examines the following questions:

- How easy is it for consumers to shop around? Are banks complying with the Truth In Savings Act, which requires disclosure of a schedule of account fees to prospective customers?
- Can consumers still find free or low-cost checking accounts or has free checking ended?
- What can the Consumer Financial Protection Bureau (CFPB) and other regulators do to help improve transparency in the financial marketplace?

The CFPB writes the consumer law rules for all banks and supervises or examines compliance of the largest banks (over \$10 billion in deposits). For the purpose of this report, we call those "big banks" and others "small banks."

Key Findings:

- Only 48% of bank branches visited provided researchers with fee schedules as required by law on their first request. After two or more requests, eventually a total of 72% complied with the law.
- More than 1 in 10 (12%) branches never complied and refused to provide fee information at all, claimed that they didn't have it or that it was only available if you applied for an account or told researchers to "go online." Another 16% only provided partial information.
- Researchers found a wide variety of free or low-cost checking options, with 63% of small banks and 60% of credit unions providing totally free checking. Although the biggest banks have recently tightened requirements to obtain totally free checking (available at only 24% of big bank branches), it is still available at more than half of big banks with a regular direct deposit (59%).
- The survey found that small banks had lower average checking account fees, overdraft fees and foreign or off-us ATM fees, as well as lower balance requirements to avoid checking fees, than big banks.
- In a surprising finding, fully one-quarter of small banks are no longer charging their regular checking account customers so-called "off-us" ATM fees through a variety of regional and national ATM networks, including Plus, Smartpass, Presto, the SUM network and others. Additionally, others are providing at least 2-4 off-us transactions monthly at no charge. These practices undercut one of the presumed major benefits of an account at a big bank—access to large no-cost ATM networks. Some small banks are also reimbursing several or all surcharges paid monthly (surcharges are the fees

Big Banks, Bigger Fees 2012

imposed by the off-us ATM owner). Conversely, only two big banks (6%) waived off-us ATM fees on basic checking accounts and one of those only did in one of its markets.

- While more than half of big banks (62%) posted their full fee schedules on the web, versus less than one-third of small banks (29%), finding the fees was often a scavenger hunt. Many banks, especially big banks, placed fees in massive, clunky PDF files. Some banks even hid fee schedule links in footnotes or, worse, in their “site maps,” with no link available from the “compare checking accounts” page or any other pages.

Recommendations:

For Regulators (A more detailed list occurs later in the report):

The Consumer Financial Protection Bureau has an important opportunity to make markets work better for consumers and good actors in the marketplace; it should make bank account fee disclosures more transparent by enforcing the current law and improving the law’s disclosure requirements.

- The CFPB should both enforce and extend the requirements of the Truth In Savings Act to the Internet. It should require that banks post fees in a searchable web format (e.g., xml or similar), to encourage the establishment of local online shopping guides by community groups.
- The CFPB should require that the most important savings and checking disclosures required by the Act be provided prominently in a tabular format, such as the simple disclosure being widely promoted by the Pew Charitable Trusts. It has already been adopted by at least 9 banks and several credit unions.²

For Consumers (A more detailed list occurs later in the report):

- Review your bank statements and count your fees. In addition to ATM surcharges, you may be paying your own bank an “off-us” ATM fee that only appears on your statement, whenever you use another owner’s ATM.
- Examine how many fees you pay. Watch for a la carte fees you can avoid, for example, by only using online check images or statements. Use available text alerts to warn you of low balances that could result in overdrafts. Shop around. Look for better accounts. Bank at a credit union, not at a bank. Credit unions are member-owned, lower-cost alternatives to banks and often offer the same variety of services. It is easier to qualify for membership than most consumers think. Certainly, consider banking at a small bank, not a big bank. Consider moving your money by voting with your feet.

II. Introduction

Over the last dozen years or more, bank efforts to raise fee income have been bolstered by pliant regulators, who looked the other way while banks piled new fees onto deposit accounts and engaged in deceptive practices to earn more in fees. Regulators encouraged tens of billions of dollars in overdraft fee income by classifying “overdraft protection” products as “account features,” not loans.

Avoiding higher bank fees by shopping for a bank account is not easy. The lack of enforcement has even extended to the laws requiring simple disclosures, so consumers cannot shop around. This is not a new problem. In response to growing complaints about deceptive advertising following the 1980s deregulation, Congress had enacted the 1991 Truth in Savings Act.³ That law was intended to make it easier to shop around; by requiring banks to publish all deposit account-related fees in a schedule and making that schedule available to prospective customers.

Yet, in 2008, the U.S. Government Accountability Office (GAO) used methodology developed in a 2001 PIRG report to do its own secret shopper survey. GAO found that 22% of bank branches visited failed to give prospective customers access to detailed bank fee disclosures on request, in violation of the Truth in Savings Act.⁴

More recently, policymakers issued strong responses to growing public anger about financial practices, such as those that resulted in a nationwide economic collapse, by enacting a series of reforms. In addition to major reforms intended to make the financial system safer following the 2008 financial collapse brought on by risky Wall Street actions and fueled by predatory mortgage lending, policymakers have taken three direct steps in response to unfair consumer fee practices.

- In 2009, Congress enacted long-sought credit card reforms, the Credit CARD Act, in response to growing complaints about “gotcha” fee practices on credit cards.
- In 2010, Federal Reserve Board-led rules took effect, limiting some of the worst aspects of “standard overdraft protection” products.
- In 2010, Congress enacted comprehensive Wall Street reform legislation. A centerpiece of the Wall Street Reform and Consumer Protection Act was the establishment of the landmark Consumer Financial Protection Bureau (CFPB), which is the first federal financial agency with only one job, protecting consumers. In July 2011, the CFPB took over as the nation’s chief regulator over all financial products sold by banks and non-banks (payday lenders, private student lenders, mortgage companies, credit bureaus, etc.). While safety regulators supervise banks with deposits of less than \$10 billion, the CFPB supervises compliance by the biggest banks. All banks must comply with the CFPB’s rules.

The banks vehemently opposed all these reforms⁵. For years, the bankers have predicted that if Congress or regulators added consumer protections, that fees would skyrocket and free checking accounts would end.⁶ This report finds otherwise. Further, beginning in 2011, as banks attempted to raise fees indiscriminately, consumers began to vote with their feet.

III. Why Consumers Need Better Tools To Shop Around For Bank Accounts

Banks count on the lack of easy-to-find fee information and the difficulty of shopping around as a way to keep fees high. In addition, the lack of regulatory enforcement of the disclosure laws is exacerbated by the high “switching costs” involved in getting a new bank account (information-gathering time, submitting to credit checks, changing account numbers on automated transactions, etc.), allowing them to raise fees and helping them hold on to a captive customer base.

Improving fee disclosures will lower those “switching costs.” Until then, for many consumers, the lack of information makes it easier to stick with their old bank.

Twenty-one years ago, in 1991, the PIRG-backed Truth In Savings Act supposedly made it easier to shop around. The law attempted to accomplish four main goals:

1. The law requires banks to pay interest on all the money in a consumer’s account, and calculate and disclose it accurately as an Annual Percentage Yield (APY). Banks may require a minimum balance to earn interest or avoid fees, but interest must be paid on all the money in a consumer’s account, not reduced either by not paying interest on reserves held by regulators or not paying interest on the amount below any minimum.
2. The law prohibits misleading use of the term “free.” Banks cannot use “free-asterisk” gimmicks – a free account can have no monthly maintenance fees. An account that allows fees to be avoided by meeting a balance requirement cannot be advertised as free (with an asterisk pointing to the fee if the balance is not met). **The law does not restrict other fees imposed on so-called “free” accounts, such as fees for overdrafts, ATM or debit card usage or return of checks or check images.**
3. The law requires that all account-related fees be compiled in a fee schedule.
4. The law requires that schedule to be made available to prospective customers on request.

We did not examine compliance with item (1). We found that nearly all banks are in compliance with item (2). We found widespread violations of items (3) and (4).

In 2001, a previous U.S. PIRG Big Banks, Bigger Fees report had shown that banks were not complying with these disclosure requirements. At that time, U.S. PIRG sent a letter requesting enforcement action to Chairman Alan Greenspan of the Federal Reserve Board.⁷ It was ignored. Here is an excerpt:

Banks’ insufficient responses on Fee Schedules

Arizona: “At first vague response, then teller said she didn’t think they had anything like that and gave me a brochure with no fees listed on it. The teller gave me a verbal list of fees.”

Maine “Handed me information but it wasn’t about fees - they admitted not all fees were there.”

Illinois: “First person insisted I could open a free checking account with no fees and didn’t give me any info, but someone else gave me the schedule after at least 4 requests.”

We have experimented with numerous methods of data collection over the years to obtain the broadest coverage of banks in our surveys. We originally conducted telephone surveys, but found two problems with that approach. First, each year, banks became more and more reticent to answer so many questions and second, many banks were wary that we were actually competitors conducting market research. So, we began sending volunteers to bank branches seeking copies of checking account brochures and Truth In Savings fee schedules. Each year, we find more banks refuse to provide detailed fee schedules to a consumer who specifically asks for one. Virtually no banks place Truth In Savings fee brochures on their brochure racks[...] At most branches, shoppers are forced to wait in line to speak not with a teller but an official behind the desk if they seek detailed fee information.

Although Chairman Greenspan never replied to our letter, in 2008, Congressional auditors at the non-partisan U.S. Government Accountability Office (GAO) confirmed our results by doing their own “Secret Shopper” study, referencing our previous report and methodology. In response, the bank regulators issued guidance inferring enforcement of the law, although the findings of this report are similar to those of GAO and show that the enforcement by current regulators is still not working.

In addition, that paper-based law has been outpaced by the potential of the Internet. You can easily search on the web for information about PAC donations, the price of televisions, or movie rankings, but there are few aggregator sites where bank fees can be compared. The few that exist are limited to 2 or 3 fees and to a few banks in a market.

Nor do most banks provide decent explanations of their fees on their own sites. Most prominently they compare only a few basic features of the accounts. While fee schedules are sometimes available, they are often buried in links at the bottom of long pages, or links in site maps, and then only downloadable as ponderous multi-megabyte PDF files. At least one bank surveyed had its fees in a “secured” PDF—no printing allowed.

Banks’ insufficient responses on Fee Schedules

Maine (different bank):

“Said they didn't have it, called manager, still said they didn't have one. I mentioned it's the law, they felt bad, said they would get them.”

Pennsylvania: “First person was confused, then request was denied, then I was presented fees verbally, then they said they didn't have one and I should try online.”

What the GAO found in 2008

Excerpt from its report⁸: *Our visits to 185 branches of depository institutions nationwide suggest that consumers shopping for accounts may find it difficult to obtain account terms and conditions and disclosures of fees upon request prior to opening an account. Similarly, our review of the Web sites of the banks, thrifts, and credit unions we visited suggests that this information may also not be readily available on the Internet. We were unable to obtain, upon request, a comprehensive list of all checking and savings account fees at 40 of the branches (22 percent) that we visited. Similarly, we were unable to obtain the account terms and*

Big Banks, Bigger Fees 2012

*conditions, including information on when deposited funds became available and how overdrafts were handled, for checking and savings accounts at 61 of the branches (33 percent). **The results are consistent with those reported by a consumer group [U.S. PIRG] that conducted a similar exercise in 2001.***

Regulator Response

In response, here is what the chief national bank regulator, known as the Office of the Comptroller of the Currency (OCC), issued as an examination guideline to its enforcement staff (examiners) in 2010:

OCC Guidelines: *Disclosures upon request (section 230.4(a)(2))*

A depository institution must provide full account disclosures, including complete fee schedules, to a consumer upon request. Institutions must comply with all requests for this information, whether or not the requestor is an existing customer or a prospective customer.

Page 90, Comptroller's Handbook⁹

Things are changing. Consumers are voting with their feet. This survey found, anecdotally, that most banks, large or small, now have a prominent "Switch to Us" kit on their websites. A nascent "Move Your Money" campaign in 2011 was aided by a misstep by one of the nation's largest banks. In the fall of 2011, as the bank faced a perfect storm of losses on the investment and mortgage sides, Bank of America attempted to fix things by raising fees on retail bank customers.¹⁰ The bank proposed, then swiftly withdrew, a monthly \$5 fee simply for having a debit card. CEO Brian Moynihan admitted on an investor call that the consumer backlash and the number of consumers who switched banks surprised bank officials.¹¹

IV. Results of the U.S. PIRG Survey: Compliance with Truth In Savings Fee Disclosures

State PIRG staff visited 250 bank branches and 116 credit union branches in 17 states and the District of Columbia to determine compliance with the Truth In Savings Act requirement that "prospective customers" have the right to "complete" fee schedules.

Fewer than half (48%) of branches complied easily with this legal request; more than one in ten (12%) refused to comply at all. A total of only 72% provided correct information eventually, many only after repeated requests for information. While this is an improvement from 2011, fully one-quarter of bank branches refused to provide correct information required by law.

COMPLIANCE WITH FEE DISCLOSURE REQUESTS AT BRANCH VISITS				
	ALL BANK BRANCHES (250)	BIG BANK BRANCHES (113)	SMALL BANK BRANCHES (137)	CREDIT UNION BRANCHES (116)
TOTAL YES FIRST REQUEST ALL FEES	48%	42%	52%	64%
TOTAL YES EVENTUALLY	72%	68%	74%	79%
TOTAL PARTIAL / WRONG INFO	16%	19%	15%	6%
TOTAL NEVER	12%	13%	11%	15%
	100%	100%	100%	100%

Researchers were persistent and reviewed the materials while standing there, and made second and third asks when fee schedules were obviously missing from materials received (researchers were routinely handed large packets, containing several irrelevant brochures and booklets, and told to go).

Back at the office, we then reviewed in detail the material from each bank to determine whether it was complete. Even though surveyors were persistent, after detailed examination more than 1 in 10 banks (12%) refused any information and another 16% that told surveyors they were providing the fee schedule either only provided general checking brochures containing no or limited information, or provided other information we hadn't asked for, such as sales pitches for overdraft protection, mortgage or credit card brochures, privacy policies, and long, small-print deposit account contracts (legal terms, but no fee schedules). Some falsely insisted the information was only available after the consumer filled out an application.

The Truth In Savings Act requires full disclosure of all fees related to an account, such as overdraft fees, off-us ATM fees, statement mailing fees and account-closing fees.

1. Covered fees. The following are types of fees that must be disclosed:

- i. Maintenance fees, such as monthly service fees*
- ii. Fees to open or to close an account*
- iii. Fees related to deposits or withdrawals, such as fees for use of the institution's ATMs*
- iv. Fees for special services, such as stop-payment fees, fees for balance inquiries or verification of deposits, fees associated with checks returned unpaid, and fees for regularly sending to consumers checks that otherwise would be held by the institution*

Official Staff Commentary¹²

The act requires that these fees be provided in a fee schedule. It was clear from the comments noted by researchers that some bank personnel were not well-trained in what exactly a fee schedule is: many could not find them; or were “differently trained” to respond to such questions by making a hard-sell for a new account. Often, the practice seemed to be that a consumer who asked had to sit down with a more senior “closer,” to use car sales vernacular. In addition to a variety of versions of “No,” such as “look online” or “you need to open an account” and other outright refusals the sidebar boxes include some of the other responses from researchers.

Banks' insufficient responses on Fee Schedules

DC: “Representative claimed there are no other fees and no other fee literature. Said she did not have a “fee schedule”. I asked multiple times and she said this is all there was.”

Georgia: “Asked several times for fee schedule, got checking brochure only.”

Massachusetts: “Sat me down with a representative, explained they were paperless and had no fees. Lots of pressure to sign up.”

Big Banks, Bigger Fees 2012

Banks Told Us “Look Online,” And We Tried

To test the hypothesis that many branch staff extolled, “look online for what you want,” we did. When we looked online to verify the fee data obtained in-person for the report, as well as at additional banks, we found inadequate disclosures online. First, we found that many sites had no detailed online fee schedules. Some banks didn’t even list basic fees for accounts.

Further, many banks that did disclose fees listed some fees on one HTML page and others on multiple pop-ups (often not easy to print) or in long PDF documents, where fees and all legal account contract disclosures were packaged together. Even some short PDF documents often ranged up to several megabytes in size due to poor design. Some detailed online fee brochures were not always up-to-date; researchers were also required to search for and download “addendums” and “updates.”

ALL FEES ON THE WEB?		
	Total All Fees	%
Big Banks	21	62%
Small Banks	46	29%
All Banks	67	34%
The total survey (195 banks) included 34 different big banks and 161 different small banks located in 24 states and DC. Some of these had branches surveyed more than once for in-person responses.		

Online researchers scrutinized all portions of websites. Some banks included fees in an obvious “download full fee schedule here” link on the “compare checking accounts” page. Others required researchers to scrutinize footnotes – often in non-contrasting type,” for links, also in non-contrasting type. Some banks had no actual links to fee schedules, except in archaic “site maps.” For big banks, researchers had to type zip codes and delete cookies to ensure that fees were downloaded for the proper state or market within the state (very few of these “on-the-fly” PDFs actually included the printed name of the state or market).

Some websites, especially those of larger banks, generated massive state-specific documents similar to their ponderous printed account brochures. These documents contained a few pages of account fees, but also additional account contractual information.

These documents ranged as large as 1 megabyte and/or 86 pages or more.

Many banks had no information. Some banks had incomplete information. Many merely included suggestions to consumers to “call this number for detailed fees.” Other banks said, “see fee schedule,” but had no links to one. Other web pages urged consumers to “visit a branch” for details.

Some banks required consumers to take other complex steps before fee schedules even became available on the web. For example a few required the consumer to first read an electronic disclosure disclaimer agreement; several required a consumer to drill-down into the “open an account today” menu before allowing the consumer to generate a fee schedule.

Big Banks, Bigger Fees 2012

Conversely, a few banks doing business in several states, for example, U.S. Bank, SunTrust and Bank of the West, include simple easy-to-find online pages with lists of fee schedules for the states where they do business. Fee schedules for their entire “footprint” could be obtained easily.

In addition several banks have agreed to provide individual account terms in easy to read 2-3 page disclosures originally developed by the Pew Charitable Trusts and based on the original “Schumer Box” credit card disclosures. The PIRG-backed Pew model disclosure has been adopted by at least 9 banks – including Bank of America, Chase, Wells Fargo, TD Bank and others, as well as by several credit unions.¹³ Others should follow immediately.

V. Results of the U.S. PIRG Survey: Bank Fee Findings

Despite the difficulty in obtaining full fee schedules in person (as required by law) or on the Internet, we found that free checking remains widely available at small banks and credit unions. While the biggest banks are raising fees and eliminating free checking, most continue to offer free checking with direct deposit.

Overall, free checking was available at more than half the bank branches visited (56%); an additional 23% offered free checking with a regular automated direct deposit. The free accounts are widely available at small and regional banks, and credit unions, a finding that has also been obtained by others, including one reporter who said recently, “reports of the death of free checking have been greatly exaggerated.”¹⁴

PIRG 2012: FREE CHECKING AND DIRECT DEPOSIT (DD) AT BANKS IN 24 STATES AND DC						
Total Surveyed At Branch or Online		Free Cks	Free w/ DD	Free %	Free DD %	Total w/ Free or DD Free Checking
Big Banks	34	8	20	24%	59%	82%
Small Banks	161	101	25	63%	16%	78%
All Banks	195	109	45	56%	23%	79%
FREE CHECKING AND DIRECT DEPOSIT (DD) AT CREDIT UNIONS						
Total		Free Cks	Free w/ DD	Free %	Free DD %	Total w/ Free or DD Free Checking
Credit Unions	116	70	11	60%	9%	70%

Big Banks, Bigger Fees 2012

It has been widely reported that the biggest banks are raising their fees significantly or otherwise making it harder to avoid fees and this was generally confirmed in our research.

Bank of America: The bank continues to experiment with more expensive accounts in the states of Arizona, Georgia and Massachusetts, under a so-called pilot program to test fee increases. In these states, as it did last year, classic checking now requires a \$5,000 balance or a \$2000 direct deposit to avoid a \$15/month fee. In most other states, consumers can avoid a \$12 monthly fee with a \$1500 balance or a monthly \$250 direct deposit. The bank is, however, offering a free e-checking account in the 3 states (no teller visits and no paper statements, else a \$12 penalty fee). Bank of America has also discontinued lower cost student accounts for new customers.

Citibank: Citibank now requires both a monthly direct deposit and at least one “automatic bill pay” to avoid fees in regular checking. While a variety of banks offer a confusing array of fee avoidance choices, such as “OR make 5 qualifying transactions including 3 signature debits,” Citibank is tethering fee avoidance to both a large direct deposit AND an automatic bill pay.

Analysis of Other Significant Fees:

An ATM off-us (or “foreign”) fee is a fee your own bank charges you to use another owner’s ATM. The fee only appears on your statements and is in addition to any surcharge that may be imposed by the ATM owner. The survey found that fully one-quarter of small banks are no longer charging their regular checking account customers so-called “off-us” ATM fees through a variety of regional and national ATM networks, including Plus, Smartpass, Presto, the SUM network and others. Additionally, other small banks are providing at least 2-4 off-us transactions monthly at no charge before charging for additional transactions. Some small banks are also reimbursing several or all surcharges paid monthly (surcharges are the fees imposed by the off-us ATM owner).

PIRG 2012: NO OFF-US OR FOREIGN ATM FEES		
	Total	%
Big Banks	2	6%
Small Banks	40	25%
All Banks	42	22%

These no-ATM fee practices undercut one of the presumed major benefits of an account at a big bank—access to large no-cost ATM networks. Conversely to the one-quarter of small banks offering free ATM use on large networks, only two of 35 big banks (6%) waived off-us ATM fees on basic checking accounts and one of those only did so in one of its markets.

Big Banks, Bigger Fees 2012

Comparing Other Common Fees

We also compared other commonly imposed fees. Big banks had bigger fees. It is also important to note that small banks had lower balances to avoid fees.

PIRG 2012: COMPARISON OF MEDIAN AND AVERAGE BANK FEES COMMONLY CHARGED							
		REG CHECK BALANCE TO OPEN	REG CHECK MONTHLY FEE	BALANCE TO AVOID	OFF-US ATM FEE	FIRST OCCURRENCE OVERDRAFT FEE	FEE PER-DAY FOR OVERDRAFT TRANSFER FROM SAVINGS
MEDIAN FEES	BIG	\$50	\$10	\$1,500	\$2	\$35	\$10
	SMALL	\$75	\$8	\$600	\$1	\$32	\$7
	ALL	\$50	\$8	\$1,000	\$2	\$32	\$10
AVERAGE FEES	BIG	\$117.43	\$9.58	\$1,590.00	\$2.02	\$33.22	\$10.40
	SMALL	\$88.66	\$7.88	\$796.88	\$1.03	\$31.61	\$7.36
	ALL	\$94.04	\$8.44	\$1,068.49	\$1.23	\$31.92	\$8.04

As a result of new overdraft lending rules and regulator guidance, banks are doing a better job of disclosing overdraft practices. The core of those rules is a requirement that overdraft protection fees cannot be imposed on debit card point-of-sale or ATM machine overdrafts unless a consumer first opts-in. Consumers should opt-out. Daily fees for alternative overdraft protection transfers from savings start as low as \$3.

Some banks are disclosing a lower overdraft fee for the first few overdrafts in a year. Those with a continuing overdraft charge for unpaid negative balances are disclosing them. Some banks are disclosing daily overdraft fee limits, although the limits are not necessarily sustainable. A few allow as much as \$98-\$210/day in multiple overdraft fees per/day. Although we do not report this result, some banks are reporting that no overdrafts will be charged for *de minimis* overdrafts, such as \$5 or less. This exception is one that was recommended in a November 2010 FDIC automated overdraft supervisory guidance. The FDIC also recommends that after 6 automated overdrafts in a year, banks contact the consumer by phone or in-person to discuss line of credit transfers or transfers from savings as better alternatives than automatic overdraft protection.¹⁵ The FDIC has taken these actions not only to help consumers avoid a cycle of high-cost debt, but to compel regulated institutions to mitigate “reputational” and “safety and soundness and compliance risks, and avoid violations of related laws and regulations.”

VI. Recommendations for Regulators

For the Consumer Financial Protection Bureau (consumerfinance.gov) and other regulators:

The new Consumer Financial Protection Bureau has an opportunity to make fees more transparent. It should enforce the existing law requiring bank branches to provide prospective customers detailed fee schedules on request, and it should improve the availability and readability of required disclosures.

The CFPB should explicitly extend the requirements of the Truth In Savings Act of 1991 (Regulation DD) to the Internet. The law requires only paper disclosures provided in-person or by mail.

- a. The CFPB should require that banks post fees on the Internet in a searchable machine-readable semantic web format (e.g., XML, RDF or similar), which would encourage the establishment of local online bank shopping guides by community groups. We have aggregator sites that make online comparisons of everything from movie ratings and consumer electronic appliances to political campaign donations, why not online comparisons of bank fees? Greater transparency will stimulate greater competition and choice.
- b. The CFPB should require that the most important savings and checking account disclosures required by the Truth In Savings Act be simplified and provided to consumers more prominently in a tabular format both on paper and on the Internet, as a PIRG-backed campaign by the Pew Charitable Trusts recommends.
- c. The CFPB should reinstate a former Federal Reserve annual report on bank fees. The report was originally required by the now-sunset requirement of Section 1002 of the Financial Institutions Reform, Recovery and Enforcement Act of 1989. The Federal Reserve successfully lobbied to eliminate the report, which had required it to conduct an annual study of services and fees of depository institutions. An improved report should compare actual institutions (the Fed surveys were anonymous and aggregate), reviewed on a local basis, and made more generally available.
- d. The CFPB should take advantage of web and social networking tools to provide consumers with additional information on bank and credit union comparison-shopping.
- e. Some institutions continue to put ATM “off-us” transactions and other access device (ATM card) usage fees in their long, narrative Electronic Fund Transfer Act (15 U.S.C. 1693 *et seq.*) Regulation E disclosures only. The CFPB should make explicit that all ATM/debit card fees, also **including non-customer ATM surcharges**, be included in the schedule accompanying Truth In Savings Act disclosures. Only a few banks surveyed disclosed non-customer ATM surcharges.
- f. The CFPB should investigate institutions that continue to say “No fee*” or “Totally Free Checking*” in prominent disclosures, only to include a footnote “if balance met” for actual fees. One bank, North Shore (WI), continues to offer a “Better-Than-Free” account, which is free with direct deposit, but otherwise requires a balance to avoid fees.
- g. The CFPB should aggressively expand on and extend FDIC best practice guidelines on overdraft fees to all banks. The Office of the Comptroller of the Currency (OCC), which is under new, more consumer-friendly management and supervises smaller nationally chartered banks, should follow suit. The FDIC (which insures all banks but only supervises smaller non-Federal Reserve member state-chartered banks), has issued guidance making it clear that reliance on overdraft fee income is improper. The FDIC limits the practice of high-to-low check re-ordering, which is intended to make more debits “bounce” and increase fee income. The FDIC also enforces its

Big Banks, Bigger Fees 2012

rules against deceptive marketing of opt-in overdraft protection schemes. In September 2011 comments¹⁶ to the FDIC by the Center for Responsive Lending, U.S. PIRG and other leading groups made the following points:

We enthusiastically support several aspects of the FDIC's proposed guidance, most notably 1) the agency's recognition that more than six overdraft fees within a 12-month period constitutes excessive or chronic use; 2) its instruction that banks stop manipulating the order in which they post transactions to maximize fees; and 3) its instruction that banks not steer frequent overdrafters into high-cost programs while "obscuring" lower-cost alternatives. We also strongly support the FDIC's caution that such steering raises fair lending concerns and will be "closely scrutinized."

For the National Credit Union Administration (ncua.gov):

Credit unions generally have fewer and lower fees than banks, but their account disclosures are even murkier than most bank disclosures. The NCUA should, with advice from the CFPB, issue model guidelines on fee disclosures and require credit unions to explain the basic terms of their accounts in a better way. Because of the difficulty of comparing all credit union fees with bank fees, this report does not compare all credit union fees to bank fees.

VII. Tips For Consumers (also available as a downloadable brochure)

Here are some detailed tips on how to reduce the amount of fees you pay your bank.

1. Choose to bank at a credit union instead of a bank. A credit union looks, smells and feels like a bank, and does most of what a bank does. It is different from a bank in that it is a not-for-profit organization, and it is owned by the member-depositors. Credit unions provide checking and savings accounts, credit cards, loans and mortgages, money market accounts, and certificates of deposit (CD's). Average interest rates for loans are lower at credit unions than banks, and average rates for deposits are higher. That is a better deal both ways. Most offer free checking with no minimum balance. Credit union deposits are insured just like banks'.

The biggest disadvantage of credit unions is that they don't have many branches, and rarely operate in more than one state. Many credit unions absorb the consumer's cost of using out-of-network ATMs (and if not, at least at other credit union ATMs), so you won't pay more to access an ATM out of your area. If you need to transfer money to accounts in other states (like if you have kids in college), a large bank might be better. Also, credit unions are less likely to have the latest in banking technology- iPhone check depositing, telephonic alerts—although they are catching up rapidly.

Check with the National Credit Union Association (ncua.gov) to find out how to join a credit union in your area or go to findacreditunion.com.

2. Choose a local or regional bank. Smaller banks tend to be more consumer-oriented and many have better rates than the mega-banks. They don't have ATMs all over the world, but if you spend most of your time within a hundred miles of home, you don't need the extensive branch network of a big bank.

3. Look for “free checking” options. Totally free checking used to be easy to find anywhere, and while it’s not going away it’s not ubiquitous either. You may be able to get free checking if you have your paycheck direct deposited into your account, and you can certainly get it if you keep a minimum balance. Look for checking accounts with a low minimum balance requirement. If you are keeping your savings in a regular savings account, consider using that balance to meet the minimum balance requirement for a free checking account. Savings account interest rates are pitifully low, so you’re hardly losing by putting the money in a no-interest checking account, and you’ll save on the monthly fees. Some banks/credit unions offer free checking for seniors or students.

4. Pay attention to ATM and debit fees. As long as you use your bank’s/credit union’s ATM terminals it won’t cost you anything, but if you use another bank’s or other owner’s ATMs you may have to pay two fees: an “off-us” fee to your bank and a surcharge to the other owner. Some banks and credit unions may waive all or part of these fees, but often only on premium accounts. Watch out for annual fees on ATM cards.

5. What about bounced check/debit overdraft protection? Banks made a lot of money on debit card overdrafts. Now they have to ask you if you want to opt-in to “standard overdraft protection,” which in most cases is your worst choice. It means you’ll pay \$25 or more if you use your debit card for more than is in your account. Many banks and credit unions have a much cheaper overdraft protection system. Either you can have a savings account where any overdrafts are automatically transferred (we report on these fees on savings transfers) or you can link your checking account to your credit card or get an automatic “line of credit” loan at moderate interest rates, and pay it back within a few weeks. A loan of \$50 for five weeks at 20% interest will only cost you about one buck!

6. Bank electronically. Some banks charge less if you have your statements “sent” to you electronically, or if you don’t have your checks returned to you. Some charge for seeing a real live teller. If you are comfortable banking online, you can save.

7. Check out Internet banks. There are banks that have no brick-and-mortar offices and advertise lower fees. Be sure to check these out if you are comfortable banking on the Internet and not ever dealing face-to-face with a person.

8. Choose the least expensive plans. Banks will typically have more than one type of checking account. The more expensive account will have more services (interest paid, more no-cost transactions), but require a higher minimum balance. If you only write a few checks per month, you won’t save much if the check-processing or check-printing fees are low. See which account works best with your lifestyle.

9. Don’t just choose the interest-bearing checking account. Interest rates are so low that it may not be worth getting interest at all. As an example (fees and rates may have changed): Bank of America’s FirstChoice Gold™ with Tiered Interest Checking pays 0.08% if you keep a minimum balance of \$10,000. That is only \$8 per year! You could instead use \$8500 of that \$10,000 to buy a certificate of deposit (CD) from Discover Bank at 1.3% and have a minimum balance of \$1500 with B of A’s MyAccess Checking, no monthly service charge, and earn over \$100 peryear in interest from the CD.

10. Direct deposit your paycheck. Most banks charge lower fees to depositors who have their paychecks deposited directly into the account. This costs nothing and will save you money.

11. Sign up for alerts. Some banks will send a text message to your phone or an email to tell you what your available balance is or when your balance drops below a limit you set. That way you can avoid bounced checks or debt card overdrafts. You can also set up alerts on your credit card to tell you when your payment is due or if you are close to your credit limit. Many banks/credit unions offer such alerts free of charge.

12. Combine bank accounts. If you have more than one type of bank account/product (checking, savings, CD, investment account), ask your banker if the amounts can be combined and counted toward your required minimum balance.

13. Read your mail. New regulations require banks to notify you of new fees. Banks will be trying all sorts of new ways to make money this year, including changing the terms of what you've already got. What might look like junk mail could be a notification.

14. Ask how to avoid fees. In this new banking environment, banks are introducing all sorts of programs to encourage people to bank with them. Ask about how you can lower your fees – online bill paying, direct deposit of paychecks, savings accounts, and using your debit card are just some of the possibilities.

15. Who's got your mortgage? You may get the best deal on account fees from the bank carrying your mortgage or your car loan. Ask your banker.

16. Watch for new debit card fees. Some banks do charge monthly fees for debit cards, often waiving these fees if there is enough activity on the card. Check what the deal is with your bank.

17. Make noise. Sometimes you can get a better deal at a bank just by asking for it. The new rules are going to make banking more competitive, so banks will be willing to work harder to hang onto customers.

18. Comparison shop. There are several online sites where you can compare banks (bankrate.com, moneyrates.com, findabetterbank.com, bankfox.com, mybanktracker.com). Unfortunately, these often don't include credit unions. Use them as a start. Then, call around or check the websites of your local banks and credit unions. You may be surprised to see the number of different rates, plans, and choices there are.

19. Move your money (vote with your feet). But be careful. As our PIRG Bank Fee Tips note, "Before You Vote With Your Feet, Be Ready With A Checklist." After shopping around and picking a new bank or credit union, you'll need to open the new account and close the old one in stages. Before you close your old account, you need to make sure all your old checks have cleared, and that the new account is up and running correctly before you change your direct deposits and direct payments of bills. Money-Rates.com and Consumers Union/Consumer Reports (consumersunion.org) have detailed checklists to help consumers make the switch.

VIII. Conclusion

Over the first decade of this century, previous bank regulators failed to protect the public from unsafe or unfair financial practices. These practices contributed to the magnitude of the economic collapse of 2008.

The establishment by Congress in 2010 of the Consumer Financial Protection Bureau (CFPB) offers consumers their best hope of improved transparency of bank fee information that will make it easier to shop around and get the best deals. That transparency will also encourage more banks to compete on the basis of price and product benefits.

According to the CFPB website, consumerfinance.gov:

The central mission of the Consumer Financial Protection Bureau (CFPB) is to make markets for consumer financial products and services work for Americans—whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products.

A critical first step for the bureau to make those markets work will be to improve the transparency of deposit accounts so consumers can shop around.

APPENDIX (following Endnotes) Bank Fees By State

Endnotes

¹ See, for example, “Big Banks, Bigger Fees” (1999, 2008 and 2011), Double ATM Fees, Triple Trouble (2001), The Campus Credit Card Trap (1998 and 2008).

² See the webpage for the Pew Safe Checking in the Electronic Age campaign, available at <http://www.pewstates.org/projects/safe-checking-in-the-electronic-age-328780>.

³ The Truth in Savings Act (*Regulation DD* (12 CFR 230)) was incorporated into the Federal Deposit Insurance Corporation Improvement Act of 1991 (Public Law 102-242). FDICIA was the second of two major laws, the first was the Financial Institutions Reform, Recovery and Enforcement Act of 1991 (FIRREA, Public Law 101-73), responding to an earlier financial crisis brought on by the reckless savings and loan practices of the 1980s.

⁴ “Bank Fees: Federal Banking Regulators Could Better Ensure That Consumers Have Required Disclosure Documents Prior to Opening Checking or Savings Accounts,” U.S. Government Accountability Office (GAO), January 2008, GAO-08-281, available at <http://www.gao.gov/products/GAO-08-281>

⁵ For example, see *Rising Bank Fees are Setting Records*, *USA Today* (Oct. 27, 2008), available at http://www.usatoday.com/money/industries/banking/2008-10-26-atms-fees-checks-banks_N.htm.

“The high fees come at a time when banks are struggling to unload bad mortgage loans.” Also see *Is Free Checking on its Way Out?* *CNNMoney.com* (July 2, 2009), available at <http://moremoney.blogs.money.cnn.com/2009/07/02/is-free-checking-on-its-way-out/>. Also see *Banks Boost Customer Fees to Record Highs*, *Wall Street Journal* (Nov. 12, 2008), available at <http://online.wsj.com/article/SB122645109077719219.html>.

“Banks are responding to the troubled economy by jacking up fees on their checking accounts to record amounts.”

⁶ The banks are seeking repeal or court reversal of a modest Federal Reserve rule implementing the Wall Street Reform and Consumer Protection Act’s separate “Durbin amendment” provision limiting “interchange” fees that card networks charge merchants for accepting debit cards. The bulk of the fees, which average around 1.7% of debit transactions, are passed along to

Big Banks, Bigger Fees 2012

the consumer's bank. The banks claim that revenue from the fees offsets other checking costs and must be recovered. PIRG has long supported reform of the interchange markets, which are broken. Merchants cannot negotiate the fees; that means all retail customers pay more at the store and more at the pump, even if they pay cash.

⁷ Letter from Edmund Mierzwinski, U.S. PIRG to Alan Greenspan, Chairman, Federal Reserve Board of 7 November 2001, available at <http://www.stopatmfees.com/bigbanks2001/PDFs/greenspanltr.pdf>

⁸ "Bank Fees: Federal Banking Regulators Could Better Ensure That Consumers Have Required Disclosure Documents Prior to Opening Checking or Savings Accounts," U.S. Government Accountability Office (GAO), January 2008, GAO-08-281, available at <http://www.gao.gov/products/GAO-08-281>

⁹ Depository Services, Comptroller's Handbook, August 2010, OCC, available at <http://www.occ.gov/static/publications/handbook/depserv.pdf>

¹⁰ The bank also attempted to blame Congress and the PIRG-supported "Durbin amendment," which lowered anti-competitive interchange fees imposed on merchants accepting debit cards by big banks. Interchange fees from small banks or prepaid cards were not affected.

¹¹ Kirsten Valle Pittman, "Bank of America reverses loss, posts \$1.6 billion gain," The Charlotte Observer, 20 January 2012, available at <http://www.charlotteobserver.com/2012/01/20/v-print/2941218/bofa-reverses-loss-posts-16b-gain.html>

¹² Supplement I to Part 230—Official Staff Interpretations, Regulation DD, Truth In Savings Act, available at <http://bit.ly/gx7B8t>

¹³ See The webpage for the Pew Safe Checking in the Electronic Age campaign, available at <http://www.pewstates.org/projects/safe-checking-in-the-electronic-age-328780>.

¹⁴ A financial reporter had similar results recently. See Jonathan Epstein, "Check It Out," Buffalo News, March 14, 2011 story, available at <http://www.buffalonews.com/business/moneysmart/article366488.ece> Excerpt: "Major national and large regional banks like Bank of America Corp. and HSBC Bank USA are eliminating free checking accounts, spurred by the loss of significant fee income because of new laws and regulations. But such accounts are alive and well at community banks, credit unions, and even big banks like M&T Bank Corp. and First Niagara Financial Group." We note also that many banks now offer better free checking options than the terms of accounts required by law (New Jersey Checking Account) or regulation (New York) that were passed in the early 1990s when free checking was not as available.

¹⁵ The FDIC Overdraft Program Supervisory Guidance of 24 November 2010 is available at <http://www.fdic.gov/news/news/press/2010/pr10257.html>

¹⁶ U.S. PIRG joined the Center for Responsible Lending and several other leading consumer groups in detailed comments to the FDIC in September 2010. Available at http://www.responsiblelending.org/overdraft-loans/policy-legislation/regulators/comment-to-fdic-on-overdraft_20100927.html

Appendix: KEY TO STATE DATA CHART THAT FOLLOWS
Big Banks, Bigger Fees 2012:
A National Survey of Bank Fees and Disclosures Policies
A PIRG Report: November 2012

Methodology: Over the last spring and summer PIRG staff and students surveyed 250 bank and 116 credit union branches in 17 states and the District of Columbia. Branches of 152 different banks and 116 credit unions were surveyed. Researchers posing as prospective customers requested account information, specifically including full account fee schedules. The Truth In Savings Act requires that these detailed schedules be made available to prospective customers. The purpose of this report was to determine compliance with this fee disclosure requirement and offer consumers a comparative chart of bank fees. In addition, PIRG reviewed the websites of a total of 195 different banks (including these) in 24 states and the District of Columbia. In both the in-person and online instances, we asked states to select at least 5 of the 10 largest banks by deposits (according to the FDIC) in that state; and to select at least 5 other smaller banks.

The chart following this appendix lists the results by state.

About the fee disclosures: The fee disclosures we report in this appendix are for informational purposes and subject to change. Since not every bank provided full fee schedules, we attempted to update missing data on the Internet. But not every bank discloses full information on the web (the Truth In Savings Act does not specifically require web disclosure.) The absence of a fee does not necessarily mean it is not charged. The listing of a fee does not mean it is charged to every account, only to the accounts we list. We attempted to list the lowest cost full service checking accounts where a consumer could avoid all maintenance fees, either because the account was listed as free, or fees could be avoided through the use of direct deposit or a reasonable balance requirement. Other accounts may fit your circumstances better.

Seniors/Students: Many banks provide you with better deals (in a few states by law), but the variety of accounts makes it difficult to summarize. Ask.

Shop Around: Check the bank's web site. Check other websites that track local bank fees, such as mybanktracker.com, findabetterbank.com and bankrate.com/funnel/checking-account.

KEY TO THE BANK AND CREDIT UNION FEE DATA IN THE FOLLOWING CHART

Credit Unions: We surveyed credit unions in some only for their compliance with fee disclosure rules and whether they offered free checking. Many consumers are not aware that member-owned credit unions have very broad fields of membership. If one family member qualifies, usually all do. If your business is a vendor or otherwise does business with a company or agency with a credit union, you may be eligible to join. Many credit unions have branches and ATM networks. Finally, once a member, always a member, even if you move on.

KEY TO THE COLUMNS IN THE CHART OF BANK FEES BY STATE

Fee Disclosure Compliance: If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?

Free Checking: Y or Y* means the bank offers a free checking account. Free checking accounts can have no monthly maintenance fees, including any associated with a balance. Free checking accounts can be subject to statement mailing fees, ATM fees, bounced check and other fees. Y* means a condition may be described in the Notes column.

Free w/ Direct Deposit: Y or Y* means you can avoid fees with a regular automated direct deposit. Many banks are setting minimums, such as “at least one \$500 direct deposit” (e.g., a combination of two deposits totaling \$500 is not allowed).

Balance To Open Account: In addition to a minimum opening deposit ranging from \$0-500, most banks require an application that includes checking a credit report and complying with federal anti-money laundering “Know Your Customer” rules. Note that some banks now have higher-priced “second chance” accounts if your credit report shows unacceptable bounced check activity and disqualifies you. You have a right to look at all credit reports and dispute them.

Monthly Fee Regular Checking: We define regular checking as checking that can be free either with a direct deposit or a balance requirement or some other requirement (we do not include “basic” checking, which is an account that may always have a fee. So the monthly fee is charged if you don’t meet the direct deposit or minimum balance to avoid fees requirements. Note that you can reduce this fee by agreeing to receive all statements on line, or not receiving check images with your statements, or through other choices.

Balance To Waive Fee: At some banks this is a minimum balance at any time during the month, at others it is an average (and some banks require you to meet both, although we only list one). Ask when opening the account. An average is easier to meet, but some banks have very low minimums. Some banks may also have additional ways to avoid fees, such as making five signature transactions on debit cards, having 5-10 activities of any sort on the account, etc. Shop.

Off-Us ATM Fees: This is the fee you pay your own bank to use another owner’s ATM. It is disclosed only on your statement. The fee the other owner charges, called a surcharge or convenience fee, is disclosed on the ATM screen and on your ATM receipt.

NOTES ATM FEE/Checking: Some banks and credit unions waive a certain number of “Off-Us” fees, or don’t charge them when you use certain regional and even national networks such as Moneypass or Presto or Star or the SUM or Co-op surcharge free networks as opposed to the Plus or Cirrus networks (owned by Visa and Mastercard). Some banks and credit unions may also reimburse surcharges. We also note if a banks charges annual fees for certain debit cards. We do not report whether a bank charges fees for PIN (not signature) transactions at merchants. Many banks collect a variety of fees for other ATM activity, such as issuing “mini-statements.”

Overdraft Fees First Violation: Under new rules, some banks are offering overdraft fee tiers. For more violations, you pay higher fees (see “Overdraft Notes” for higher penalties for additional overdrafts).

Continuing Overdraft Fee: This is the fee charged when an overdraft is not cleared up by a deposit.

Overdraft Continues After # days: This refers to when a Continuing Overdraft Fee is imposed (either daily beginning that day) or every # days. Some banks are not particularly clear about it. Ask.

Overdraft Notes: We list any higher fees for repeat violations and also describe whether the bank has announced a cap on the number of fees it charges in any day.

Statement Savings: This is generally the easiest savings account to qualify for, but also the lowest-earning. We list the minimum to open, the minimum to avoid fees and the fee, if any, if the minimum is not met. Banks also have varying fees, required by law, for excessive transactions in savings accounts. Overdraft transfers to checking from savings count against this limit.

Closing Account Early: Many banks charge a fee if you close an account within a certain number of months after it is opened. This is most harmful to students and others who move around. If the bank provided you with rewards to open an account, it may also seek to claw back those rewards, which can be significant (\$50-100 in some cases).

Returned Deposit Item (DIR): This is a fee imposed when a check you deposit from someone else (not one you write) is returned due to insufficient funds. Massachusetts imposes limits on this fee, applicable to state chartered banks.

Transfer Fee To Avoid OD (overdrafts): We list the daily transfer fee, for days when the service is used. This fee is for account transfer or line of credit products you have formally applied for, not to be confused with “courtesy” or “standard” overdraft programs the bank makes available that you may have consented (opted-in) to allow. The transfer fees (around \$10-12/day even for multiple occurrences on the same day) are substantially lower than overdraft protection fees (about \$35/occurrence).

More On Overdraft: Regulators have issued new rules concerning “overdraft protection” schemes, which banks and credit unions had previously provided automatically as so-called “features” of accounts. They charge a typical “courtesy” overdraft fee of about \$35 or but “cover” your overdrafts (allow transaction). Now, under the rules, unless you have affirmatively said yes, and opted-in to that program, you can no longer overdraft your debit card at a merchant or ATM machine. Your card will simply be declined and you will not pay a fee. If you have opted-in to any form of “Courtesy Overdraft Protection” (variously called “standard”), you should opt-out. A much better way to avoid bounced checks and debits is to apply for an overdraft Line of Credit (LOC) or a savings account or credit card transfer to cover your overdrafts. Ask for information at your bank or credit union. Note that if you opt-out of courtesy overdraft schemes, both checks and automatic electronic withdrawals (to pay recurring bills) can still result in overdrafts. If you don’t opt-out, the law sets no limit on the amount of overdraft fees at point of sale and ATMs a bank or credit union can impose. You have the right to reverse your opt-in at any time. Use it.

A BLANK ITEM DOES NOT NECESSARILY MEAN THAT THE BANK DOES NOT CHARGE THAT FEE,

ONLY THAT IT WASN’T DISCLOSED. ALL FEES SUBJECT TO CHANGE AT ANY TIME.

PIRG's Big Banks' Bigger Fees 2012

Page 1 of 39

Demographic Information					Page 1 of 3 Across		Fee Disclosure Compliance					
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
AK	Alaska Pacific Bank	\$152,058									N	
AK	Denali State Bank	\$236,954									Y	
AK	First Bank	\$419,840									Y	
AK	First National Bank Alaska	\$1,941,220									N	
AK	Key Bank	\$64,606,471									Y	
AK	Mt. McKinley Bank	\$242,668									N	
AK	Northrim Bank	\$900,589									Y	
AK	Wells Fargo Bank	\$921,071,000									Y	
AZ	Alliance Bank of AZ	\$1,998,172	214 E. Birch Ave	Flagstaff	X	X				Y	N	
AZ	Bank of America	\$1,062,273,625	2625 S. Woodlands Village Blvd	Flagstaff	X	X				Y	Y	
AZ	Bank of America	\$1,062,273,625	201 E. Washington St.	Phoenix	X			X		Y	Y	
AZ	Bank of America	\$1,062,273,625	2285 N. Campbell Rd.	Tucson	X	X				Y	Y	
AZ	Bank of the West	\$44,826,796	7901 E. Speedway Blvd.	Tucson	X	X				Y	Y	
AZ	BBVA Compass Bank	\$48,313,018	945 E. Grant Rd.	Tucson	X	X				P	Y	
AZ	Chase Bank	\$1,162,998,000	1528 E. Buckeye Rd.	Phoenix	X	X				Y	Y	
AZ	Chase Bank	\$1,162,998,000	8701 E. Broadway Blvd.	Tucson	X		X			Y	Y	
AZ	Comerica Bank	\$49,950,477	1 North Central Ave.	Phoenix	X	X				Y	Y	
AZ	FirstBank	\$10,944,585	Germann & Alma School Rd.	Chandler	X	X				P	N	
AZ	M&I Bank/BMO Harris	\$70,104,971	4819 N. Central Ave.	Phoenix	X	X				Y	Y	
AZ	MidFirst Bank	\$6,210,120	2 N. Central Ave.	Phoenix	X				X	N	Y	
AZ	National Bank of Arizona	\$3,676,614	211 N. Leroux St.	Flagstaff	X		X			Y	N	
AZ	US Bank	\$245,043,009	101 N. 1st Ave.	Phoenix	X	X				Y	Y	
AZ	Wells Fargo Bank	\$921,071,000	1960 W. Ray Rd. #7	Chandler	X		X			P	Y	
AZ	Wells Fargo Bank	\$921,071,000	8314 E. Broadway Blvd.	Tucson	X				X	N	Y	
CA	Bank of America	\$1,062,273,625	345 Montgomery St.	San Francisco	X		X			Y	Y	
CA	Bank of Marin	\$1,180,452	235 Pine St. #1475	San Francisco	X				X	N	N	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 2 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
AK	Alaska Pacific Bank	Y			\$8.00	\$1,000	\$0.00	
AK	Denali State Bank			\$100	\$5.00	\$1,000		
AK	First Bank			\$200	\$4.00	\$400	\$0.00	Plus Network free
AK	First National Bank Alaska		Y	\$0	\$5.00			
AK	Key Bank		Y					
AK	Mt. McKinley Bank	Y						
AK	Northrim Bank	Y	Y		\$8.00	\$1,000	\$1.00	\$2 national networks
AK	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
AZ	Alliance Bank of AZ							
AZ	Bank of America		Y	\$25	\$15.00	\$5,000	\$2.00	
AZ	Bank of America		Y	\$25	\$15.00	\$5,000	\$2.00	
AZ	Bank of America		Y	\$25	\$15.00	\$5,000	\$2.00	
AZ	Bank of the West		Y	\$100	\$10.00	\$1,000	\$2.00	
AZ	BBVA Compass Bank		Y	\$25	\$10.95	\$1,500	\$2.00	
AZ	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
AZ	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
AZ	Comerica Bank		Y	\$50	\$10.00	\$750	\$2.00	
AZ	FirstBank	Y					\$2.50	4/month free
AZ	M&I Bank/BMO Harris		Y	\$100	\$7.00	\$1,000	\$2.00	
AZ	MidFirst Bank	Y		\$100			\$0.00	
AZ	National Bank of Arizona		Y	\$100	\$8.00	\$1,000	\$0.00	
AZ	US Bank	Y		\$50	\$8.95	\$1,500	\$2.50	
AZ	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
AZ	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
CA	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
CA	Bank of Marin			\$500	\$10.00	\$1,000	\$0.00	At 12,000 Moneypass ATMS

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 3 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
AK	Alaska Pacific Bank					\$100	\$300	\$3.00				
AK	Denali State Bank	\$28.00				\$100	\$200	\$1.67	\$25.00	6		
AK	First Bank	\$20.00				\$100	\$200	\$2.00	\$10.00	4	\$0.00	
AK	First National Bank Alaska											
AK	Key Bank	\$25.00					\$100	\$1.50	\$25.00	3		
AK	Mt. McKinley Bank					\$100						
AK	Northrim Bank										\$25.00	\$7.50
AK	Wells Fargo Bank	\$25.00	\$0.00		\$31 (2+); max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
AZ	Alliance Bank of AZ											
AZ	Bank of America	\$35.00	\$35.00	5	4 max/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
AZ	Bank of America	\$35.00	\$35.00	5	4 max/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
AZ	Bank of America	\$35.00	\$35.00	5	MAX 10/DAY	\$25	\$300.00 or	\$5.00			\$15.00	\$10.00
AZ	Bank of the West	\$31.00	\$5.00	5	\$35 (2+) 4 max/day	\$25	\$300	\$4.00	\$25.00	3	\$12.00	\$12.00
AZ	BBVA Compass Bank	\$38.00	\$25.00	10	6 max/day	\$25	\$500	\$5.00	\$25.00	6	\$6.00	\$12.00
AZ	Chase Bank	\$34.00	\$15.00	5	3 max/day	\$25	\$300	\$4.00			\$12.00	\$10.00
AZ	Chase Bank	\$34.00	\$15.00	5	3 max/day	\$25	\$300	\$4.00			\$12.00	\$10.00
AZ	Comerica Bank	\$25.00	\$6.00	5	\$33(2-4);\$37(5+);5 max/day	\$50	\$500	\$4.00	\$10.00	6	\$8.00	\$7.00
AZ	FirstBank	\$34.00			\$5.00/day charge		\$100	\$1.67			\$10.00	\$20/yr
AZ	M&I Bank/BMO Harris	\$35.00	\$5.00	3	max 4/day	\$100	\$500	\$5.00	\$50.00	3	\$7.50	\$10.00
AZ	MidFirst Bank	\$32.50	\$25.00	7		\$100	\$250	\$3.00	\$25.00	3	\$5.00	\$12.50
AZ	National Bank of Arizona	\$33.00	\$5.00	4		\$100	\$200	\$2.00	\$50.00	3	\$10.00	\$10.00
AZ	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300.00 or	\$4.00	\$25.00	6	\$19.00	\$5.00
AZ	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
AZ	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
CA	Bank of America	\$35.00	\$35.00	5	4 max/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
CA	Bank of Marin					\$300	\$300	\$3.00				\$10.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 4 of 39

Demographic Information			Page 1 of 3 Across		Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?						
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?
CA	Bank of the Orient	\$484,224	233 Sansome St.	San Francisco	X				X	N	N
CA	Bank of the West	\$44,826,796	295 Bush St.	San Francisco	X		X			Y	Y
CA	Bank of the West	\$44,826,796	1551 Pacific Ave.	Santa Cruz	X	X				P	Y
CA	California Bank and Trust	\$9,192,553	465 California St.	San Francisco	X	X				Y	N
CA	Chase Bank	\$1,162,998,000	101 Montgomery St.	San Francisco	X	X				Y	Y
CA	City National Bank	\$20,001,506	100 Montgomery St.	San Francisco	X		X			Y	Y
CA	First Republic Bank	\$24,215,303	44 Montgomery St.	San Francisco	X	X				Y	Y
CA	Mechanics Bank	\$2,483,519	343 Sansome St.	San Francisco	X	X				Y	Y
CA	Union Bank	\$60,792,586	350 California St.	San Francisco	X		X			Y	Y
CA	Wells Fargo Bank	\$921,071,000									Y
CA	WestAmerica Bank	\$4,211,391	214 California St.	San Francisco	X	X				Y	N
CO	Bank of America	\$1,062,273,625									N
CO	Bank of the West	\$44,826,796									Y
CO	BBVA Compass Bank	\$48,313,018									Y
CO	Chase Bank	\$1,162,998,000									Y
CO	Citywide Banks	\$870,771									N
CO	Colorado Community Bank	\$464,858									N
CO	First National Bank of Rock	\$297,808									N
CO	FirstBank	\$10,944,585									N
CO	Key Bank	\$64,606,471									Y
CO	UMB Bank	\$1,221,624									N
CO	US Bank	\$245,043,009									Y
CO	Vectra Bank	\$1,908,949									Y
CO	Wells Fargo Bank	\$921,071,000									y
CT	Bank of America	\$1,062,273,625	4 North Main St.	W. Hartford	X	X				Y	Y
CT	Berkshire Bank (CT B&T)	\$222,544	68 South Main St.	W. Hartford	X	X				Y	N

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 5 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
CA	Bank of the Orient			\$100		\$500		
CA	Bank of the West		Y	\$100	\$10.00	\$1,000	\$2.00	
CA	Bank of the West		Y	\$100	\$10.00	\$1,000	\$2.00	
CA	California Bank and Trust		Y		\$9.00		\$2.00	
CA	Chase Bank		Y	\$25	\$10.00	\$1,500	\$2.00	
CA	City National Bank		Y	\$1,000	\$8.00	\$1,000,00	\$2.00	
CA	First Republic Bank			\$500	\$18.00	\$1,800	\$0.00	
CA	Mechanics Bank		Y	\$100	\$12.00	\$1,000	\$0.00	
CA	Union Bank		Y	\$100	\$10.00	\$1,500	\$2.00	
CA	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
CA	WestAmerica Bank			\$200	\$12.00	\$1,000	\$2.00	
CO	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
CO	Bank of the West		Y	\$100	\$10.00	\$1,000	\$2.00	
CO	BBVA Compass Bank		Y	\$25	\$10.95	\$1,500	\$2.00	
CO	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
CO	Citywide Banks	Y one yr		\$100	\$8.00	\$800	\$1.50	
CO	Colorado Community Bank	Y		\$100	\$7.50	\$100		
CO	First National Bank of Rock	Y						
CO	FirstBank	Y						
CO	Key Bank		Y	\$50	\$12.00		\$2.50	
CO	UMB Bank		Y	\$100	\$8.00	\$1,500		3 free
CO	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
CO	Vectra Bank		Y	\$50	\$7.00	\$1,000	\$2.00	
CO	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
CT	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
CT	Berkshire Bank (CT B&T)	Y					\$1.50	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 6 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
ST	Bank Branch Name	Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
		Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
CA	Bank of the Orient					\$100	\$500					
CA	Bank of the West	\$26.00	\$5.00	3	\$35 (2+); 4 max/day	\$25	\$300	\$4.00	\$25.00	3	\$12.00	\$12.00
CA	Bank of the West	\$26.00	\$5.00	3	\$35 (2+); 4 max/day	\$25	\$300	\$4.00	\$25.00	3	\$12.00	\$12.00
CA	California Bank and Trust	\$34.00	\$6.00	4	max 5/day	\$200	\$300	\$3.00	\$20.00	6	\$10.00	\$10.00
CA	Chase Bank	\$34.00	\$15.00	5	3 max/day	\$25	\$300	\$5.00			\$12.00	\$10.00
CA	City National Bank	\$34.00	\$5.00	4	max 5/day	\$500	\$500	\$5.00	\$20.00	3	\$10.00	\$10.00
CA	First Republic Bank	\$30.00				\$5,000		\$0.00			\$10.00	\$3.00
CA	Mechanics Bank	\$30.00	\$5.00/day	5	continuing overdraft starts	\$100	\$300	\$5.00			\$10.00	\$5.00
CA	Union Bank	\$33.00	\$6.00	6	max \$30/period of continue	\$50	\$300	\$4.00			\$6.00	\$10.00
CA	Wells Fargo Bank	\$25.00	\$0.00		\$35 (2+); max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
CA	WestAmerica Bank	\$35.00	\$5.00	7	max 10/day	\$100	\$500	\$3.00			\$10.00	\$12.00
CO	Bank of America	\$35.00	\$35.00	5	4 max/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
CO	Bank of the West	\$31.00	\$5.00	3	\$35 (2+); 4 max/day	\$25	\$300	\$4.00	\$25.00	3	\$12.00	\$12.00
CO	BBVA Compass Bank	\$38.00	\$25.00	10	6 max/day	\$25	\$500	\$5.00	\$25.00	6	\$6.00	\$12.00
CO	Chase Bank	\$34.00	\$15.00	5	3 max/day	\$25	\$300	\$4.00			\$12.00	\$10.00
CO	Citywide Banks	\$33.00			3 max/day	\$100	\$300	\$4.00				
CO	Colorado Community Bank											
CO	First National Bank of Rock						\$100	\$2.00				
CO	FirstBank						\$100	\$1.67				
CO	Key Bank	\$32.00			2 waived/ cycle; \$37>3		\$300	\$4.00	\$25.00	6	\$10.00	
CO	UMB Bank					\$100						
CO	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25		\$0.00			\$19.00	\$19.00
CO	Vectra Bank	\$35.00	\$5.00	5	max 5/day	\$50	\$200	\$3.00	\$25.00	3	\$8.00	\$5.00
CO	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
CT	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
CT	Berkshire Bank (CT B&T)	\$33.00			4		\$250	\$3.00				

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 7 of 39

Demographic Information				Page 1 of 3 Across		Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
CT	Chelsea Groton Bank	\$692,856	2 Water St.	Mystic	X		x			P	N	
CT	Citizens Bank-RBS	\$76,457,741	15 S. Main St.	W. Hartford	X	X				Y	N	
CT	Farmington Bank	\$1,328,870	962 Farmington Ave.	W. Hartford	X	X				Y	Y	
CT	First Niagara Bank	\$28,096,647	55 South Main St.	W. Hartford	X			X		Y	Y	
CT	Liberty Bank	\$2,759,269	27 Coogan Blvd. #21	Mystic	X	X				Y	N	
CT	Liberty Bank	\$2,759,269	970 Farmington Ave.	W. Hartford	X	X				Y	N	
CT	Rockville Bank	\$1,382,120	6 Fieldstone Commons	Tolland	X	X				Y	Y	
CT	Rockville Bank	\$1,382,120	20 Hyde Ave.	Vernon Rockvi	X		X			Y	Y	
CT	Savings Institute Bank and	\$704,980	100 Merrow Rd.	Tolland	X	X				Y	N	
CT	Sovereign Bank	\$48,805,519	568 Franklin Ave.	Hartford	X		X			Y	Y	
CT	TD Bank	\$159,884,009	29 South Main St.	W. Hartford	X		X			Y	Y	
CT	Torrington Savings Bank	\$656,222	235 Dibble St.	Torrington	X	X				Y	Y	
CT	Union Savings Bank	\$1,575,384	1507 Tarring Ford St.	Torrington	X		X			Y	Y	
DC	Amalgamated Bank	\$2,364,908	1825 K St. NW	DC	X		X			Y	Y	
DC	American Bank	\$321,718	1301 K St. NW	DC	X	X				Y	Y	
DC	Bank of America	\$1,062,273,625	1501 Pennsylvania Ave. NW	DC	X		X			Y	Y	
DC	Bank of Georgetown	\$458,101	1350 I St. NW	DC	X	X				Y	N	
DC	BB&T	\$132,121,513									N	
DC	Capital One Bank	\$105,668,506	1850 K St. NW	DC	X			X		Y	Y	
DC	Cardinal Bank	\$2,043,401	1176 K St. NW	DC	X	X				Y	Y	
DC	CitiBank	\$950,510,000	1000 K St. NW	DC	X	X				P	Y	
DC	Congressional Bank	\$209,305	2101 K St. NW	DC	X		x			P	N	
DC	Eagle Bank	\$830,894	1425 K St. NW	DC	X	X				Y	N	
DC	Industrial Bank	\$301,364	1317 F St. NW	DC	X	X				Y	N	
DC	PNC Bank	\$210,360,631	129 Wisconsin Ave. NW	DC	X		X			P	Y	
DC	Premier Bank	\$633,264	1501 K St. NW	DC	X	X				Y	N	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 8 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
CT	Chelsea Groton Bank	Y		\$25				
CT	Citizens Bank-RBS			\$50	\$9.99	\$1,500.00 (avg)		
CT	Farmington Bank	Y						
CT	First Niagara Bank	Y						surcharge may be assessed by ATM owner
CT	Liberty Bank	Y		\$25			\$0.00	fees refunded
CT	Liberty Bank	Y		\$25				
CT	Rockville Bank				\$10.00		\$0.95	up to \$15.00 per month of ATM usage waived
CT	Rockville Bank				\$10.00		\$0.95	up to \$15.00 per month of ATM usage waived
CT	Savings Institute Bank and	Y						
CT	Sovereign Bank			\$25	\$5.00	\$500	\$3.00	
CT	TD Bank			\$0	\$15.00	\$100	\$2.00	
CT	Torrington Savings Bank	Y					\$0.00	at Plus
CT	Union Savings Bank	Y		\$25			\$2.00	
DC	Amalgamated Bank	Y		\$0			\$1.00	Allpoint ATM network free of charge
DC	American Bank	Y					\$0.00	
DC	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
DC	Bank of Georgetown	Y					\$0.00	5 surcharges refunded monthly
DC	BB&T		Y	\$50	\$10.00	\$1,500	\$2.50	
DC	Capital One Bank		Y	\$50	\$8.95	\$300	\$2.00	
DC	Cardinal Bank	Y		\$100			\$0.00	
DC	CitiBank		Y*		\$10.00	\$1,500	\$2.00	DD + 1 qualifying bill pay required for free
DC	Congressional Bank							
DC	Eagle Bank	Y		\$100			\$0.00	Allpoint ATM network free of charge
DC	Industrial Bank				\$8.00	\$500	\$2.00	Debit Card \$12/yr
DC	PNC Bank	Y		\$25	\$10.00	\$1,500	\$2.50	
DC	Premier Bank	Y		\$50	\$10.00	\$1,500	\$0.00	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 9 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
CT	Chelsea Groton Bank											\$5.00
CT	Citizens Bank-RBS											
CT	Farmington Bank	\$29.00					\$200	\$1.00			\$10.00	
CT	First Niagara Bank	\$35.00	\$35.00	7	max 5/day, or \$175.00	\$50	\$200	\$4.00	\$25.00	6	\$15.00	\$10.00
CT	Liberty Bank	\$29.00			max 5/day	\$25		\$0.00			\$10.00	\$5.00
CT	Liberty Bank											
CT	Rockville Bank	\$27.00					\$300	\$1.00	\$10.00	3	\$7.00	\$3.00
CT	Rockville Bank	\$27.00					\$300	\$1.00	\$10.00	3	\$7.00	\$3.00
CT	Savings Institute Bank and											
CT	Sovereign Bank	\$35.00	\$35.00	5		\$10	\$100	\$3.50	\$25.00	\$3.00	\$15.00	\$12.00
CT	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00 (\$3.00 if you choose on			\$15.00	\$10.00
CT	Torrington Savings Bank	\$25.00					\$200	\$1.00			\$15.00	\$1.00
CT	Union Savings Bank	\$35.00	\$5.00/day	5			\$300	\$3.00			\$15.00	
DC	Amalgamated Bank	\$33.00			max 5/day	\$5		\$0.00			\$10.00	
DC	American Bank	\$29.17				\$100	\$100	\$3.00	\$10.79	6	\$10.79	
DC	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
DC	Bank of Georgetown	\$30.00	\$10.00	1			\$200	\$3.00			\$7.50	
DC	BB&T	\$35.00	\$35.00	7	max 6/day	\$25	\$300	\$5.00	\$25.00	3	\$12.00	\$12.50
DC	Capital One Bank	\$35.00	\$0.00		max 4/day	\$25	\$300	\$5.00			\$10.00	\$10.00
DC	Cardinal Bank	\$34.00	\$5.00	1		\$100	\$100	\$3.00	\$25.00	6	\$10.00	\$5.00
DC	CitiBank	\$34.00			max 4/day	\$100	\$500	\$4.50	\$25.00	3	\$10.00	\$10.00
DC	Congressional Bank	\$32.00	\$5.00						\$10.00	3	\$7.50	
DC	Eagle Bank	\$35.00				\$100	\$250	\$5.00	\$25.00	3	\$10.00	
DC	Industrial Bank	\$30.00					\$200	\$5.00	\$25.00	3	\$8.00	
DC	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
DC	Premier Bank	\$30.00				\$100	\$100	\$5.00	\$20.00	3	\$10.00	\$7.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 10 of 39

Demographic Information			Page 1 of 3 Across			Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
DC	SunTrust Bank	\$130,464,635	1100 G St. NW	DC	X	X				Y	Y	
DC	United Bank	\$2,797,627	1667 K St. NW	DC	X			X		Y	N	
DC	WashingtonFirst Bank	\$448,686	1500 K St. NW	DC	X	X				Y	Y	
DC	Wells Fargo Bank	\$921,071,000	444 N Capitol St NW	DC	X		X			Y	Y	
GA	Ameris Bank	\$2,632,088	1180 Peachtree	Atlanta	X	X				P	N	
GA	Bank of America	\$1,062,273,625	1615 N Decatur Rd	Atlanta	X	x				Y	Y	
GA	Bank of N Georgia/Synovus	\$21,963,561	344 E Paces Ferry Rd	Atlanta	X	x				Y	N	
GA	BB&T	\$132,121,513	271 17th St NW #175	Atlanta	X				x	N	Y	
GA	Capitol City Bank	\$278,151	94 Peachtree SW	Atlanta	X				X	N	N	
GA	Community & Southern Bank	\$1,683,363	104 Taun Blvd #A-110	Atlanta	X		x			Y	N	
GA	Fidelity Bank	\$1,783,910	260 Peachtree NE	Atlanta	X	x				Y	Y	
GA	Private Bank of Buckhead	\$142,546	3565 Piedmont Rd	Atlanta	X	x				Y	N	
GA	State Bank&Trust	\$2,243,862	415 E Paces Ferry Rd	Atlanta	X				X	N	N	
GA	State Bank&Trust	\$2,243,862	860 Peachtree St NE	Atlanta	X	x				Y	N	
GA	SunTrust Bank	\$130,464,635	1685 N Decatur Rd NE	Atlanta	X	x				P	Y	
GA	SunTrust Bank	\$130,464,635	754 W Peachtree	Atlanta	X	x				Y	Y	
GA	Wells Fargo Bank	\$921,071,000	725 Houston Mill Rd NE	Atlanta	X	x				P	Y	
IA	American Trust and Savings	\$25,533	9350 University Ave. #138	W. Des Moines	X		X			P	N	
IA	Bank Iowa	\$932,944	1150 Jordan Creek Pkwy.	Des Moines	X	X				Y	N	
IA	Bank of America	\$1,062,273,625				X				Y	Y	
IA	Bank of the West	\$44,826,796	7465 Ashworth Rd.	W. Des Moines	X		X			Y	Y	
IA	Bankers Trust Co.	\$1,934,615	453 7th St.	Des Moines	X	X				Y	Y	
IA	First American Bank	\$1,120,532	2805 Beaver Ave.	Des Moines	X		X			Y	N	
IA	Great Western Bank	\$6,273,847	10101 University Ave. #101	Clive	X	X				Y	N	
IA	Liberty Bank	\$900,794	700 Walnut Ave.	Des Moines	X			X		Y	N	
IA	Northwest Bank	\$820,779	5700 University Ave #100	W. Des Moines	X		X			Y	N	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 11 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
DC	SunTrust Bank		Y	\$100	\$7.00	\$500	\$2.00	
DC	United Bank	Y		\$50			\$2.00	
DC	WashingtonFirst Bank		Y	\$50			\$0.00	
DC	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
GA	Ameris Bank	Y		\$100			\$0.00	Presto Network Free
GA	Bank of America		Y	\$25	\$15.00	\$5,000	\$2.00	
GA	Bank of N Georgia/Synovus		Y	\$100	\$10.00	\$1,000	\$2.50	
GA	BB&T		Y	\$50	\$10.00	\$1,500	\$2.50	
GA	Capitol City Bank		Y	\$100				
GA	Community & Southern Bank	Y		\$100	\$10.00	\$1,000	\$1.50	4 free
GA	Fidelity Bank	Y		\$50			\$0.00	
GA	Private Bank of Buckhead			\$100	\$12.00	\$500	\$0.00	
GA	State Bank&Trust	Y		\$100			\$1.50	
GA	State Bank&Trust							
GA	SunTrust Bank		Y	\$100	\$7.00	\$500	\$2.00	
GA	SunTrust Bank		Y	\$100	\$7.00	\$500	\$2.00	
GA	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
IA	American Trust and Savings	Y		\$100				
IA	Bank Iowa	Y		\$100			\$1.00	
IA	Bank of America		Y		\$12.00	\$1,500	\$2.00	
IA	Bank of the West		Y	\$100	\$10.00	\$1,000	\$2.00	
IA	Bankers Trust Co.		Y		\$10.99	\$1,000	\$1.00	
IA	First American Bank	Y*		\$100			\$0.00	*Debit CARD \$1.50/Month
IA	Great Western Bank	Y		\$50			\$2.00	
IA	Liberty Bank	Y*		\$50			\$2.00	*Debit Card \$1.00/Month
IA	Northwest Bank	Y*		\$10			\$0.50	*Debit CARD \$2/Month

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 12 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
DC	SunTrust Bank	\$36.00	\$36.00	7	max 6/day	\$100	\$300	\$4.00	\$25.00	6	\$12.50 (\$40	\$12.50
DC	United Bank	\$37.50	\$5.00	5		\$50		\$0.00	\$25.00	3	\$10.00	\$11.00
DC	WashingtonFirst Bank	\$35.00				\$50	\$100	\$5.00			\$15.00	
DC	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
GA	Ameris Bank											
GA	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
GA	Bank of N Georgia/Synovus	\$36.00	\$35.00	7	max 6/day	\$100	\$200	\$5.00			\$9.00	\$10.00
GA	BB&T	\$35.00			max 6/day	\$25	\$350	\$5.00	\$25.00	3	\$12.00	\$12.50
GA	Capitol City Bank					\$100	\$100	\$3.00				
GA	Community & Southern Bar	\$35.00			max 5/day	\$100	\$100	\$5.00	\$25.00	6		\$7.50
GA	Fidelity Bank	\$33.00			max 10/day	\$50	\$200	\$4.00	\$25.00	3	\$9.00	
GA	Private Bank of Buckhead	\$30.00				\$100	\$100	\$5.00			\$5.00	
GA	State Bank&Trust	\$35.00				\$100	\$100	\$0.67	\$15.00	2	\$5.00	\$5.00
GA	State Bank&Trust											
GA	SunTrust Bank	\$36.00	\$36.00	7	max 6/day	\$100	\$300	\$4.00	\$25.00	6	\$12.50 (\$40	\$12.50
GA	SunTrust Bank	\$36.00	\$36.00	7	max 6/day	\$100	\$300	\$4.00	\$25.00	6	\$12.50 (\$40	\$12.50
GA	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
IA	American Trust and Saving					\$100	\$100	\$2.00				
IA	Bank Iowa	\$30.00				\$100	\$200	\$2.00	\$25.00	2	\$5.00	\$4.00
IA	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
IA	Bank of the West	\$31.00	\$5.00	5	\$35 (2+) 4 max/day	\$25	\$300	\$4.00	\$25.00	3	\$12.00	\$12.00
IA	Bankers Trust Co.	\$33.00			max 4/day		\$200	\$6.99	\$25.00	3	\$7.00	\$10.00
IA	First American Bank	\$30.00					\$300	\$2.00	\$25.00	3	\$5.00	\$3.00
IA	Great Western Bank	\$33.00	\$10.00	5	max 5/day			\$0.00	\$50.00	1	\$5.00	\$10.00
IA	Liberty Bank	\$30.00			max 5/day	\$50	\$200	\$3.00			\$7.00	\$10.00
IA	Northwest Bank	\$29.00				\$1	\$50	\$2.00	\$20.00	2	\$7.00	\$15.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 13 of 39

Demographic Information			Page 1 of 3 Across			Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
IA	US Bank	\$245,043,009	3529 Ingersoll Ave.	Des Moines	X	X				Y	Y	
IA	Wells Fargo Bank	\$921,071,000	666 Walnut Ave.	Des Moines	X			X		P	Y	
IA	West Bank	\$920,121	125 Grand Ave.	W. Des Moines	X			X		Y	Y	
IL	Amalgamated Bank of Chic	\$691,978	1 W. Monroe	Chicago	X	X				P	N	
IL	American Chartered Bank	\$2,084,721	932 W. Randolph St.	Chicago	X			X		Y	Y	
IL	Bank of America	\$1,062,273,625	2 N. Riverside Plaza	Chicago	X		X			Y	Y	
IL	Chase Bank	\$1,162,998,000	550 W. Adams St.	Chicago	X	X				Y	Y	
IL	Chicago Comm (Metro Ban	\$76,251	51 W. Jackson Blvd.	Chicago	X	X				Y	N	
IL	Citibank	\$950,510,000	500 W. Madison St.	Chicago	X			X		P	Y	
IL	First American Bank	\$2,307,220	33 W. Monroe St.	Chicago	X	X				Y	Y	
IL	First Bank and Trust	\$582,948	820 Church St.	Evanston	X	X				Y	Y	
IL	North Community Bank	\$867,073	1401 W. Belmont Ave.	Chicago	X	X				P	N	
IL	Parkway Bank and Trust	\$1,974,466	39 N. Morgan St.	Chicago	X	X				P	Y	
IL	Republic Bank of Chicago	\$1,157,970	120 W. Madison St.	Chicago	X	X				P	N	
IL	Standard Bank	\$1,922,938	3434 N. Southport Ave.	Chicago	X				X	N	Y	
IL	State Bank of Countryside	\$649,061	3323 N. Clark St.	Chicago	X	X				Y	Y	
IL	Urban Partnership Bank	\$1,180,664	7054 S. Jeffery Blvd.	Chicago	X	X				Y	N	
IL	US Bank	\$245,043,009	209 S. LaSalle St.	Chicago	X	X				Y	Y	
Il	Wells Fargo Bank	\$921,071,000	2289 W. Howard St.	Evanston	X			X		P	Y	
MA	Bank of America	\$1,062,273,625	690 Adams St.	Quincy	X	X				Y	Y	
MA	Berkshire Bank	\$3,421,588	99 North St.	Pittsfield	X	X				Y	N	
MA	Boston Private Bank and Tr	\$4,642,084			X				X	N	N	
MA	Brookline Bank	\$1,973,134			X				X	N	Y	
MA	Cambridge Savings Bank	\$1,863,869	53 White St.	Cambridge	X	X				Y	Y	
MA	Century Bank and Trust	\$2,360,153	24 Federal St.	Boston	X		X			Y	N	
MA	Citibank	\$950,510,000			X			X		P	Y	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 14 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
IA	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
IA	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
IA	West Bank	Y*		\$100	\$12.00	\$500	\$1.50	Debit card, \$10/yr; 6/month free
IL	Amalgamated Bank of Chic	Y*		\$100			\$0.00	40 cents/check>14/month
IL	American Chartered Bank	Y					\$2.00	2/month free
IL	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
IL	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
IL	Chicago Comm (Metro Ban	Y		\$100			\$2.00	3 /free month
IL	Citibank		Y*		\$10.00	\$1,500	\$2.00	DD + 1 qualifying bill pay required for free
IL	First American Bank	Y		\$100			\$3.00	
IL	First Bank and Trust				\$8.00	\$500	\$0.00	up to 8 surcharges/month refunded
IL	North Community Bank	Y		\$100			\$1.50	3 free/month
IL	Parkway Bank and Trust	Y					\$3.00	
IL	Republic Bank of Chicago	Y		\$25				
IL	Standard Bank		Y	\$100	\$7.00	\$500	\$1.00	2 free/month
IL	State Bank of Countryside	Y		\$5			\$2.00	8/month free
IL	Urban Partnership Bank		Y	\$100	\$7.50	\$500	\$0.00	fees may be charged by the ATM owner
IL	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
IL	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
MA	Bank of America		Y	\$25	\$15.00	\$5,000	\$2.00	
MA	Berkshire Bank	Y		\$10			\$1.50	
MA	Boston Private Bank and Tr							
MA	Brookline Bank	Y		\$25			\$1.50	SUM network free of charge
MA	Cambridge Savings Bank	Y					\$0.00	
MA	Century Bank and Trust	Y					\$1.00	4 FREE
MA	Citibank		Y*		\$10.00	\$1,500	\$2.00	DD + 1 qualifying bill pay required for free

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 15 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
ST	Bank Branch Name	Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
		Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
IA	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300	\$4.00	\$25.00	6	\$19.00	\$10.00
IA	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
IA	West Bank	\$30.00			Max 5/day		\$200	\$3.00	\$25.00	3	\$5.00	\$5.00
IL	Amalgamated Bank of Chic					\$250	\$250	\$4.00				
IL	American Chartered Bank	\$32.00	\$9.00/day	3	max 4/day; no fee if overdr	\$50		\$0.00			\$12.00	\$10.00
IL	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
IL	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$4.00			\$12.00	\$10.00
IL	Chicago Comm (Metro Ban	\$32.00	\$6.00	1		\$100	\$200	\$3.00	\$25.00	6	\$10.00	
IL	Citibank	\$34.00			max 4/day	\$100	\$500	\$4.50	\$25.00	3	\$10.00	\$10.00
IL	First American Bank	\$39.50	\$5.00	5	max 6/day	\$100	\$250	\$5.00	\$25.00	6	\$5.00	\$10.00
IL	First Bank and Trust	\$28.00	\$5.00	5			\$200	\$2.00	\$10.00	6	\$6.00	
IL	North Community Bank					\$100	\$200	\$3.00				
IL	Parkway Bank and Trust	\$40.00	\$15.00/day	4		\$100	\$100		\$50.00	6	\$10.00	\$5.00
IL	Republic Bank of Chicago					\$25	\$25	\$3.00				
IL	Standard Bank	\$32.90	\$8.00	5		\$100	\$200	\$5.00	\$20.00	6	\$10.00	\$5.00
IL	State Bank of Countryside	\$35.00	\$5.00	5		\$100	\$300	\$4.00	\$30.00	3		\$5.00
IL	Urban Partnership Bank					\$50	\$250	\$5.00				
IL	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300.00 d	\$4.00	\$25.00	6	\$19.00	\$10.00
II	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
MA	Bank of America	\$35.00	\$35.00	5	4 max/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
MA	Berkshire Bank	\$33.00				4	\$10	\$250	\$3.00			
MA	Boston Private Bank and Tr											
MA	Brookline Bank	\$28.00					\$250	\$2.50	\$25.00	3	\$7.50	\$5.00
MA	Cambridge Savings Bank	\$35.00			max 3/day		\$10	\$1.00			\$4.80	\$7.50
MA	Century Bank and Trust	\$36.00						\$0.00			\$4.80	
MA	Citibank	\$34.00			max 4/day	\$100	\$500	\$4.50	\$25.00	3	\$10.00	\$10.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 16 of 39

Demographic Information					Page 1 of 3 Across		Fee Disclosure Compliance					
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
MA	Eastern Bank	\$6,286,572		Quincy	X		X			Y	Y	
MA	Family Federal Savings	\$75,984	148 Great Rd.	Stow	X		X			Y	N	
MA	Middlesex Savings Bank	\$290,560	72 Powder Mill Rd.	Maynard	X		X			Y	N	
MA	People's United Bank	\$21,468,455			X				X	N	N	
MD	Baltimore County Savings	\$552,559	9416 Baltimore National Pike	Ellicott City	X		X			P	N	
MD	Bank of America	\$1,062,273,625	929 W. 36th St.	Baltimore	X	X				Y	Y	
MD	BB&T	\$132,121,513	9450 Baltimore National Pike	Ellicott City	X		X			Y	N	
MD	CFG Community Bank	\$395,986	500 York Rd.	Towson	X		X			Y	N	
MD	Columbia Bank	\$1,516,560	9151 Baltimore National Pike	Ellicott City	X		X			Y	N	
MD	Eastern Savings Bank	\$560,504	10060 Baltimore National Pike	Ellicott City	X	X				Y	N	
MD	First Mariner Bank	\$1,031,996	10065 Baltimore National Pike	Ellicott City	X	X				Y	N	
MD	Fraternity Federal S&L	\$131,918	8460 Baltimore National Pike	Ellicott City	X	X				Y	N	
MD	Howard Bank	\$254,930	10163 Baltimore National Pike	Ellicott City	X		X			P	N	
MD	M & T Bank	\$59,989,082	1010 W. 36th St.	Baltimore	X				X	N	N	
MD	Patapsco Bank	\$227,125	821 W. 36th St.	Baltimore	X		X			Y	N	
MD	PNC Bank	\$210,360,631	12 E. 25th St.	Baltimore	X	X				Y	Y	
MD	SunTrust Bank	\$130,464,635	949 W. 36th St.	Baltimore	X				X	N	Y	
MD	The Harbor Bank of Maryland	\$212,544	5000 Park Heights Ave.	Baltimore	X				X	N	Y	
MD	Wells Fargo Bank	\$921,071,000	5121 Roland Ave.	Baltimore	X				X	N	Y	
ME	Androscoggin Bank	\$523,812	130 Middle St.	Portland	X	X				Y	N	
ME	Bangor Savings Bank	\$1,925,896	883 Forest Ave.	Portland	X		X			P	Y	
ME	Bank of America	\$1,062,273,625	1 Free St.	Portland	X		X			Y	Y	
ME	Bank of Maine	\$656,782	2 Central Plaza	Portland	X	X				Y	N	
ME	Bath Savings Institution	\$476,445	46 Auburn St.	Portland	X	X				Y	N	
ME	Camden National Bank	\$1,653,593	5 Milk St. #1	Portland	X				X	N	N	
ME	Gorham Savings Bank	\$642,786	172 Commercial St.	Portland	X	X				Y	N	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 17 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
MA	Eastern Bank	Y		\$25			\$2.00	
MA	Family Federal Savings	Y	Y	\$10	\$10.00		\$1.00	
MA	Middlesex Savings Bank		Y		\$10.00	\$250	\$1.00	
MA	People's United Bank	Y					\$0.00	
MD	Baltimore County Savings	Y					\$1.00	
MD	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
MD	BB&T		Y	\$50	\$10.00	\$1,500	\$2.50	
MD	CFG Community Bank							
MD	Columbia Bank	Y					\$2.00	
MD	Eastern Savings Bank	Y		\$50			\$1.50	
MD	First Mariner Bank	Y					\$2.00	
MD	Fraternity Federal S&L	Y		\$50				4 FREE
MD	Howard Bank	Y					\$0.00	
MD	M & T Bank		Y		\$6.95	\$500		
MD	Patapsco Bank		Y	\$0			\$1.95	
MD	PNC Bank	Y		\$25	\$10.00	\$1,500	\$2.50	
MD	SunTrust Bank		Y	\$100	\$7.00	\$500	\$2.00	
MD	The Harbor Bank of Maryland		Y	\$100	\$5.00		\$2.50	
MD	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
ME	Androscoggin Bank	N		\$25.00 (\$50.00)	\$5.00		\$0.00	may incur surcharge from owner of foreign ATM
ME	Bangor Savings Bank	Y		\$25			\$0.00	Worldwide
ME	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
ME	Bank of Maine	Y		\$25				free ATM use anywhere in the US
ME	Bath Savings Institution							
ME	Camden National Bank							free access to over 150 Maine Cash Access ATMs
ME	Gorham Savings Bank	Y		\$25				

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 18 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
MA	Eastern Bank	\$35.00			max 5/day	\$10	\$10	\$3.00			\$5.99	\$5.00
MA	Family Federal Savings		\$25.00				\$200	\$3.00	\$15.00	3	\$10.00	\$5.00
MA	Middlesex Savings Bank	\$29.00				\$1		\$0.00			\$4.50	\$5.00
MA	People's United Bank	\$36.00			max 4/day	\$50	\$250	\$5.00	\$20.00	6	\$10.00	\$10.00
MD	Baltimore County Savings	\$30.00					\$250	\$5.00	\$25.00	6	\$10.00	\$3.00
MD	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
MD	BB&T	\$35.00	\$35.00	7	max 6/day	\$25	\$300	\$5.00	\$25.00	3	\$12.00	\$12.50
MD	CFG Community Bank	\$30.00							\$35.00	3	\$8.00	
MD	Columbia Bank	\$39.00	\$6.00	3			\$100	\$7.50			\$10.00	\$10.00
MD	Eastern Savings Bank	\$25.00	\$5.00	1							\$5.00	\$3.00
MD	First Mariner Bank	\$39.00					\$200	\$4.00	\$30.00	3	\$10.00	\$10.00
MD	Fraternity Federal S&L	\$29.95				\$50	\$50	\$3.00	\$10.00	3		
MD	Howard Bank						\$200	\$5.00				
MD	M & T Bank											
MD	Patapsco Bank	\$32.00				\$50	\$50	\$2.00	\$25.00	6	\$12.00	
MD	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
MD	SunTrust Bank	\$36.00	\$36.00	7	max 6/day	\$100	\$300	\$4.00	\$25.00	6	\$12.50 (\$40	\$12.50
MD	The Harbor Bank of Maryla	\$35.00	\$5.00	5		\$100	\$100	\$3.00	\$25.00	3	\$12.00	
MD	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
ME	Androscoggin Bank	\$30.00				free if o	\$100	\$5.00	\$25.00	3	\$10.00	
ME	Bangor Savings Bank	\$32.00	\$5.00	3		\$25			\$25.00	3	\$10.00	\$5.00
ME	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
ME	Bank of Maine	\$30.00					\$100	\$1.00				
ME	Bath Savings Institution											
ME	Camden National Bank					\$25	\$200	\$1.00				
ME	Gorham Savings Bank	\$32.00				\$25	\$25		\$25.00	6	\$15.00	\$5.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 19 of 39

Demographic Information					Page 1 of 3 Across					Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?											
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?					
ME	Key Bank	\$64,606,471	400 Forest Ave.	Portland	X			X		P	Y					
ME	Northeast Bank	\$394,133	77 Middle St.	Portland	X	X				Y	N					
ME	Norway Savings Bank	\$706,001	1200 Congress St.	Portland	X		X			P	N					
ME	People's United Bank	\$21,468,455	315 Cottage Grove Rd.	S. Portland	X	X				Y	Y					
ME	Saco and Biddeford Saving	\$520,785	601 Broadway	Portland	X	X				Y	N					
ME	TD Bank	\$159,884,009	1410 Westland Ave.	Portland	X	X				Y	Y					
MI	Bank of America	\$1,062,273,625									Y					
MI	Chase Bank	\$1,162,998,000									Y					
MI	Chemical Bank	\$4,480,835									N					
MI	Citizens Bank	\$7,343,055									N					
MI	Comerica Bank	\$49,950,477									Y					
MI	Fifth Third Bank	\$88,405,153									Y					
MI	Key Bank	\$64,606,471									Y					
MI	Mercantile Bank of Michigan	\$1,188,481									Y					
MI	PNC Bank	\$210,360,631									Y					
MI	Talmer Bank and Trust	\$1,757,412									N					
NH	Bank of America	\$1,062,273,625	2020 Willow Pass Rd.	Concord	X	X				Y	Y					
NH	Bank of New England	\$434,089	589 Elm St.	Manchester	X	X				Y	Y					
NH	Citizens Bank-RBS	\$76,457,741	188 Louden Rd.	Concord	X			X		Y	N					
NH	First Colebrook Bank	\$201,256	100 Loudon Rd.	Concord	X	X				Y	N					
NH	Hampshire First Bank	\$224,894	221 Main St.	Nashua	X	X				Y	N					
NH	Laconia Savings Bank	\$866,625	705 Hoorsett Rd.	Manchester	X	X				Y	y					
NH	Merrimack County Savings	\$472,419	89 N. Main St.	Concord	X	X				Y	N					
NH	People's United Bank	\$21,468,455	197 Louden Rd.	Concord	X			X		Y	N					
NH	Sovereign Bank	\$48,805,519	161 N. State St.	Concord	X	X				Y	N					
NH	TD Bank	\$159,884,009	143 N. Merin St.	Concord	X	X				Y	Y					

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 20 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
ME	Key Bank		Y		\$5.00		\$2.50	
ME	Northeast Bank	Y		\$25				
ME	Norway Savings Bank	Y		\$25				
ME	People's United Bank		Y		\$10.00	\$750	\$2.50	
ME	Saco and Biddeford Saving	Y						
ME	TD Bank	N		\$0	\$15.00	\$100	\$2.00	
MI	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
MI	Chase Bank	Y	Y	\$25	\$12.00	\$1,500	\$2.00	
MI	Chemical Bank	Y						
MI	Citizens Bank	Y		\$50				
MI	Comerica Bank		Y	\$50	\$10.00	\$750	\$2.00	
MI	Fifth Third Bank				\$11.00	\$1,500	\$2.00	
MI	Key Bank		Y	\$50	\$5.00		\$2.50	
MI	Mercantile Bank of Michiga	Y		\$50			\$0.00	
MI	PNC Bank	Y	Y		\$10.00	\$1,500	\$2.50	
MI	Talmer Bank and Trust			\$50	\$9.95	\$1,000		
NH	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
NH	Bank of New England				\$6.00	\$1,000.00	\$1.00	
NH	Citizens Bank-RBS	Y		\$50	\$10.00	\$1,000	\$2.00	
NH	First Colebrook Bank		Y	\$10	\$7.50		\$1.00	
NH	Hampshire First Bank	Y					\$1.50	
NH	Laconia Savings Bank	Y		\$50			\$1.00	
NH	Merrimack County Savings	Y					\$0.00	
NH	People's United Bank	Y	Y		\$10.00	\$750	\$2.50	
NH	Sovereign Bank			\$25	\$5.00	\$500	\$3.00	
NH	TD Bank			\$0	\$15.00	\$100	\$2.00	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 21 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
ME	Key Bank	\$33.00	\$28.50	5	\$33 (1-2); \$36 (3-6); \$37 (7+)	\$50	\$300	\$4.00	\$25.00	6	\$15.00	
ME	Northeast Bank											
ME	Norway Savings Bank											
ME	People's United Bank	\$36.00			max 4/day	\$50	\$250	\$5.00	\$20.00	6	\$10.00	\$10.00
ME	Saco and Biddeford Saving	\$25.00							\$10.00	3	\$5.00	\$5.00
ME	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
MI	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
MI	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$4.00			\$12.00	\$10.00
MI	Chemical Bank											
MI	Citizens Bank					\$50	\$100	\$3.00				
MI	Comerica Bank	\$25.00	\$6.00	5	\$33(2-4); \$37 (5+); 5 max/	\$50	\$400	\$5.50	\$10.00	6	\$8.00	\$7.00
MI	Fifth Third Bank	\$25.00	\$0.00		\$37 (2+); max 10/day		\$500	\$5.00	\$0.00		\$15.00	\$12.00
MI	Key Bank	\$33.00	\$28.50	5	\$36 (3-6); \$37.50 (7+); 5 m	\$50	\$300	\$4.00	\$25.00	6	\$15.00	\$10.00
MI	Mercantile Bank of Michiga	\$30.00	\$5.00	2			\$200	\$3.00	\$25.00	6	\$10.00	
MI	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
MI	Talmer Bank and Trust					\$50	\$200	\$3.00				
NH	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
NH	Bank of New England	\$25.00					\$1,000.00	\$3.25			\$5.00	
NH	Citizens Bank-RBS	\$22.00	\$35.00		\$37 each, 2nd OD day); \$3	\$10	\$500	\$5.00			\$10.00	\$5.00
NH	First Colebrook Bank	\$25.00					\$100	\$1.00	\$10.00	3	\$5.00	\$5.00
NH	Hampshire First Bank	\$25.00	\$5.00	5	\$25 (1-2);\$30(3-5); \$35(6+); max 10 day				\$20.00	6	\$7.00	\$5.00
NH	Laconia Savings Bank	\$32.00	\$5.00	5	max 5/day; fee applies if no	\$100	\$100	\$2.00	\$25.00	6	\$12.00	\$10.00
NH	Merrimack County Savings	\$30.00					\$100	\$2.00				\$5.00
NH	People's United Bank	\$36.00			max 4/day	\$50	\$250	\$5.00	\$20.00	6	\$10.00	\$10.00
NH	Sovereign Bank	\$35.00	\$35.00	5		\$10	\$100	\$3.50	\$25.00	3	\$15.00	\$12.00
NH	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 22 of 39

Demographic Information			Page 1 of 3 Across			Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
NH	The Nashua Bank	\$95,334	188 Main St.	Nashua	X	X				P	N	
NH	The Northway Bank	\$602,550	66 N. Main St.	Concord	X	X				Y	N	
NJ	Amboy Bank	\$1,744,875	350 George St.	New Brunswick	X	X				Y	N	
NJ	Bank of America	\$1,062,273,625	410 George St.	New Brunswick	X	X				Y	Y	
NJ	Brunswick Bank and Trust	\$94,475	352 George St.	New Brunswick	X	X				Y	N	
NJ	Capital One Bank	\$105,668,506	1099 Hooper Ave.	Toms River	X				X	N	N	
NJ	Chase Bank	\$1,162,998,000	390 George St.	New Brunswick	X	X				Y	Y	
NJ	Fulton Bank	\$1,725,471	155 Morton Ave.	Deerfield Twp.	X	X				Y	N	
NJ	New Millenium Bank	\$180,901	57 Livingston Ave.	New Brunswick	X		X			Y	Y	
NJ	OceanFirst Bank	\$1,725,098	975 Hooper Ave.	Toms River	X	X				Y	N	
NJ	PNC Bank	\$210,360,631	1 Penn Plaza	New Brunswick	X		X			P	Y	
NJ	Shore Community Bank	\$175,399	1012 Hooper Ave.	Toms River	X				X	N	N	
NJ	Sovereign Bank	\$48,805,519	300 Atlantic City Blvd.	Pine Beach	X	X				Y	N	
NJ	TD Bank	\$159,884,009	286 Milltown Rd.	E. Brunswick	X	X				Y	Y	
NJ	TD Bank	\$159,884,009	70 Bayard St.	New Brunswick	X			X		P	Y	
NJ	TD Bank	\$159,884,009	1101 Hooper Ave.	Toms River	X			X		P	Y	
NJ	Wells Fargo Bank	\$921,071,000	120 Albany St.	New Brunswick	X				X	N	Y	
NJ	Wells Fargo Bank	\$921,071,000	1373 Route 77	Somerset	X			X		P	Y	
NM	Bank of America	\$1,062,273,625	4401 Central Ave. NE	Albuquerque	X	X				Y	Y	
NM	Bank of the West	\$44,826,796	5301 Central Ave NE	Albuquerque	X	X				Y	Y	
NM	Sunrise Bank of Albuquerque	\$50,805	4901 Central Ave. NE	Albuquerque	X	X				P	Y	
NM	US Bank	\$245,043,009	3000 Central Ave NE	Albuquerque	X	X				Y	Y	
NY	Amalgamated Bank	\$2,364,908									Y	
NY	Astoria Federal Savings	\$10,928,866									N	
NY	Bank of America	\$1,062,273,625									Y	
NY	Capital One Bank	\$105,668,506									Y	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 23 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
NH	The Nashua Bank	Y		\$100				
NH	The Northway Bank				\$5.00	\$500		1-2 FREE
NJ	Amboy Bank			\$100	\$7.00	\$1,000		
NJ	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
NJ	Brunswick Bank and Trust			\$1,500	\$10.00	\$1,500	\$3.50	
NJ	Capital One Bank							
NJ	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
NJ	Fulton Bank	Y					\$2.00	
NJ	New Millenium Bank	Y		\$100			\$0.00	
NJ	OceanFirst Bank	Y						
NJ	PNC Bank	Y		\$25	\$10.00	\$1,500	\$2.50	
NJ	Shore Community Bank	Y		\$25			\$0.00	
NJ	Sovereign Bank			\$25	\$5.00	\$500	\$3.00	
NJ	TD Bank	Y		\$0	\$15.00	\$100	\$2.00	
NJ	TD Bank	Y		\$0	\$15.00	\$100	\$2.00	
NJ	TD Bank	Y		\$0	\$15.00	\$100	\$2.00	
NJ	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
NJ	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
NM	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
NM	Bank of the West		Y	\$100	\$10.00	\$1,000	\$2.00	
NM	Sunrise Bank of Albuquerque	N		\$50	\$4.95		\$2.00	
NM	US Bank	Y		\$50	\$8.95	\$1,500	\$2.50	
NY	Amalgamated Bank	Y		\$0			\$1.00	
NY	Astoria Federal Savings	Y		\$100				
NY	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
NY	Capital One Bank		Y	\$50	\$8.95	\$300	\$2.00	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 24 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
NH	The Nashua Bank	\$25.00	\$10.00	4		\$50					\$20.00	\$5.00
NH	The Northway Bank	\$30.00							\$10.00	1		\$7.00
NJ	Amboy Bank	\$30.00									\$10.00	
NJ	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
NJ	Brunswick Bank and Trust	\$37.00										
NJ	Capital One Bank											
NJ	Chase Bank	\$34.00	\$15.00	5	3 max/day	\$25	\$300	\$4.00			\$12.00	\$10.00
NJ	Fulton Bank	\$37.00	\$5.00	3			\$100	\$5.00			\$17.00	\$10.00
NJ	New Millenium Bank	\$35.00				\$50	\$100	\$3.00	\$10.00	3	\$10.00	\$5.00
NJ	OceanFirst Bank	\$35.00	\$7.00	5	max 6/day				\$35.00	6	\$15.00	\$15.00
NJ	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
NJ	Shore Community Bank	\$35.00				\$25	\$100				\$20.00	
NJ	Sovereign Bank	\$35.00	\$35.00	5		\$10	\$100	\$3.50	\$25.00	3	\$15.00	
NJ	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
NJ	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
NJ	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
NJ	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
NJ	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
NM	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
NM	Bank of the West	\$31.00	\$3.00	1	\$35 (2+) 4 max/day	\$25	\$300	\$4.00	\$25.00	3	\$12.00	\$12.00
NM	Sunrise Bank of Albuquerque	\$34.50				\$25	\$100.00 o	\$4.95	\$10.00	12	\$7.95	\$12.50
NM	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300.00 rr	\$4.00	\$25.00	\$6.00	\$19.00	\$5.00
NY	Amalgamated Bank	\$33.00			max 5/day	\$5		\$0.00			\$10.00	
NY	Astoria Federal Savings					\$500						
NY	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
NY	Capital One Bank	\$35.00	\$0.00		max 4/day	\$25	\$300	\$5.00			\$10.00	\$10.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 25 of 39

Demographic Information			Page 1 of 3 Across		Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?						
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?
NY	Chase Bank	\$1,162,998,000									Y
NY	Citibank	\$950,510,000									Y
NY	Dime Savings	\$2,373,595									Y
NY	Emigrant Bank	\$4,985,975									N
NY	First Niagara Bank	\$28,096,647									Y
NY	HSBC	\$133,729,141									Y
NY	Hudson Valley Bank	\$2,394,278									N
NY	M&T Bank	\$63,358,803									N
NY	Sterling National Bank	\$2,018,857									N
NY	TD Bank	\$159,884,009									Y
OH	Chase Bank	\$1,162,998,000									Y
OH	Fifth Third Bank	\$88,405,153									Y
OH	First Federal Bank of Midwe	\$1,604,870									N
OH	First Place Bank	\$2,324,508									N
OH	Firstmerit Bank	\$11,657,539									N
OH	Park National Bank	\$4,671,980									N
OH	PNC Bank	\$210,360,631									Y
OH	The Citizens Banking Co	\$919,273									N
OH	The Huntington Bank	\$47,162,910									N
OH	The Lorain National Bank	\$990,382									N
OH	Third Federal S&L of Cleve	\$8,934,376									Y
OR	Albina Community Bank	\$122,568	430 NW 10th Ave.	Portland	X	X				Y	Y
OR	Bank of America	\$1,062,273,625	2305 Ashland St.	Ashland	X	X				Y	Y
OR	Bank of America	\$1,062,273,625	201 E. 11th Ave.	Eugene	X	X				Y	Y
OR	Bank of America	\$1,062,273,625	115 Oak St.	Hood River	X	X				Y	Y
OR	Bank of the Cascades	\$1,148,706	2646 E. Barnett Rd.	Medford	X	X				Y	N

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 26 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
NY	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
NY	Citibank		Y*		\$10.00	\$1,500	\$2.00	DD + 1 qualifying bill pay required for free
NY	Dime Savings	Y					\$0.00	
NY	Emigrant Bank							
NY	First Niagara Bank		Y		\$7.50	\$300	\$2.00	2 free
NY	HSBC		Y	\$1	\$8.00	\$1,500		
NY	Hudson Valley Bank							
NY	M&T Bank	Y						
NY	Sterling National Bank							
NY	TD Bank			\$0	\$15.00	\$100	\$2.00	
OH	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
OH	Fifth Third Bank			\$50	\$11.00	\$1,500	\$2.00	
OH	First Federal Bank of Midwe	Y						
OH	First Place Bank	Y						
OH	Firstmerit Bank	Y						
OH	Park National Bank	Y						
OH	PNC Bank	Y	Y		\$10.00	\$1,500	\$2.50	
OH	The Citizens Banking Co	Y						
OH	The Huntington Bank	Y						
OH	The Lorain National Bank				\$8.00	\$1,000		
OH	Third Federal S&L of Cleve			\$10	\$5.00	\$1,500	\$1.50	
OR	Albina Community Bank	Y		\$100			\$2.00	
OR	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
OR	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
OR	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
OR	Bank of the Cascades			\$100	\$7.50	\$750	\$0.00	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 27 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
NY	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$4.00			\$12.00	\$10.00
NY	Citibank	\$34.00			max 4/day	\$100	\$500	\$4.50	\$25.00	3	\$10.00	\$10.00
NY	Dime Savings	\$30.00					\$500	\$4.00	\$10.00	3	\$10.00	\$10.00
NY	Emigrant Bank											
NY	First Niagara Bank	\$35.00	\$35.00	7	max 5/day		\$200	\$4.00	\$25.00	6	\$15.00	\$10.00
NY	HSBC	\$35.00			max 3/day				\$25.00	6	\$10.00	
NY	Hudson Valley Bank											
NY	M&T Bank						\$250	\$5.00				
NY	Sterling National Bank											
NY	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
OH	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$4.00			\$12.00	\$10.00
OH	Fifth Third Bank	\$25.00	\$0.00		\$37 (2+)						\$15.00	\$12.00
OH	First Federal Bank of Midwe					\$5	\$100	\$1.00				
OH	First Place Bank											
OH	Firstmerit Bank					\$100	\$200	\$4.00				
OH	Park National Bank											
OH	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
OH	The Citizens Banking Co	\$31.00				\$25	\$200	\$2.00				
OH	The Huntington Bank						\$300		\$0.00			
OH	The Lorain National Bank					\$1	\$200	\$3.00				
OH	Third Federal S&L of Cleve	\$30.00				\$10					\$8.00	
OR	Albina Community Bank	\$35.00			max 5/day; no fee if overdr	\$50	\$200	\$4.00	\$10.00	3	\$8.00	\$7.00
OR	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
OR	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
OR	Bank of America	\$35.00	\$35.00	5	4 max/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
OR	Bank of the Cascades	\$33.00			max 8/day	\$100	\$100	\$3.00			\$6.00	\$5.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 28 of 39

Demographic Information			Page 1 of 3 Across			Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
OR	Bank of the Cascades	\$1,148,706	888 SW 5th Ave.	Portland	X				X	N	N	
OR	Banner Bank	\$3,318,966	101 SW Main St.	Portland	X		X			Y	Y	
OR	Chase Bank	\$1,162,998,000	243 E. Main St.	Ashland	X			X		Y	Y	
OR	Chase Bank	\$1,162,998,000	100 Willamette St.	Eugene	X	X				Y	Y	
OR	Citizens Bank	\$381,351	19245 Molalla Ave.	Oregon City	X	X				Y	N	
OR	Citizens Bank	\$381,351	2355 Olympic St.	Springfield	X	X				Y	N	
OR	Columbia Bank	\$230,330	14404 SE Webster Rd.	Milwaukie	X		X			Y	Y	
OR	First Federal FDIC	\$289,521	118 NE 3rd St.	McMinnville	X	X				P	N	
OR	Home Federal Bank	\$884,652	295 E. Barnett Rd.	Medford	X	X				Y	Y	
OR	Key Bank	\$64,606,471	1920 12th St.	Hood River	X			X		P	Y	
OR	Key Bank	\$64,606,471	2 E. Main St.	Medford	X				X	N	Y	
OR	Pacific Continental Bank	\$961,607	111 W. 7th Ave.	Eugene							Y	
OR	Pacific Continental Bank	\$961,607	222 SW Columbia St.	Portland	X	X				Y	Y	
OR	Premier West Bank	\$1,162,276	2235 Ashland St.	Ashland	X	X				Y	N	
OR	South Valley B&T/Washingt	\$765,413	116 W. Valley View Rd.	Talent	X			X		Y	Y	
OR	Umpqua Bank	\$9,215,650	250 Pioneer St.	Ashland	X	X				Y	Y	
OR	Umpqua Bank	\$9,215,650	4000 S. Pacific Hwy	Medford	X			X		Y	Y	
OR	Umpqua Bank	\$9,215,650	1139 NW Covejoy St.	Portland	X	X				Y	Y	
OR	Umpqua Bank	\$9,215,650	1377 Mohawk Blvd.	Springfield	X	X				P	Y	
OR	US Bank	\$245,043,009	800 Willamette St.	Eugene	X	X				Y	Y	
OR	US Bank	\$245,043,009	1309 12th St.	Hood River	X	X				Y	Y	
OR	US Bank	\$245,043,009	910 N. Pheonix Rd.	Medford	X			X		Y	Y	
OR	Wells Fargo Bank	\$921,071,000	67 E. Main St.	Ashland	X				X	N	Y	
OR	Wells Fargo Bank	\$921,071,000	710 Polk St.	Eugene	X				X	N	Y	
OR	Wells Fargo Bank	\$921,071,000	99 E. Broadway	Eugene	X				X	N	Y	
OR	Wells Fargo Bank	\$921,071,000	2249 W. Cascade Ave.	Hood River	X			X		P	Y	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 29 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
OR	Bank of the Cascades			\$100	\$7.50	\$750	\$0.00	
OR	Banner Bank	Y		\$50			\$0.00	Unlimited rebates of surcharges
OR	Chase Bank		Y	\$25	\$10.00	\$1,500	\$2.00	
OR	Chase Bank		Y	\$25	\$10.00	\$1,500	\$2.00	
OR	Citizens Bank			\$100	\$8.00	\$1,000	\$1.00	
OR	Citizens Bank			\$100	\$8.00	\$1,000	\$1.00	
OR	Columbia Bank	Y		\$100			\$2.00	
OR	First Federal FDIC				\$7.50	\$100	\$0.00	
OR	Home Federal Bank			\$50	\$5.95	\$100	\$2.00	MoneyPass ATMs free
OR	Key Bank		Y	\$50	\$5.00		\$2.50	
OR	Key Bank		Y	\$50	\$5.00		\$2.50	
OR	Pacific Continental Bank			\$300	\$8.00	\$300	\$0.00	at Moneypass
OR	Pacific Continental Bank			\$300	\$8.00	\$300	\$0.00	at Moneypass
OR	Premier West Bank	Y		\$100			\$1.50	
OR	South Valley B&T/Washingt	Y		\$100			\$0.00	at Moneypass
OR	Umpqua Bank			\$25	\$6.00	\$500	\$2.00	ATM s/c fees refunded
OR	Umpqua Bank			\$25	\$6.00	\$500	\$2.00	ATM s/c fees refunded
OR	Umpqua Bank			\$25	\$6.00	\$500	\$2.00	ATM s/c fees refunded
OR	Umpqua Bank			\$25	\$6.00	\$500	\$2.00	ATM s/c fees refunded
OR	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
OR	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
OR	US Bank		y	\$25	\$8.95	\$1,500	\$2.50	
OR	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
OR	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
OR	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
OR	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 30 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
OR	Bank of the Cascades	\$33.00			max 8/day	\$100	\$100	\$3.00			\$6.00	\$5.00
OR	Banner Bank	\$30.00			4/day	\$100	\$250	\$5.00	\$25.00	3	\$6.00	\$5.00
OR	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$5.00			\$12.00	\$10.00
OR	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$5.00			\$12.00	\$10.00
OR	Citizens Bank	\$31.95	\$6.00	4		\$100	\$200	\$3.00	\$10.00	3	\$5.00	\$5.00
OR	Citizens Bank	\$31.95	\$6.00	4		\$100	\$200	\$3.00	\$10.00	3	\$5.00	\$5.00
OR	Columbia Bank	\$33.00	\$5.00	5		\$100	\$300	\$3.00			\$10.00	\$10.00
OR	First Federal FDIC	\$35.00			max 5/day						\$5.00	\$10.00
OR	Home Federal Bank	\$32.00	\$6.00	4	max 6/day	\$50	\$300.00 d	\$5.00	\$25.00	3	\$6.00	\$5.00
OR	Key Bank					\$50	\$300.00 d	\$4.00				\$10.00
OR	Key Bank					\$50	\$300.00 d	\$4.00				\$10.00
OR	Pacific Continental Bank	\$30.00	\$5.00	1		\$300	\$300	\$2.33	\$10.00	3	\$6.00	\$7.50
OR	Pacific Continental Bank	\$30.00	\$5.00	1		\$300	\$300	\$2.33	\$10.00	3	\$6.00	\$7.50
OR	Premier West Bank	\$31.00			max 5/day	\$100	\$200	\$3.00	\$25.00	6	\$7.00	\$5.00
OR	South Valley B&T/Washingt	\$29.00	\$5.00	5	max 5/day	\$25	\$100	\$3.00			\$5.00	
OR	Umpqua Bank	\$35.00	\$7.00	4	max 5/day	\$100	\$200	\$3.00	\$25.00	3	\$10.00	\$10.00
OR	Umpqua Bank	\$35.00	\$7.00	4	max 5/day	\$100	\$200	\$3.00	\$25.00	3	\$10.00	\$10.00
OR	Umpqua Bank	\$35.00	\$7.00	4	max 5/day	\$100	\$200	\$3.00	\$25.00	3	\$10.00	\$10.00
OR	Umpqua Bank	\$35.00	\$7.00	4	max 5/day	\$100	\$200	\$3.00	\$25.00	3	\$10.00	\$10.00
OR	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300.00 d	\$4.00	\$25.00	6	\$19.00	\$10.00
OR	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300	\$4.00	\$25.00	6	\$19.00	\$10.00
OR	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300.00 d	\$4.00	\$25.00	6	\$19.00	\$10.00
OR	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
OR	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
OR	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
OR	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 31 of 39

Demographic Information			Page 1 of 3 Across		Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?						
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?
OR	West Coast Bank	\$2,000,518	1005 Green Acres Rd. #101	Eugene	X		X			P	N
OR	West Coast Bank	\$2,000,518	1234 SE Martin Luther King Jr. E	Portland	X			X		Y	N
PA	Bank of America	\$1,062,273,625	4610 City Ave.	Philadelphia	X		X			Y	Y
PA	Beneficial Bank	\$3,641,171	177 W. Lancaster Ave.	Ardmore	X		X			Y	N
PA	Bryn Mawr Trust Co.	\$1,355,935	50 W. Lancaster Ave.	Ardmore	X	X				Y	N
PA	Citizens Bank	\$25,684,436	1417 Walnut St.	Philadelphia	X			X		Y	N
PA	Conestoga Bank	\$478,637	1632 Walnut St.	Philadelphia	X				X	N	N
PA	Customers Bank	\$1,594,767	153 E. Lancaster Ave.	Wayne	X	X				P	Y
PA	FirstTrust Bank	\$1,809,732	725 W. Lancaster Ave.	Bryn Mawr	X	X				Y	N
PA	PNC Bank	\$210,360,631	1511 Walnut St.	Philadelphia	X				X	N	Y
PA	Republic Bank	\$835,411	1601 Walnut St.	Philadelphia	X		X			Y	N
PA	Royal Bank America	\$583,967	1230 Walnut St.	Philadelphia	X	X				Y	N
PA	Sovereign Bank	\$48,805,519	2 Aldwyn Ln.	Villanova	X			X		Y	N
PA	TD Bank	\$159,884,009	1726 Walnut St.	Philadelphia	X		X			Y	Y
PA	TriState Capital Bank	\$1,573,586	789 E. Lancaster Ave. #240	Villanova	X				X	N	N
PA	VIST Bank	\$1,227,776	1 Belmont Ave.	Bala Cynwyd	X	X				Y	N
PA	Wells Fargo Bank	\$921,071,000	1712 Walnut St.	Philadelphia	X		X			Y	Y
TX	Amarillo National Bank	\$2,458,511									N
TX	Bank of America	\$1,062,273,625									y
TX	BBVA Compass Bank	\$48,313,018									y
TX	Chase Bank	\$1,162,998,000									y
TX	Comerica Bank	\$49,950,477									Y
TX	Community Bank of Texas	\$1,238,602									N
TX	First Victoria Bank	\$1,673,605									N
TX	Frost Bank	\$17,365,201									N
TX	LegacyTexas Bank	\$1,384,485									N

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 32 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
OR	West Coast Bank			\$50	\$5.00	\$500	\$0.00	fees refunded
OR	West Coast Bank			\$50	\$5.00	\$500	\$0.00	fees refunded
PA	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
PA	Beneficial Bank	Y		\$0			\$0.75	
PA	Bryn Mawr Trust Co.	Y						
PA	Citizens Bank	Y			\$10.00	\$1,500	\$2.00	
PA	Conestoga Bank				\$10.00	\$5,000		
PA	Customers Bank	Y		\$10			\$0.00	
PA	FirstTrust Bank		Y		\$10.00	\$500	\$2.00	
PA	PNC Bank	Y		\$25	\$10.00	\$1,500	\$2.50	
PA	Republic Bank	Y					\$0.00	
PA	Royal Bank America		Y	\$100			\$2.00	
PA	Sovereign Bank			\$25	\$5.00	\$500	\$3.00	
PA	TD Bank	Y		\$0	\$15.00	\$100	\$2.00	
PA	TriState Capital Bank	Y						
PA	VIST Bank	Y		\$25				
PA	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
TX	Amarillo National Bank	Y		\$50	\$4.00	\$500		
TX	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
TX	BBVA Compass Bank		Y	\$25	\$10.95	\$1,500	\$2.00	
TX	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
TX	Comerica Bank		Y	\$50	\$10.00	\$750	\$2.00	
TX	Community Bank of Texas	Y		\$100	\$6.00	\$700		
TX	First Victoria Bank			\$50				
TX	Frost Bank				\$5.00	\$10,000		
TX	LegacyTexas Bank	Y		\$100				

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 33 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
OR	West Coast Bank					\$25	\$300	\$5.00				
OR	West Coast Bank					\$25	\$300	\$5.00				
PA	Bank of America	\$35.00	\$35.00	5	max4 /day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
PA	Beneficial Bank	\$32.00	\$0.00			\$25	\$50	\$5.00	\$15.00	3	\$10.00	\$10.00
PA	Bryn Mawr Trust Co.	\$32.00	\$5.00	7	max 6/day	\$25		\$0.00			\$12.00	\$12.00
PA	Citizens Bank	\$28.00	\$35.00	6, 10	\$37 2nd day OD; \$39 3rd day OD;						\$10.00	\$5.00
PA	Conestoga Bank	\$35.00										\$7.00
PA	Customers Bank	\$20.00			\$40 other accounts	\$50	\$100	\$5.00			\$10.00	\$5.00
PA	FirstTrust Bank	\$36.00			max 5/day	\$25	\$250	\$5.00			\$12.00	\$6.00
PA	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
PA	Republic Bank	\$35.00				\$100	\$100				\$12.00	
PA	Royal Bank America	\$25.00					\$100	\$3.00	\$25.00	6	\$7.50	
PA	Sovereign Bank	\$35.00	\$35.00	5		\$10	\$100	\$3.50	\$25.00	3	\$15.00	\$12.00
PA	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
PA	TriState Capital Bank											
PA	VIST Bank	\$35.00	\$5.00	6	max 7/day	\$100	\$100	\$3.00	\$20.00	3	\$10.00	
PA	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
TX	Amarillo National Bank	\$19.00			max 3/day	\$30	\$30	\$1.00				
TX	Bank of America	\$35.00	\$35.00	5		\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
TX	BBVA Compass Bank	\$38.00	\$25.00	10	max 6/day	\$25	\$500	\$5.00	\$25.00	6	\$6.00	\$12.00
TX	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$4.00			\$12.00	\$10.00
TX	Comerica Bank	\$25.00	\$6.00	5	\$33(2-4); \$37 (5+); 5 max/d	\$50	\$300	\$5.00	\$10.00	6	\$8.00	\$7.00
TX	Community Bank of Texas					\$100	\$200	\$3.00				
TX	First Victoria Bank					\$50	\$200	\$5.00				
TX	Frost Bank						\$500	\$3.50				
TX	LegacyTexas Bank	\$35.00				\$50	\$300	\$5.00				\$5.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 34 of 39

Demographic Information			Page 1 of 3 Across			Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?							
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?	
TX	Wells Fargo Bank	\$921,071,000									Y	
VA	Bank of America	\$1,062,273,625		Rosslyn	X		X			Y	Y	
VA	BB&T	\$132,121,513	Wilson Blvd.	Arlington	X				X	N	Y	
VA	Capital One Bank	\$105,668,506	1100 Wilson Blvd.	Arlington	X	X				Y	Y	
VA	PNC Bank	\$210,360,631	1801 N. Lynn St.	Arlington	X	X				Y	Y	
VA	SunTrust Bank	\$130,464,635		Arlington	X	X				P	Y	
VA	Wells Fargo Bank	\$921,071,000	1300 Wilson Blvd.	Arlington	X	X				Y	Y	
VT	Berkshire Bank	\$3,421,588									N	
VT	Citizens Bank-RBS	\$76,457,741									N	
VT	Community National Bank	\$432,732									N	
VT	Key Bank	\$64,606,471									Y	
VT	Merchants Bank	\$1,241,448									N	
VT	Northfield Savings Bank	\$502,093									Y	
VT	Passumpsic Bank	\$456,781									N	
VT	People's United Bank	\$21,468,455									N	
VT	TD Bank	\$159,884,009									Y	
VT	Union Bank	\$460,861									N	
WA	Bank of America	\$1,062,273,625	1309 4th Ave	Seattle	X	x				Y	Y	
WA	Chase Bank	\$1,162,998,000	1401 Union St	Seattle	X	x				Y	Y	
WA	First Sound Bank	\$136,498	925 4th Ave #2350	Seattle	X		x			Y	N	
WA	Fortune Bank	\$137,038	1201 3rd Ave	Seattle	X	x				Y	N	
WA	Heritage Bank	\$1,015,014	1505 Westlake Ave N	Seattle	X			x		P	Y	
WA	Key Bank	\$64,606,471	1329 4th Ave	Seattle	X	x				P	Y	
WA	Regal Financial Bank	\$101,071	925 4th Ave #100	Seattle	X		x			Y	N	
WA	Sound Bank	\$51,100	2001 5th Ave	Seattle	X		x			Y	N	
WA	Umpqua Bank	\$9,215,650	111 3rd Ave	Seattle	X		x			Y	N	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 35 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
TX	Wells Fargo Bank		Y	\$100	\$7.00	\$1,500	\$2.50	
VA	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
VA	BB&T		Y	\$50	\$10.00	\$1,500	\$2.50	
VA	Capital One Bank		Y	\$50	\$8.95	\$300	\$2.00	
VA	PNC Bank	Y		\$25	\$10.00	\$1,500	\$2.50	
VA	SunTrust Bank		Y	\$100	\$7.00	\$500	\$2.00	
VA	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
VT	Berkshire Bank	Y					\$1.50	
VT	Citizens Bank-RBS	Y		\$50	\$9.99	\$1,500		
VT	Community National Bank	Y						
VT	Key Bank		Y	\$50	\$5.00		\$2.50	
VT	Merchants Bank				\$5.00	\$1,000		
VT	Northfield Savings Bank			\$1	\$5.00	\$500	\$1.50	
VT	Passumpsic Bank	Y		\$50				
VT	People's United Bank		Y		\$10.00	\$750	\$2.50	
VT	TD Bank			\$0	\$15.00	\$100	\$2.00	
VT	Union Bank	Y		\$25				
WA	Bank of America		Y	\$25	\$12.00	\$1,500	\$2.00	
WA	Chase Bank		Y	\$25	\$10.00	\$1,500	\$2.00	
WA	First Sound Bank	Y*			\$10.00	\$100	\$0.00	
WA	Fortune Bank	Y		\$100				10 free
WA	Heritage Bank	Y		\$100			\$1.50	
WA	Key Bank		Y	\$50	\$5.00		\$2.50	
WA	Regal Financial Bank		Y		\$8.00	\$500		
WA	Sound Bank	Y		\$100			\$2.00	\$25 reimb of off-us and surcharges/month
WA	Umpqua Bank			\$25	\$6.00	\$500	\$2.00	ATM s/c fees refunded

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 36 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
TX	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
VA	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
VA	BB&T	\$35.00	\$35.00	7	max 6/day	\$25	\$300	\$5.00	\$25.00	3	\$12.00	\$12.50
VA	Capital One Bank	\$35.00	\$0.00		max 4/day	\$25	\$300	\$5.00			\$10.00	\$10.00
VA	PNC Bank	\$25.00	\$7.00	5	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
VA	SunTrust Bank	\$36.00	\$36.00	7	max 6/day	\$100	\$300	\$4.00	\$25.00	6	\$12.50 (\$40	\$12.50
VA	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
VT	Berkshire Bank						\$250	\$3.00				
VT	Citizens Bank-RBS					\$0		\$0.00				
VT	Community National Bank					\$100	\$100	\$5.00				
VT	Key Bank	\$34.00	\$28.50	5	\$38.50 (3+); 5 max/day		\$300	\$4.00	\$25.00	6	\$0.00	\$10.00
VT	Merchants Bank					\$25	\$25	\$2.00				
VT	Northfield Savings Bank	\$30.00				\$1	\$100	\$2.50	\$25.00	3	\$10.00	\$5.00
VT	Passumpsic Bank					\$50	\$30	\$2.00				
VT	People's United Bank	\$36.00			max 4/day	\$50	\$250	\$5.00	\$20.00	6	\$10.00	\$10.00
VT	TD Bank	\$35.00	\$20.00	10	max 5/day	\$0	\$250	\$4.00			\$15.00	\$10.00
VT	Union Bank					\$25	\$25	\$2.00				
WA	Bank of America	\$35.00	\$35.00	5	max 4/day	\$25	\$300	\$5.00	\$0.00		\$12.00	\$10.00
WA	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$5.00			\$12.00	\$10.00
WA	First Sound Bank	\$25.00			max 10/day				\$20.00	3	\$7.00	
WA	Fortune Bank	\$30.00	\$5.00	4		\$100	\$300	\$3.00	\$25.00	3	\$5.00	
WA	Heritage Bank	\$32.00	\$5.00	3		\$100	\$300	\$2.00	\$25.00	3	\$7.00	
WA	Key Bank											
WA	Regal Financial Bank	\$30.00				\$1,000	\$500	\$5.00	\$10.00	1		\$0.00
WA	Sound Bank	\$30.00	\$8.00	3		\$100	\$100	\$3.00	\$15.00	3	\$30.00	\$10.00
WA	Umpqua Bank	\$35.00	\$7.00	4	max 5/day	\$100	\$300	\$2.00	\$25.00	3	\$10.00	\$10.00

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 37 of 39

Demographic Information					Page 1 of 3 Across					Fee Disclosure Compliance						
					If we visited the branch (X), did the bank provide full (Y) or partial information on the first, second or third (or later) requests, or did it refuse or never provide it? Were all fees on the web (Y), or only some (N)?											
ST	Bank Branch Name	BANK SIZE (000), Banks > \$10,000,000 are Big Banks, others are Small Banks.	The Street and City are listed only for branches we visited in person. We visited some branches of the same bank more than once.		Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P)	All Fees On Web?					
WA	US Bank	\$245,043,009	1301 5th Ave	Seattle	X		x			Y	Y					
WA	Wells Fargo Bank	\$921,071,000	999 3rd Ave	Seattle	X			x		Y	Y					
WI	AnchorBank	\$2,261,579	15600 W Cleveland	New Berlin	X	X				Y	N					
WI	Associated Bank	\$15,187,144	401 E. Kilbourn Ave.	Milwaukee	X	X				Y	N					
WI	Bank Mutual	\$2,021,147	510 E. Wisconsin Ave.	Milwaukee	X	X				Y	N					
WI	Chase Bank	\$1,162,998,000	22 E. Mifflin St.	Madison	X		X			Y	Y					
WI	Guaranty Bank	\$1,122,192	161 W. Wisconsin Ave.	Milwaukee	X		X			Y	N					
WI	Johnson Bank	\$3,560,292	159 Martin Luther King Jr. St.	Madison	X		X			P	N					
WI	M&I Bank/BMO Harris	\$70,104,971	111 E. Kilbourn Ave.	Milwaukee	X	X				Y	Y					
WI	North Shore Bank	\$1,395,998	3970 N. Oakland Ave.	Shorewood	X	X				Y	N					
WI	Park Bank	\$669,411	302 E. Wells St.	Milwaukee	X	X				Y	Y					
WI	PNC Bank	\$210,360,631	411 E. Wisconsin Ave.	West Allis	X				X	N	Y					
WI	Town Bank	\$667,821	10 W. Mifflin St.	Madison	X	X				Y	N					
WI	Tri City National Bank	\$990,935	10859 W. Bluemound Rd.	Wauwatosa	X				X	N	N					
WI	US Bank	\$245,043,009	400 W. Brown Deer Rd.	Milwaukee	X	X				Y	Y					
WI	Waterstone Bank	\$1,102,414	7136 W. State St.	Wauwatosa	X	X				Y	N					
WI	Waukesha State Bank	\$606,769	19265 W. Capital Dr.	Brookfield	X	X				Y	N					
WI	Wells Fargo Bank	\$921,071,000	4320 E. Towne Blvd.	Madison	X	X				Y	Y					

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 38 of 39

Demographic Information		Free and Regular Checking Fees						Page 2 of 3 Across
		These are the most common fees associated with checking accounts. A regular checking account is one where fees can be avoided by maintaining a balance. Some banks offer other, additional ways to avoid fees. We did not include limited accounts with a fee each month, unless it could be avoided with direct deposit.						
ST	Bank Branch Name	Does the bank offer free checking ?	Does it offer it free w/ Direct Deposit?	Reg or Free Check Balance to Open	Reg Check Monthly Fee	Reg Check Balance To Waive Fee	Fee for using Off-us ATM	NOTES (if Y* under free or DD checking) and other info on ATM fees
WA	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
WA	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	
WI	AnchorBank	Y		\$100			\$2.00	
WI	Associated Bank		Y	\$100	\$10.00	\$500	\$2.00	
WI	Bank Mutual	Y	Y		\$12.00		\$2.00	
WI	Chase Bank		Y	\$25	\$12.00	\$1,500	\$2.00	
WI	Guaranty Bank	Y		\$25			\$2.50	
WI	Johnson Bank		Y	\$200	\$10.00	\$500	\$0.00	
WI	M&I Bank/BMO Harris		Y		\$7.00	\$1,000	\$2.00	
WI	North Shore Bank		Y	\$50	\$4.95	\$750	\$2.00	
WI	Park Bank		Y		\$6.00	\$250	\$1.50	
WI	PNC Bank	Y		\$25	\$10.00	\$1,500	\$2.50	
WI	Town Bank	Y					\$0.00	
WI	Tri City National Bank	Y		\$50				
WI	US Bank		Y	\$25	\$8.95	\$1,500	\$2.50	
WI	Waterstone Bank	Y		\$100				
WI	Waukesha State Bank		Y	\$100	\$10.00	\$150	\$1.00	0.50 local ATMs
WI	Wells Fargo Bank		Y	\$100	\$9.00	\$1,500	\$2.50	

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Page 39 of 39

Demographic Information		Overdraft Fees, Savings Miscellaneous Fees							Page 3 of 3 Across			
		Most banks now impose a continuing overdraft fee until the account balance is positive. Some charge it daily, others weekly. ASK THE BANK. Most banks now disclose a maximum number of OD fees/daily.				These are requirements for the most basic statement savings accounts, which may have other ways to avoid fees.			Fee for early account closing		Some banks may escalate the transfer fee for repeated use; others may also have an annual fee.	
ST	Bank Branch Name	Overdraft Fee First Violation	Continuing Overdraft Fee	Overdraft Continues after # Days	Overdraft Notes Including Higher Fees, Daily Limits	To Open	Balance To Avoid Fee	Monthly Fee	Close Early Fee	Close Early (Less Than # Months)	Returned Deposited Check Item (DIR)	Daily Transfer from Savings Fee To Avoid OD
WA	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300	\$4.00	\$25.00	6	\$19.00	\$10.00
WA	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50
WI	AnchorBank	\$33.00				\$100	\$400	\$4.00	\$20.00	3		\$16.50
WI	Associated Bank	\$35.00	\$7.00	5		\$25	\$300	\$5.00			\$10.00	\$30/yr
WI	Bank Mutual	\$33.00				\$100	\$300	\$4.00	\$35.00	6	\$10.00	\$10.00
WI	Chase Bank	\$34.00	\$15.00	5	max 3/day	\$25	\$300	\$4.00			\$12.00	\$10.00
WI	Guaranty Bank	\$37.00	\$28.00	1			\$25	\$5.00	\$50.00	4	\$20.00	
WI	Johnson Bank	\$35.00	\$0.00		max 5/day	\$100	\$300	\$5.00			\$10.00	
WI	M&I Bank/BMO Harris	\$35.00	\$5.00	3	max 4/day	\$100	\$100	\$5.00	\$25.00	3	\$7.50	\$10.00
WI	North Shore Bank	\$35.00	\$5.00	1	max 5/day		\$200	\$5.00	\$40.00	6		\$10.00
WI	Park Bank	\$31.00	\$8.00	7			\$200	\$5.00			\$10.00	
WI	PNC Bank	\$25.00	\$7.00	7	\$36 (2+); max 4/day	\$25	\$400	\$4.00	\$25.00	6	\$12.00	\$10.00
WI	Town Bank	\$29.00	\$5.00	7			\$100		\$30.00	6	\$10.00	
WI	Tri City National Bank					\$100	\$200	\$4.00				
WI	US Bank	\$35.00	\$25/weekly	7	max 6/day	\$25	\$300	\$4.00			\$12.00	\$10.00
WI	Waterstone Bank	\$30.00	\$5.00	5		\$10	\$100	\$3.00	\$25.00	3	\$15.00	\$10.00
WI	Waukesha State Bank	\$32.00	\$7.00	5		\$10	\$10	\$2.00	\$25.00	3	\$10.00	
WI	Wells Fargo Bank	\$35.00	\$0.00		max 4/day	\$100	\$300	\$5.00			\$12.00	\$12.50

See separate detailed key. A blank means we couldn't find a fee, but there may one.

All fees are subject to change and may not apply in other markets. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Credit Unions Page 1 of 4

For Credit Unions, we looked at whether they complied with our in-person fee disclosure requests (on the first or later requests (x)), whether the credit union provided full (Y) or partial (P) information or whether it never complied (N). We also looked at whether the credit union offered free checking or free checking with direct deposit. In an upcoming report, we will look at credit union fees online and other credit union fees.											
ST	Credit Union Name	Street	City	Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P) or Never (N)	Free Check?	Free w. Direct Deposit?
AZ	Arizona Central Credit Union	1998 S. Woodlands Village Blvd.	Flagstaff	X	X				Y		
AZ	Arizona Central Credit Union	2020 N. Central Ave.	Phoenix	X	X				P		
AZ	Arizona Federal Credit Union	5151 N. 19th Ave.	Phoenix	X	X				P	Y	
AZ	Arizona State Credit Union	321 S. Beaver St.	Flagstaff	X	X				Y		Y, \$100.00+
AZ	Coconino Federal Credit Union	2800 S. Woodlands Village Blvd.	Flagstaff	X	X				Y		
AZ	Desert Schools Credit Union	148 N. 48th St.	Chandler	X				X	N	Y	
AZ	Hughes Federal Credit Union	3131 E. Speedway Blvd.	Tucson	X	X				Y	Y	
AZ	MariSol Federal Credit Union	721 N. 3rd St.	Phoenix	X	X				Y	Y	
AZ	Southwest Healthcare Credit Union	1640 W. Thomas Rd.	Phoenix	X	X				Y		
AZ	SunWest Federal Credit Union	2520 N. 4th St.	Flagstaff	X	X				Y		
AZ	SunWest Federal Credit Union	302 E. McDowell Rd. #100	Phoenix	X	X				Y		
AZ	SunWest Federal Credit Union	3615 N. Campbell Rd.	Tucson	X	X				Y		
AZ	TruWest Credit Union	1300 N. Alma School Rd.	Chandler	X	X				Y	Y	
AZ	Tucson Federal Credit Union	3801 E. Speedway Blvd.	Tucson	X	X				P	Y	
AZ	Tucson Telco Credit Union merged with	2850 N. Country Club Rd.	Tucson	X	X				Y		
AZ	Vantage West Credit Union	8465 E. Broadway Blvd.	Tucson	X	X				Y		
CA	McKesson Employee Credit Union	1 Post St. #1825	San Francisco	X				X	N	Y	
CA	Redwood Credit Union	251 California St.	San Francisco	X		X			Y	Y	
CA	San Francisco Federal Credit Union	311 California St.	San Francisco	X		X			Y	Y	
CA	Santa Cruz County Employees Credit Union	8030 Soquel Ave. #201	Santa Cruz	X		X			P		
CA	The Golden One Credit Union	5901 Sunrise Blvd.	Citrus Heights	X		X			Y	Y	
CT	American Eagle Federal Credit Union	1245 New Britain Ave.	W. Hartford	X		X			Y	Y	
CT	Charter Oak Credit Union	625 Long Hill Rd.	Groton	X	X				Y	Y	
CT	Connecticut State Employees Credit Union	84 Woodsworth St.	Hartford	X	X				Y		
CT	Franklin Trust Federal Credit Union	632 Franklin Ave.	Hartford	X	X				Y	Y	
CT	Hartford Federal Credit Union	964 Asylum Ave.	Hartford	X	X				Y	Y	
CT	Hartford Healthcare Federal Credit Union	4 Wethersfield Ave.	Hartford	X	X				Y		Y

See separate detailed key. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Credit Unions Page 2 of 4

For Credit Unions, we looked at whether they complied with our in-person fee disclosure requests (on the first or later requests (x)), whether the credit union provided full (Y) or partial (P) information or whether it never complied (N). We also looked at whether the credit union offered free checking or free checking with direct deposit. In an upcoming report, we will look at credit union fees online and other credit union fees.											
ST	Credit Union Name	Street	City	Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P) or Never (N)	Free Check?	Free w. Direct Deposit?
CT	Hartford Municipal Employees Credit	433 Franklin Ave.	Hartford	X	X				Y		
CT	Ledge Light Federal Credit Union	60 Colver Ave.	Groton	X	X				Y	Y	
CT	New England Federal Credit Union	616 Burnside Ave.	E. Hartford	X	X				Y		Y
CT	Workers' Federal Credit Union	62 Hartford Turnpike	Tolland	X			X		Y	Y	
DC	Agriculture Federal Credit Union	1400 Independence Ave.	DC	X	X				Y	Y	
DC	Congressional Federal Credit Union	441 2nd St SW # 195	DC	X	x				Y	Y	
DC	Lafayette Federal Credit Union	1300 Pennsylvania Ave. NW C1-80	DC	X	X				Y	Y	
DC	Treasury Federal Credit Union	1300 Pennsylvania Ave. NW C-040	DC	X	X				Y	N	
DC	U.S. Senate Federal Credit Union	118 Hart Senate Building	DC	X	X				Y	Y	
IA	Des Moines Water Works Credit Union	2201 George Flag Pkwy.	Des Moines	X				X	N		
IA	EdCo Community Credit Union	609 38th St.	Des Moines	X	X				Y		Y
IA	EMC Credit Union	700 Walnut St.	Des Moines	X		X			Y	Y	
IA	Federal Employees Credit Union	210 Walnut St.	Des Moines	X	x				Y		
IA	Greater Iowa Credit Union	909 9th Ave.	Des Moines	X		X			Y	Y	
IA	Premier Credit Union	800 9th St.	Des Moines	X	X				Y	Y	
IA	The Cornerstone Credit Union	414 61st St.	Des Moines	X	X				Y	N	
IA	United Service Credit Union	1212 Pleasant St. #106	Des Moines	X						Y	
IL	Chicago Municipal Employees Credit	33 N. LaSalle St.	Chicago	X				X	N		Y
IL	First National Employees Credit Union	230 W. Monroe St.	Chicago	X	X				Y		
IL	Great Lakes Credit Union	230 S. LaSalle St.	Chicago	X				X	N		Y, \$500.00+
IL	US Employees Credit Union	610 S. Canal St. Suite #240	Chicago	X	X				Y	Y	
MA	City of Boston Credit Union	1 Union St.	Boston	X		X			P	Y	
MA	Digital Federal Credit Union	100 Powder Mill Rd.	Acton	X	X				Y	Y	
MA	Greylock Federal Credit Union	66 Main St.	North Adams	X	X				P		
MA	Industrial Credit Union	1 Liberty Sq.	Boston	X	X				Y	Y	
MA	Massachusetts State Employees Fed	1 Cedar Plaza	Boston	X	X				Y	Y	
MA	Quincy Credit Union		Quincy	X		X			Y	Y	

See separate detailed key. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Credit Unions Page 3 of 4

For Credit Unions, we looked at whether they complied with our in-person fee disclosure requests (on the first or later requests (x)), whether the credit union provided full (Y) or partial (P) information or whether it never complied (N). We also looked at whether the credit union offered free checking or free checking with direct deposit. In an upcoming report, we will look at credit union fees online and other credit union fees.											
ST	Credit Union Name	Street	City	Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P) or Never (N)	Free Check?	Free w. Direct Deposit?
MD	Baltimore County Employees Federal	23 W. Susquehanna Ave.	Towson	X	X				Y		
MD	Central Credit Union of Maryland	8501 Lasalle Rd. #101	Towson	X	X				Y		
MD	First Financial Credit Union	6400 Baltimore National Pike	Catonsville	X		X			Y	Y	
MD	Healthcare United Federal Credit Union	6701 N. Charles St.	Baltimore	X	X				Y		
MD	Johns Hopkins Federal Credit Union	4 E. 33rd St.	Baltimore	X	X				Y	Y	
MD	ME Credit Union	5910 Baltimore National Pike	Catonsville	X	X				Y		
MD	Mt. Lebanon Federal Credit Union	2812 Reistertown Rd.	Baltimore	X	X				Y		
MD	St. Joseph Medical Center Federal Cr	7601 Osler Dr.	Towson	X	X				Y	Y	
MD	State Employees Credit Union	8603 Lasalle Rd.	Towson	X	X				P		Y
MD	Tower Federal Credit Union	8450 Baltimore National Pike	Ellicott City	X		X			Y	Y	
ME	Coast Line Credit Union	333 Cottage Rd.	S. Portland	X	X				Y		
ME	Evergreen Credit Union	799 Broadway South	S. Portland	X	X				Y	Y	
ME	Town and County Federal Credit Union	426 Forest Ave.	Portland	X	X				Y	Y	
ME	TruChoice Federal Credit Union	272 Park Ave.	Portland	X	X				Y	Y	
ME	University Credit Union	391 Forest Ave.	Portland	X	X				Y	Y	
NH	Granite State Credit Union	1415 Elm St.	Manchester	X	X				Y		Y
NH	Members First Credit Union	44 Bridge St.	Manchester	X	X				Y	Y	
NH	New Hampshire Federal Credit Union	70 Airport Rd.	Concord	X	X				Y	N	
NH	St. Mary's Bank (but it's a Credit Union)	200 McGregor St.	Manchester	X	X				Y	Y	
NH	Triangle Credit Union	257 Elm St.	Manchester	X	X				Y	Y	
NJ	Financial Resources Federal Credit Union	780 Easton Ave.	Somerset	X	X				Y	Y	
NJ	First Financial Federal Credit Union	1372 Rt. 9	Toms River	X	X				Y	Y	
NJ	Rutgers Federal Credit Union	100 College Ave	New Brunswick	X	X				Y	Y	
NM	First Financial Credit Union	2700 San Mateo Blvd. NE	Albuquerque	X	X				Y		
NM	Kirkland Federal Credit Union	6440 Gibson Blvd. SE	Albuquerque	X	X				Y		
NM	New Mexico Central Credit Union	10001 Lomas Blvd. NE	Albuquerque	X		X			Y		Y
NM	New Mexico Educators Federal Credit Union	6501 Indian School Rd NE	Albuquerque	X		X			Y		Y, with minimum

See separate detailed key. See PIRG Bank Fee Tips.

PIRG's Big Banks' Bigger Fees 2012

Credit Unions Page 4 of 4

		For Credit Unions, we looked at whether they complied with our in-person fee disclosure requests (on the first or later requests (x)), whether the credit union provided full (Y) or partial (P) information or whether it never complied (N). We also looked at whether the credit union offered free checking or free checking with direct deposit. In an upcoming report, we will look at credit union fees online and othe rcredit union fees.									
ST	Credit Union Name	Street	City	Did we visit the branch?	1st Req	2nd Req	3rd Req	Never / Refused	Full (Y) or Partial (P) or Never (N)	Free Check?	Free w. Direct Deposit?
NM	Rio Grande Credit Union	1401 Sand Pedro NE	Albuquerque	X	X				Y	Y	
NM	Sandia Area Federal Credit Union	8000 Palomas Dr. NE	Albuquerque	X	X				Y		
NM	Sandia Laboratory Federal Credit Union	3707 Juan Tabo Blvd. NE	Albuquerque	X		X			Y	Y	
NM	Southwest Federal Credit Union	6001 Coors Blvd NW	Albuquerque	X	X				Y	Y	
NM	U.S. New Mexico Federal Credit Union	616 Gold Ave. SW	Albuquerque	X	X				Y	Y	
OR	Advantis Credit Union	120 SW Taylor St.	Portland	X		X			Y	Y	
OR	Cascade Central Credit Union	1206 12th St.	Hood River	X		X			Y		
OR	Northwest Community Credit Union	1361 Center Dr.	Medford	X	X				Y	Y	
OR	Northwest Credit Union	3701 W. 11th Ave.	Eugene	X	X				Y	Y	
OR	Oregon Community Credit Union	895 E. 13th St.	Eugene	X	X				Y		
OR	Oregonians Credit Union	336 NE 20th Ave.	Portland	X	X				Y	Y	
OR	OSU Federal Credit Union	1550 N. Pacific Hwy	Woodburn	X				X	N	Y	
OR	Pacific Cascade Federal Credit Union	1075 Oak St.	Eugene	X	X				Y		
OR	Rivermark Community Credit Union	8505 SW Creekside Place	Portland	X		X			Y	Y	
OR	Rogue Federal Credit Union	P.O. Box 4550	Medford	X				X	N	Y	
OR	Unitus Community Credit Union	1300 SW 6th St.	Portland	X	X				Y	Y	
WI	Apple Tree Credit Union	11333 W. Greenfield Ave.	West Allis	X	X				Y		
WI	Connexus Credit Union	210 N. Bridge St.	Wausau	X	X				Y		Y
WI	Educators Credit Union	2243 N. Prospect Ave	Milwaukee	X	X				Y		
WI	Empower Credit Union	10635 W. Greenfield Ave.	West Allis	X		X			Y	Y	
WI	Guardian Credit Union	4501 W. Greenfield Ave.	West Milwau	X	X				Y	Y	
WI	Heartland Credit Union	555 W. Washington Ave.	Madison	X	X				Y	Y	
WI	Heritage Credit Union	2555 Shopoko Dr.	Madison	X	X				Y	Y	
WI	Landmark Credit Union	2775 S. Moorland Rd.	New Berlin	X	X				Y	Y	
WI	Summit Credit Union	10015 W. Greenfield Ave.	West Allis	X		X			Y	Y	
WI	UW Credit Union	4101 Commercial Ave.	Madison	X	X				Y		

See separate detailed key. See PIRG Bank Fee Tips.