



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.

<i>Types of Fees</i>
____ Monthly Service Fees
____ Withdrawal Fees
____ ATM or Debit Fees
____ Third-party ATM Fees
____ Return Check Fees
____ Check Fees
____ Insufficient Funds or Overdraft Fees
____ Stop Payment Fees
____ Point-of-Sale Fees
____ Over-the-Limit Fees
____ Annual Fees

<i>Accounts They Affect</i>

- a. By your bank when you use an ATM machine. May be waived if you use your financial institution's own machines.
- b. If you go over your spending limit.
- c. When you ask your financial institution to stop a check drawn on your account from being cashed.
- d. Charged by some credit card companies for the yearly use of their credit cards.
- e. If you don't meet certain qualifications, such as maintaining a monthly minimum balance or limiting the amount of checks you write.
- f. When you write a check but don't have enough money in your account to cover it.
- g. When you use a debit card as a debit card at a store or gas station.
- h. If you exceed a certain number of monthly withdrawals.
- i. When you purchase your own checks preprinted with your name and address.
- j. If you use another bank's ATM, a charged assessed by that bank.
- k. If a check deposited into your account is returned for insufficient funds.

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