



Finding the Bank That's Right For You

Whether you're looking for a new bank or evaluating how well your current banking relationship meets your needs, it's essential to choose a bank whose cost, convenience and customer service fit your lifestyle.

Remember – always look for a bank that is federally insured. Look for “Federal Deposit Insurance Corporation (FDIC)” on doors, teller windows and bank websites.

- **What is your goal?** Is it to save money, maintain a checking account, borrow money or apply for a credit card?
- **How much money do you keep each month?** How many transactions will you make? Some accounts offer a variety of services for one fee, while others include a minimum number of services at an extra-low price. There's also an option to choose what services you need as pay as you go. Always ask about minimum balance requirements and transaction limits.
- **Compare fees, service charges and interest rates.** Every bank sets its prices for deposit accounts and loans. It pays to shop around.
- **Learn what kinds of savings products the bank offers.** Your savings goals may be for education, a second home or a dream vacation. Many banks provide uninsured investments, such as mutual funds, as well as traditional insured deposit accounts.
- **Planning to buy a home or car—or something else big?** You'll want to find out about each bank's loan products.
- **Shop around for your best credit card.** Credit cards have a range of interest rates, rewards programs and terms. The interest rate, fees and grace period will all affect your total cost.
- **How do you want to bank?** You may want a bank that focuses more on digital services like mobile banking or online bill pay. Or, you may want a bank with an extensive branch network you can visit in person.
- **Do the bank's hours and locations fit your lifestyle?** If you're focused on a bank you can visit in person, do you prefer one close to home, open on the weekend or near your office?
- **What is your language preference?** If you prefer speaking in a language other than English, consider bringing a family member or friend with you to the bank who can translate.
- **It's not just about cost – consider how comfortable you feel with the bank.** Ask family or friends about their bank's reputation for customer service.
 - Were questions answered quickly and accurately?
 - Did bank personnel offer helpful suggestions?
 - Were bank personnel courteous and understanding?

Use this information to help you determine your “banking personality”. Then, connect with a bank representative to review your needs, and how their products can meet them. Banks are always ready to design a banking relationship that works for you.