

PIRG's Big Banks, Bigger Fees 2001 Report -- Bank By Bank Data.

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			SAVINGS		FREE CHECKING		REGULAR CHECKING ACCOUNTS					
			ACCOUNTS		D= Direct		Min or Avg Balance Avoids Fee/					
					Deposit		May Also Be An Excess Checks Fee					
			Minimum To Avoid Fees	Savings Monthly Fee	Yes?	Minimum to open free	Minimum to open regular checking	Min Balance Req to Avoid Fee	Average Balance Req to Avoid Fee	Reg Cks Monthly Fee Including Ck Return/ATM Card		
BANK ONE	CO	DENVER	\$250	\$3.00			\$100			\$9.00		
COLORADO BUSINESS BANK	CO	DENVER	\$200	\$1.67			\$200	\$500		\$9.00		
COLORADO STATE BANK AND TRUST	CO	DENVER	\$100	\$2.00			\$100	\$500		\$12.00		
COMMERCIAL FEDERAL BANK	CO	DENVER	\$100	\$2.00	Y	\$100						
COMPASS BANK	CO	DENVER	\$100	\$1.33	Y	\$100						
FIRST BANK	CO	DENVER	\$100	\$1.66	Y							
GUARANTY BANK AND TRUST	CO	DENVER	\$200	\$3.00	Y	\$0						
KEY BANK	CO	DENVER	\$300	\$4.00			\$50	\$750		\$10.00		
LIBERTY SAVINGS BANK	CO	DENVER		\$0.00								
UMB BANK	CO	DENVER					\$100	\$500	\$1,000	\$8.00		
US BANK	CO	DENVER	\$300	\$3.00	D	\$100	\$100	\$300		\$10.00		
VECTRA BANK	CO	DENVER	\$200	\$3.00			\$100	\$500		\$9.83		
WELLS FARGO BANK	CO	DENVER	\$300	\$3.00	Y	\$100						
WEST STAR BANK	CO	DENVER	\$100	\$2.67	Y	\$100						
WORLD SAVINGS BANK	CO	DENVER	\$300	\$3.00								
AVERAGE FOR ALL BANKS			\$196	\$2.38			\$107	\$508	\$1,000	\$9.69		
JOHNS MANVILLE CREDIT UNION	CO	DENVER		\$0.00	Y	\$25						

See methodology and summary for comparison to other states. Use as guide only. Call bank or CU for updated info. All fees collected spring-fall 2001 and are subject to change at any time. Not all banks offer all accounts. Blank-no data.

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INTEREST (NOW) CHECKING ACCOUNTS					SENIOR CITIZEN CHECKING						
Min or Avg Balance Avoids Fee/					Low Cost Accounts for Age 50-65						
May Also Be An Excess Checks Fee					May Also Be An Excess Checks Fee						
		Minimum to open Now cking	Min Balance Req to Avoid Fee	Or Average Balance Req to Avoid Fee	NOW Cks Monthly Fee Including Ck Return/ATM Card	Does Bank Offer Acct?	Is Senior Acct Free?	Min Age Req	Min To open Senior Acct	Min Balance To Avoid Fee If Any	Monthly Cost of Senior Account
BANK ONE	CO	\$100	\$1,500		\$8.00						
COLORADO BUSINESS BANK	CO	\$200	\$1,000		\$13.00						
COLORADO STATE BANK AND TRUST	CO	\$100	\$1,000		\$13.00	Y	Y	55	\$100		\$0.00
COMMERCIAL FEDERAL BANK	CO	\$100	\$1,000		\$7.00	Y	Y	55	\$100		\$0.00
COMPASS BANK	CO	\$1,500			\$0.00						
FIRST BANK	CO		\$500		\$9.63	Y	Y	60			\$0.00
GUARANTY BANK AND TRUST	CO	\$250	\$1,000		\$11.67						
KEY BANK	CO	\$50	\$1,500	\$2,500	\$11.00						
LIBERTY SAVINGS BANK	CO	\$100	\$100		\$8.00	Y	N	50	\$100	\$100	\$6.00
UMB BANK	CO	\$200		\$1,000	\$10.00						
US BANK	CO	\$100	\$1,000		\$11.00						
VECTRA BANK	CO	\$100	\$1,500	\$7	\$9.83	Y	Y	55	\$100		\$0.00
WELLS FARGO BANK	CO	\$100	\$5,000		\$12.83						
WEST STAR BANK	CO	\$600	\$600		\$11.00	Y	Y	65	\$200		\$0.00
WORLD SAVINGS BANK	CO	\$500	\$1,500		\$8.50	Y	D	62	\$500	\$1,500	\$8.50
AVERAGE FOR ALL BANKS		\$286	\$1,323	\$1,169	\$9.63				\$183	\$800	
JOHNS MANVILLE CREDIT UNION	CO	\$2,000	\$2,000		\$4.00						

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LOW COST CHECKING ACCOUNT					OTHER COMMON FEES							
Fee Always												
Limited # Checks Allowed					ATM FEES			PENALTY FEES				
		Min To Open Low Cost Acct	Flat Monthly Fee/No Bal Req	# Checks Included	Fee Per Each Add'l Ck	Local "Off- Us" ATM Fee	# Free "Off-Us" ATM If Any	Fee For Natl "Off- Us" ATM	Bounced Check Fee	Fee To Deposit Others' Bounced Check	Fee To Stop Payment	Annual ATM or Debit Card Fee
BANK ONE	CO					\$1.50		\$1.50	\$25.00	\$3.00	\$22.00	
COLORADO BUSINESS BANK	CO	\$100	\$3.00	0	\$0.25	\$1.00	10	\$1.00	\$20.00	\$3.00	\$20.00	\$12.00
COLORADO STATE BANK AND TRUST	CO	\$100	\$3.00	0	\$0.20				\$20.00	\$3.00	\$20.00	\$0.00
COMMERCIAL FEDERAL BANK	CO					\$1.50		\$1.50	\$22.00	\$5.00	\$18.00	\$12.00
COMPASS BANK	CO											
FIRST BANK	CO					\$1.00		\$1.00	\$24.00	\$2.00	\$20.00	\$7.50
GUARANTY BANK AND TRUST	CO					\$1.00		\$1.00	\$20.00	\$4.00	\$20.00	\$20.00
KEY BANK	CO	\$50	\$5.00	15	\$0.35	\$2.00		\$2.00	\$25.00	\$6.00	\$22.00	
LIBERTY SAVINGS BANK	CO					\$0.00		\$0.00	\$22.00	\$6.00	\$22.00	\$12.00
UMB BANK	CO	\$25	\$4.00	0	\$0.25	\$1.50		\$1.50	\$25.00	\$3.00	\$20.00	\$0.00
US BANK	CO	\$100	\$6.00			\$2.00		\$2.00	\$28.00	\$3.00	\$20.00	\$0.00
VECTRA BANK	CO	\$100	\$3.00	10	\$0.50	\$1.00		\$1.00	\$20.00	\$3.00	\$20.00	\$10.00
WELLS FARGO BANK	CO					\$1.50		\$1.50	\$28.00		\$20.00	\$10.00
WEST STAR BANK	CO	\$100	\$0.00	0	\$0.35	\$1.00		\$1.00	\$30.00	\$5.00	\$30.00	\$12.00
WORLD SAVINGS BANK	CO								\$22.00	\$3.00	\$20.00	
AVERAGE FOR ALL BANKS		\$82	\$3.43	4		\$1.25		\$1.25	\$23.64	\$3.77	\$21.00	
JOHNS MANVILLE CREDIT UNION	CO								\$25.00	\$10.00	\$25.00	

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