

Do You Know Your Financial Service Fee Facts?

First determine which account the fees would affect by writing checking, savings, debit card or credit card on the line in the center column. It could affect more than one. Then match the reason for the fee with the type of fee by placing the letter on the lines in the first column.

<u>Types of Fees</u>	<u>Accounts They Affect</u>	<u>When They May Be Charged</u>
____ Monthly Service Fees	_____	a. By your bank when you use an ATM machine. May be waived if you use your financial institution's own machines.
____ Withdrawal Fees	_____	b. If you go over your spending limit.
____ ATM or Debit Fees	_____	c. When you ask your financial institution to stop a check drawn on your account from being cashed.
____ Third-party ATM Fees	_____	d. Charged by some credit card companies for the yearly use of their credit cards.
____ Return Check Fees	_____	e. If you don't meet certain qualifications, such as maintaining a monthly minimum balance or limiting the amount of checks you write.
____ Check Fees	_____	f. When you write a check but don't have enough money in your account to cover it.
____ Insufficient Funds or Overdraft Fees	_____	g. When you use a debit card as a debit card at a store or gas station.
____ Stop Payment Fees	_____	h. If you exceed a certain number of monthly withdrawals.
____ Point-of-Sale Fees	_____	g. When you purchase your own checks preprinted with your name and address.
____ Over-the-Limit Fees	_____	h. If you use another bank's ATM, a charged assessed by that bank.
____ Annual Fees	_____	i. If a check deposited into your account is returned for insufficient funds.



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