

Bank Comparison



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Discover Savings Account

➤ Where is it?

- It is from a traditional bank but has online access.

➤ APY: 0.95%

➤ Minimum Balance To Open: \$500

➤ Fees: Free

➤ Transaction Limit: 6 transactions per month

➤ Why is it good?

- Keep it simple and straightforward
- No gimmicks gotchas or hidden fees
- Most features are free if they're not, they let you know



Capital One 360



- ❑ **Where is it?**
 - It is from a traditional bank but has online and mobile access.
- ❑ **APY: 0.75%**
- ❑ **Minimum Balance To Open: \$50**
- ❑ **Fees:** No fees but could possible be six charges in extra services such as Overdraft Line of Credit, Overnight Delivery of a Check, Overnight Delivery of a Replacement Card, Rejected Check, Stop Payment, and Foreign Transaction
- ❑ **Transaction Limit:** NO limits
- ❑ **Why is it good?**
 - Capitalism is a concept of free enterprise where Capital is a resource for production of goods and capital
 - Capital Bank has many programs to get started in the banking world.

Wells Fargo



- ✓ **Where is it?**
 - It is from a traditional bank but has ATM and online access.
- ✓ **APY: 0.01%**
- ✓ **Minimum Balance To Open: \$50**
- ✓ **Fees:** Get cash, make deposits or transfer funds at a Wells Fargo ATM, no charge for Wells Fargo customers.
- ✓ **Transaction Limit:** limit is 6 per month
- ✓ **Why is it good?**

It is good because it has lower fees than competitors, higher checking account rates than other banks

PNC BANK



- ✓ Where is it?
- It is from a traditional bank but has online access.
And ATM
- ✓ APY: 0.10%
- ✓ Minimum Balance To Open: \$10
- ✓ Fees: \$75.2 for remote deposit, \$10 for Visa Cards, Not PNC account \$5 charge for using ATM
- ✓ Transaction Limit: Unlimited deposits and transfers into the account
- ✓ Why is it good?
 - FDIC insured to the maximum permitted by law
 - Easy access to your money for long-term savings needs

Sun Trust Bank

- Where is it?
 - It is from a traditional bank but has online access and ATM
- APY: 1.25%
- Minimum Balance To Open: \$100
- Fees:
 - No-fee access to over 2,200
 - No-fee online banking with Bill Pay
- Transaction Limit: 6 transactions per month



- Why is it good?
 - It has overdraft service and online check reorder

Citi Bank



- ❑ Where is it?
 - It is traditional bank and it has online access

- ❑ APY: 0.01% - 0.12%

- ❑ Minimum Balance To Open: \$100

- ❑ Fees: No Fees

- ❑ Transaction Limit: They limit three times during a rolling 12-month period

- ❑ Why is it good?

It is a good bank because it has a variety of cards and able to offer more card options than many of its competitors.