

PEW
HEALTH GROUP

FEES AND THE UNBANKED

How Your State Compares with the Nation

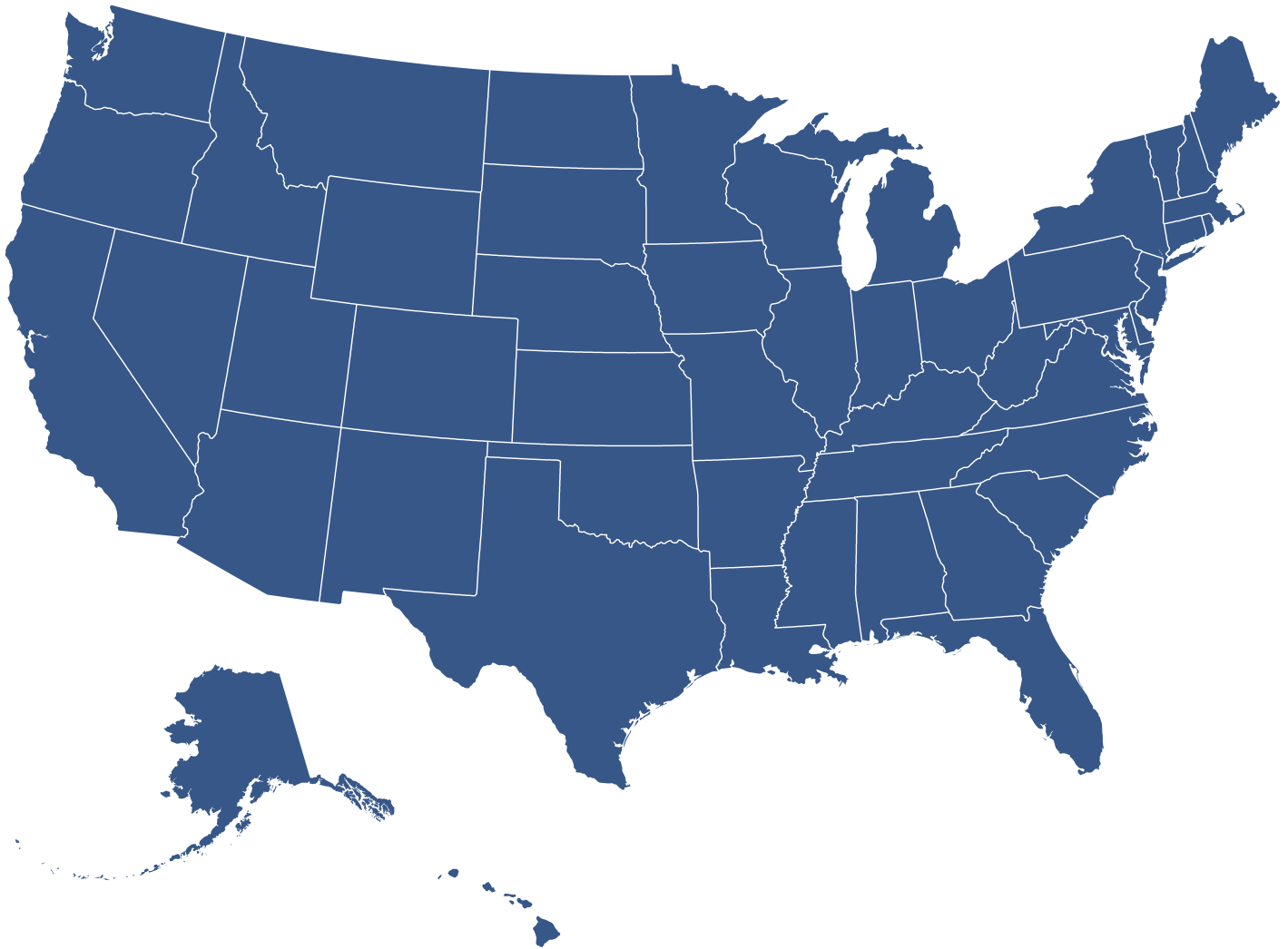
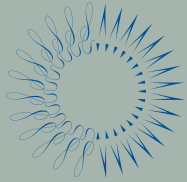


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FEES AND THE UNBANKED: A PROFILE OF ALABAMA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Alabama and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 12 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

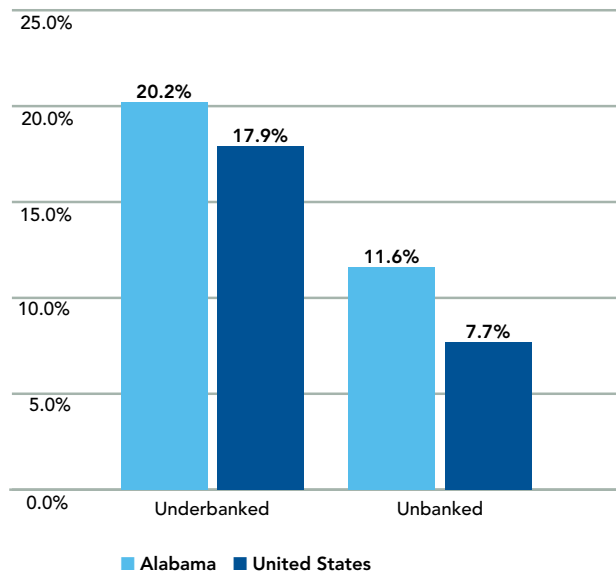
Fees and Policies	Alabama	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

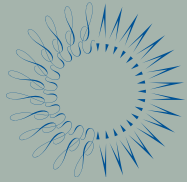
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Alabama as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF ALASKA

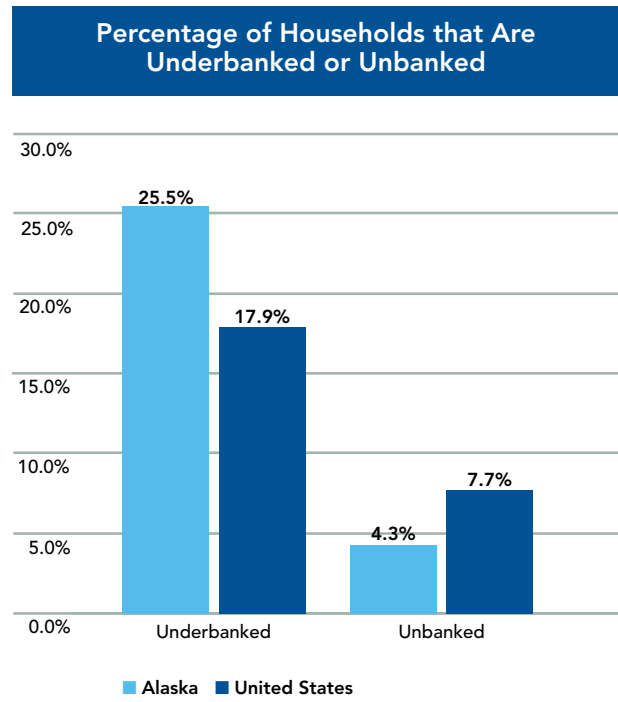
In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the one bank in the study that had branches in Alaska and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, this bank held 49 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

Fees and Policies	Alaska	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$31.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

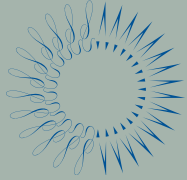
Bank Fees Cause Some Households to Become Unbanked

According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.



This chart shows the percentages of underbanked and unbanked households in Alaska as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF ARIZONA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Arizona and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 68 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

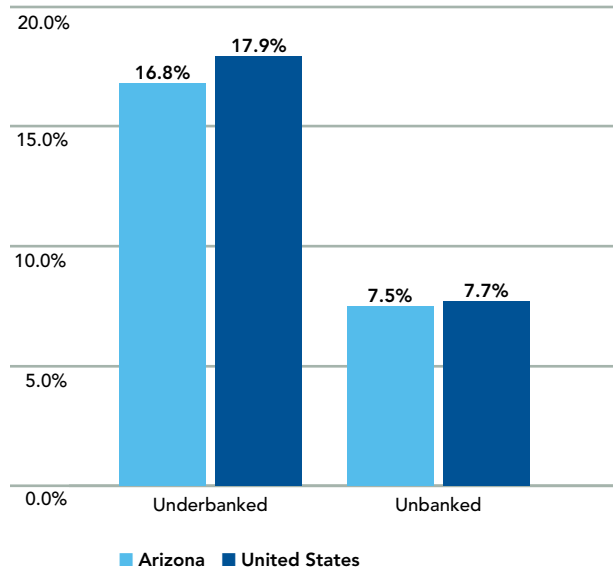
Fees and Policies	Arizona	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

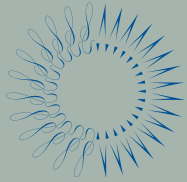
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Arizona as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF ARKANSAS

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Arkansas and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 9 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

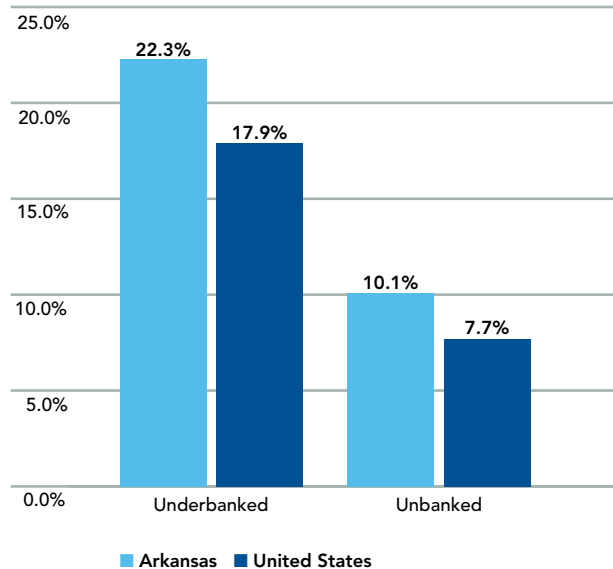
Fees and Policies	Arkansas	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

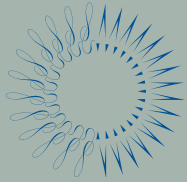
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Arkansas as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF CALIFORNIA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the six banks in the study that had branches in California and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 63 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

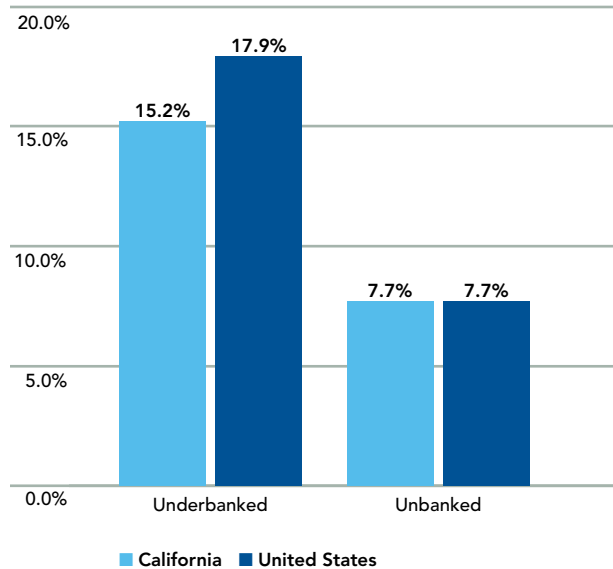
Fees and Policies	California	United States
Median Monthly Fee	\$8.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

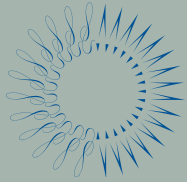
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in California as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF COLORADO

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Colorado and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 38 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

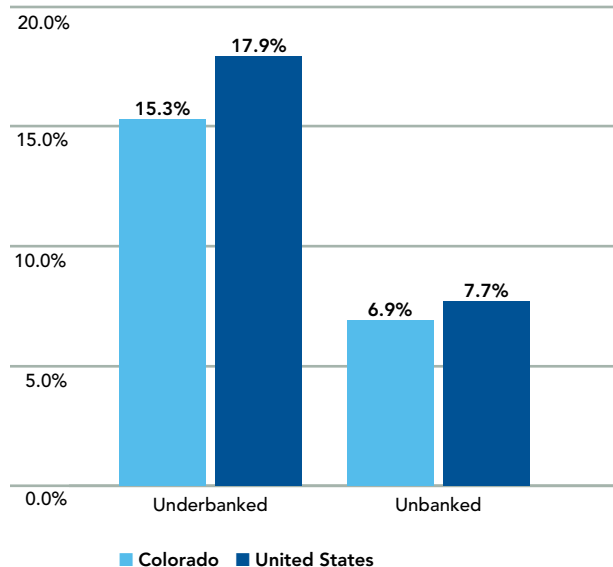
Fees and Policies	Colorado	United States
Median Monthly Fee	\$6.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

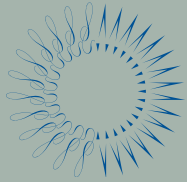
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Colorado as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF CONNECTICUT

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the seven banks in the study that had branches in Connecticut and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 43 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

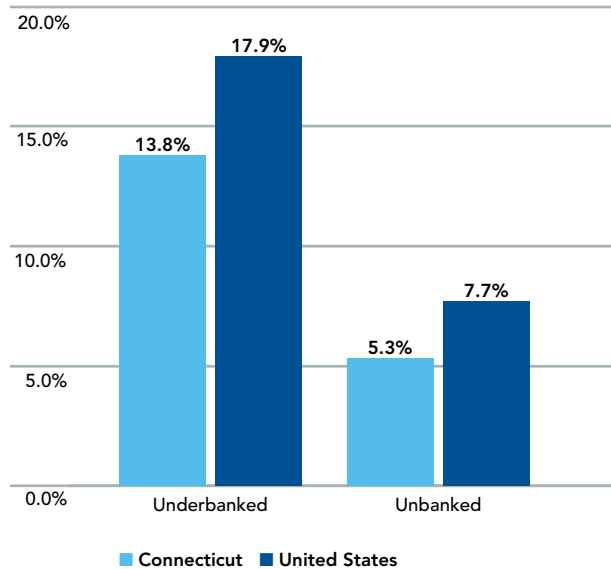
Fees and Policies	Connecticut	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

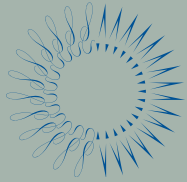
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Connecticut as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF DELAWARE

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the seven banks in the study that had branches in Delaware and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 18 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

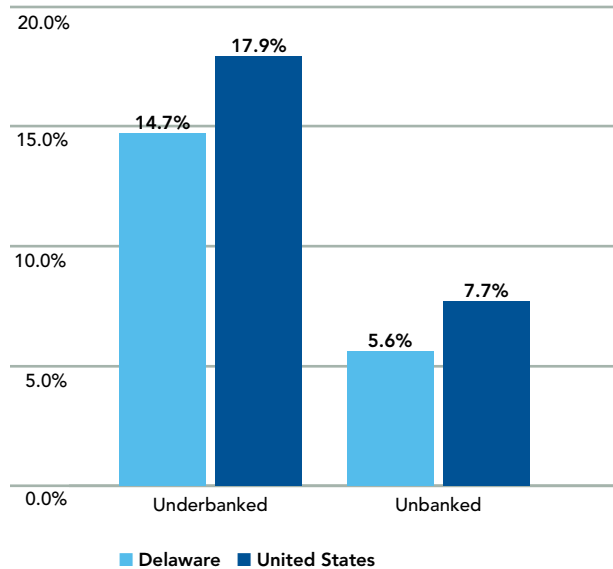
Fees and Policies	Delaware	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

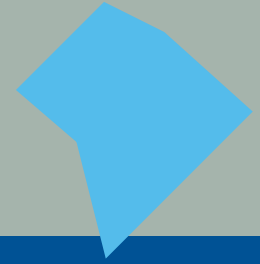
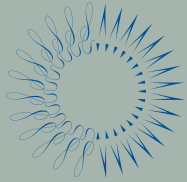
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Delaware as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF THE DISTRICT OF COLUMBIA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the eight banks in the study that had branches in the District of Columbia and that indicated a presence in the district on their disclosure forms from October. As of June 30, 2010, these banks held 82 percent of all deposits in the district, according to the Federal Deposit Insurance Corporation (FDIC).

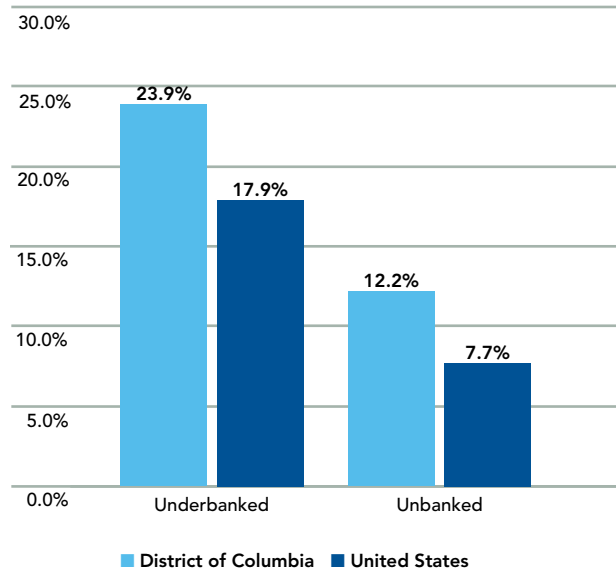
Fees and Policies	The District of Columbia	United States
Median Monthly Fee	\$9.50	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

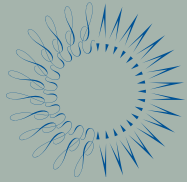
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in the District of Columbia as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF FLORIDA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the eight banks in the study that had branches in Florida and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 53 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

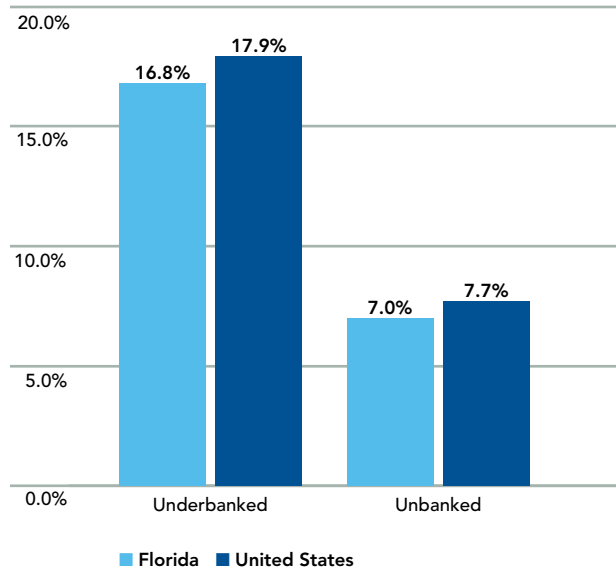
Fees and Policies	Florida	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

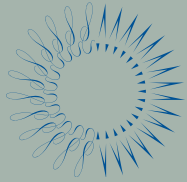
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Florida as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF GEORGIA

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Georgia and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 43 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

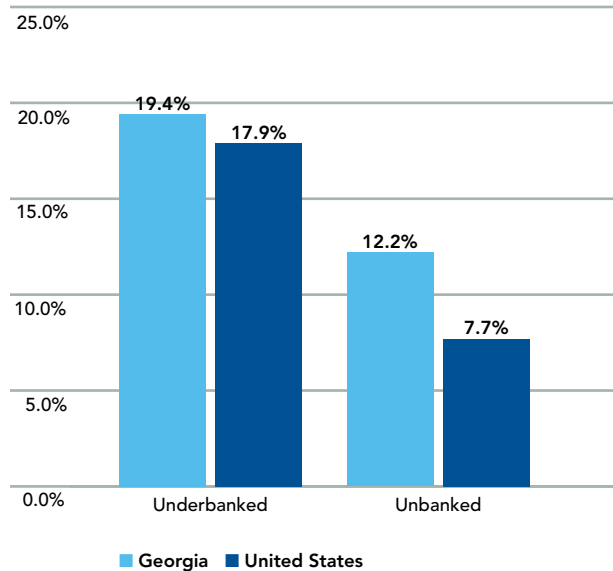
Fees and Policies	Georgia	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

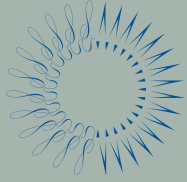
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Georgia as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF HAWAII

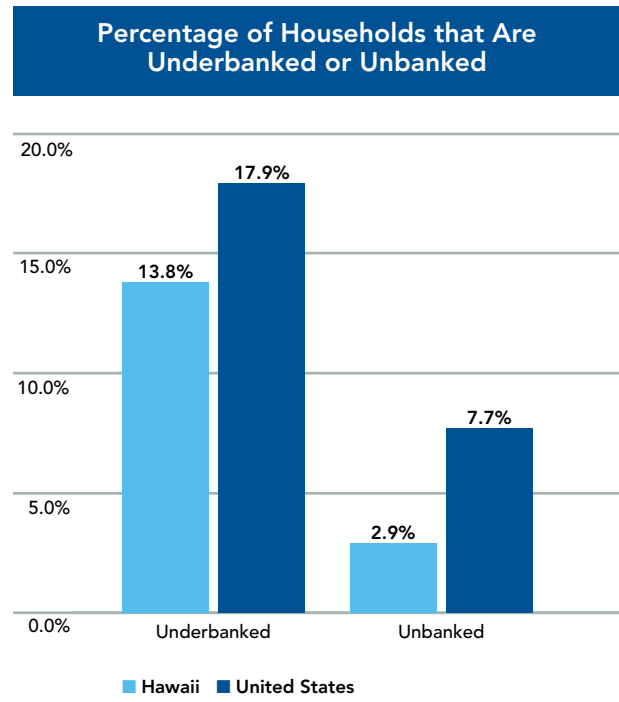
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Fees and Policies	Hawaii	United States
Median Monthly Fee	Since none of the 10 banks in Pew's study have branches in Hawaii, fee data for this state are unavailable.	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee		\$2,500.00
Median Overdraft Penalty Fee		\$35.00
Median Overdraft Transfer Fee <i>(for all accounts that assessed an overdraft transfer fee)</i>		\$10.00

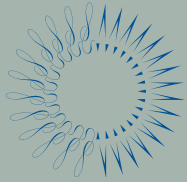
Bank Fees Cause Some Households to Become Unbanked

According to the Federal Deposit Insurance Corporation (FDIC), significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.



This chart shows the percentages of underbanked and unbanked households in Hawaii as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF IDAHO

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Idaho and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 44 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

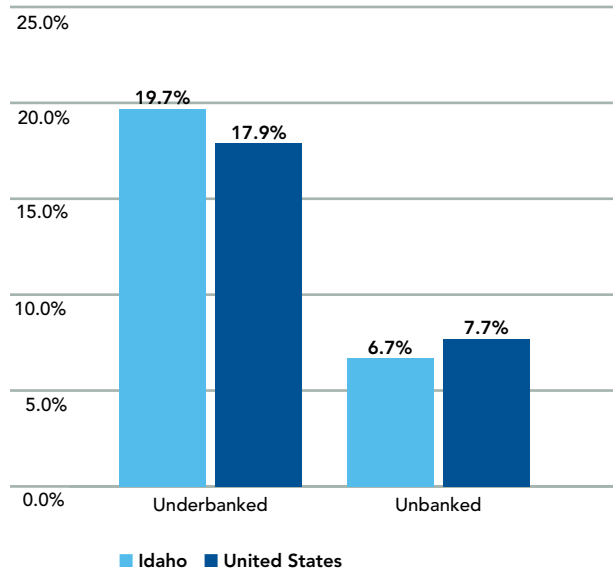
Fees and Policies	Idaho	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

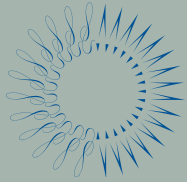
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Idaho as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF ILLINOIS

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the six banks in the study that had branches in Illinois and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 33 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

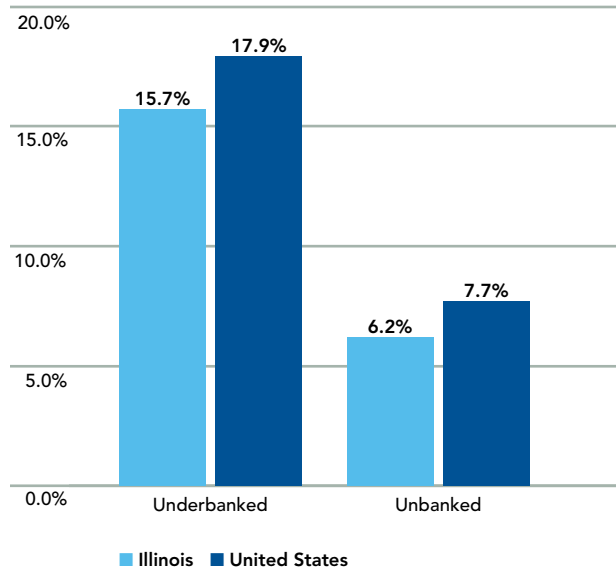
Fees and Policies	Illinois	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

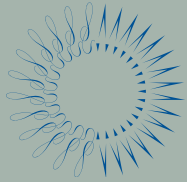
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Illinois as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF INDIANA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the five banks in the study that had branches in Indiana and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 27 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

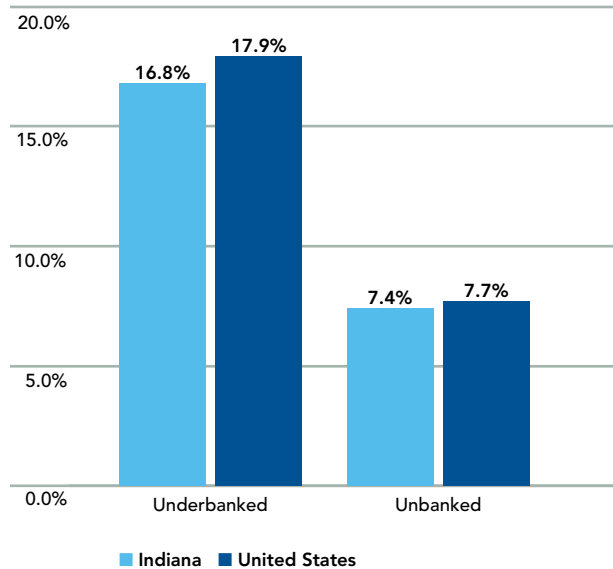
Fees and Policies	Indiana	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

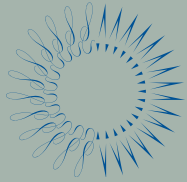
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Indiana as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF IOWA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Iowa and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 18 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

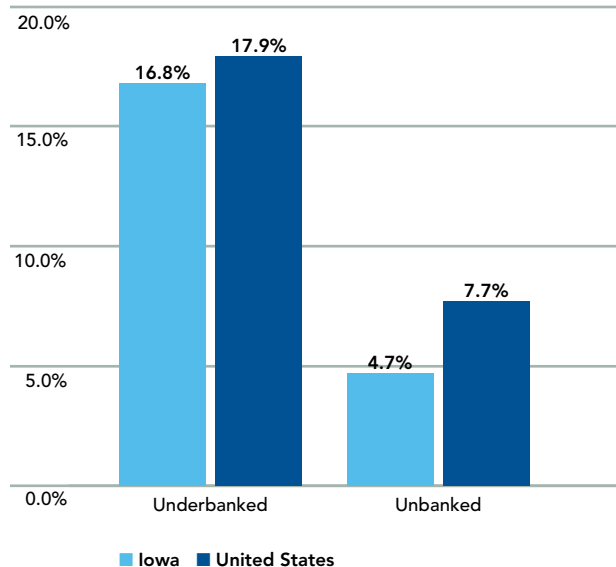
Fees and Policies	Iowa	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

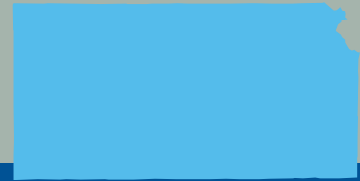
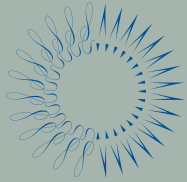
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Iowa as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF KANSAS

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Kansas and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 12 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

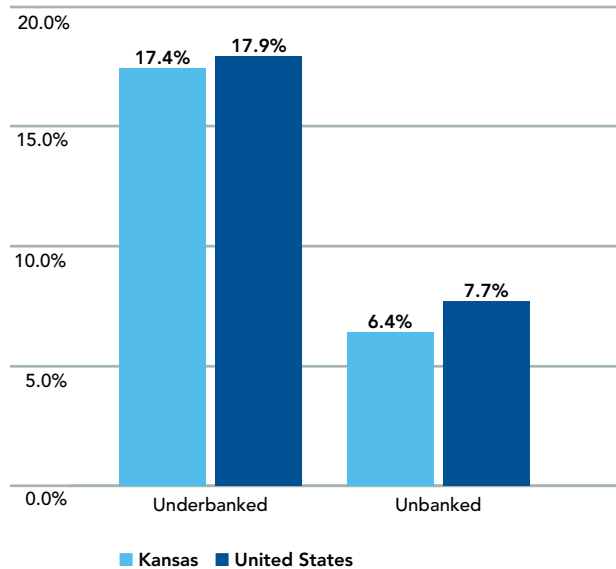
Fees and Policies	Kansas	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

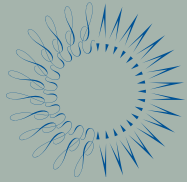
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Kansas as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF KENTUCKY

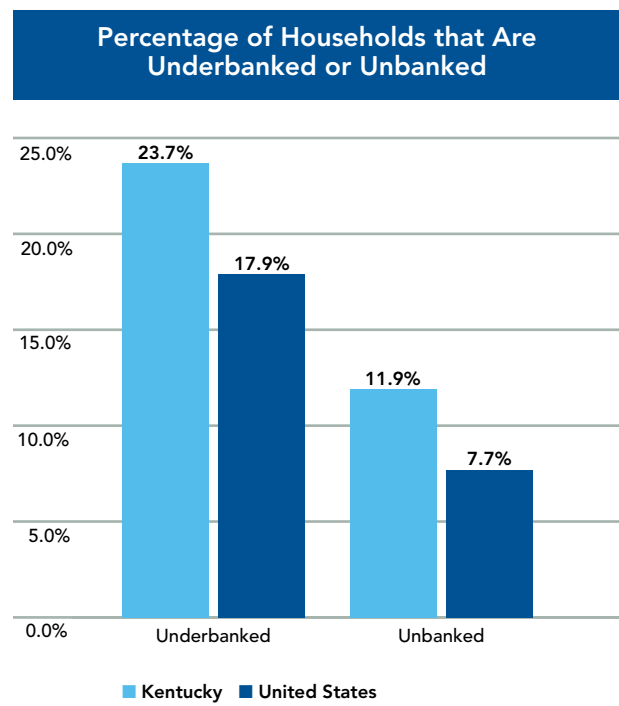
In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Kentucky and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 21 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

Fees and Policies	Kentucky	United States
Median Monthly Fee	\$6.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$10,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

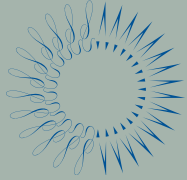
Bank Fees Cause Some Households to Become Unbanked

According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.



This chart shows the percentages of underbanked and unbanked households in Kentucky as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF LOUISIANA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Louisiana and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 37 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

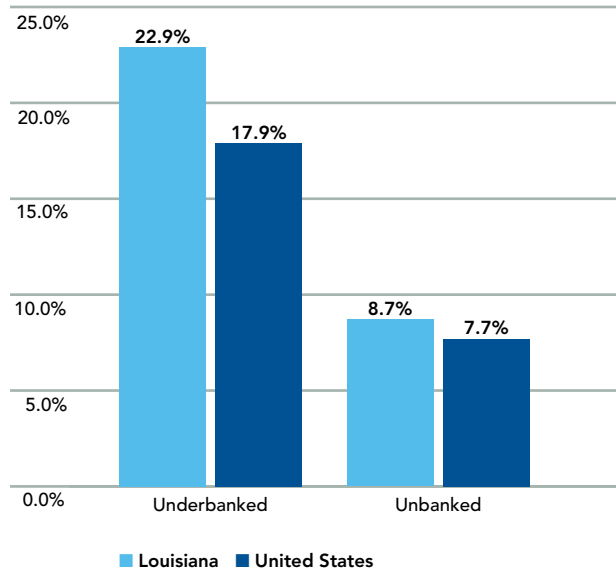
Fees and Policies	Louisiana	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

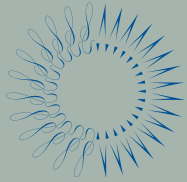
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Louisiana as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MAINE

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Maine and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 18 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

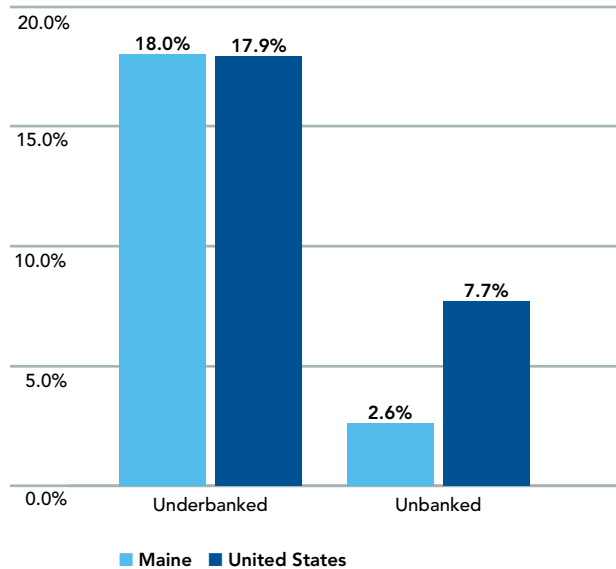
Fees and Policies	Maine	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

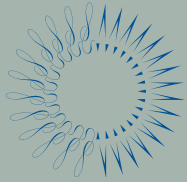
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Maine as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MARYLAND

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the eight banks in the study that had branches in Maryland and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 54 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

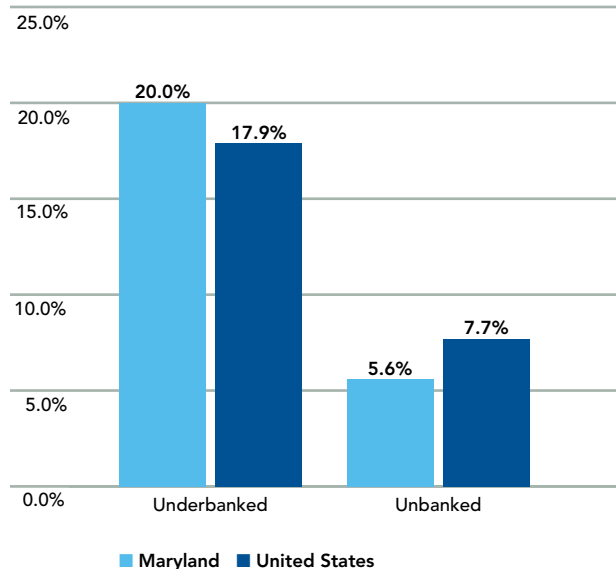
Fees and Policies	Maryland	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

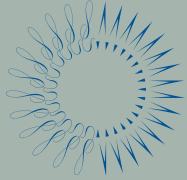
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Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Maryland as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MASSACHUSETTS

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Massachusetts and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 27 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

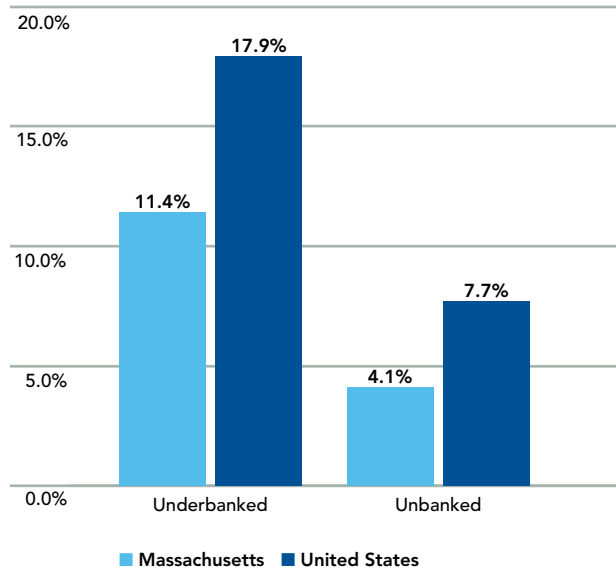
Fees and Policies	Massachusetts	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

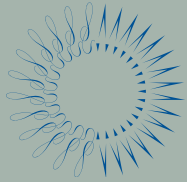
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Massachusetts as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MICHIGAN

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Michigan and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 34 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

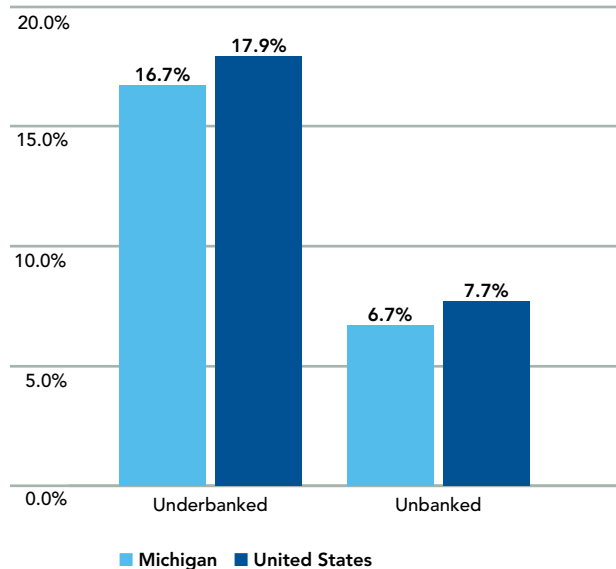
Fees and Policies	Michigan	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

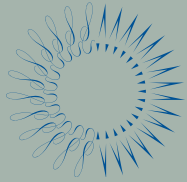
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Michigan as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MINNESOTA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Minnesota and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 52 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

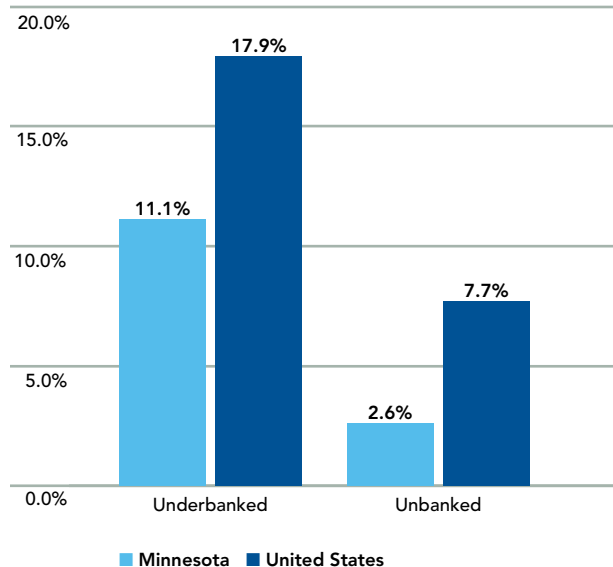
Fees and Policies	Minnesota	United States
Median Monthly Fee	\$5.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

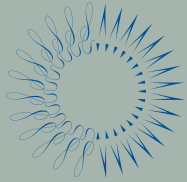
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Minnesota as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MISSISSIPPI

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the one bank in the study that had branches in Mississippi and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, this bank held 1 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

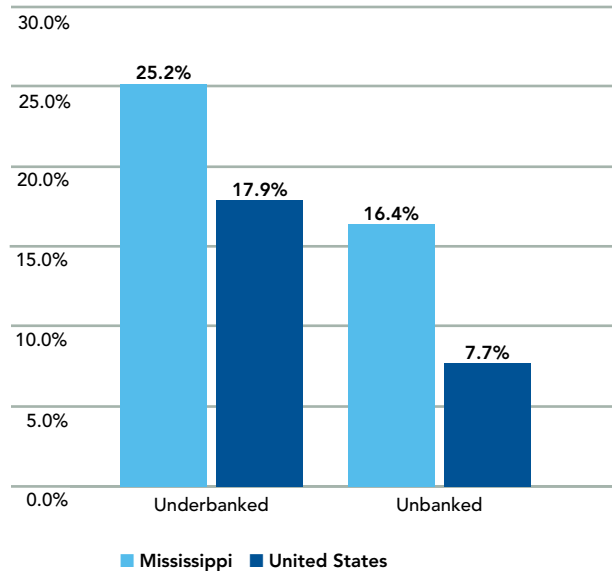
Fees and Policies	Mississippi	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

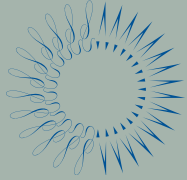
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Mississippi as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MISSOURI

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Missouri and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 22 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

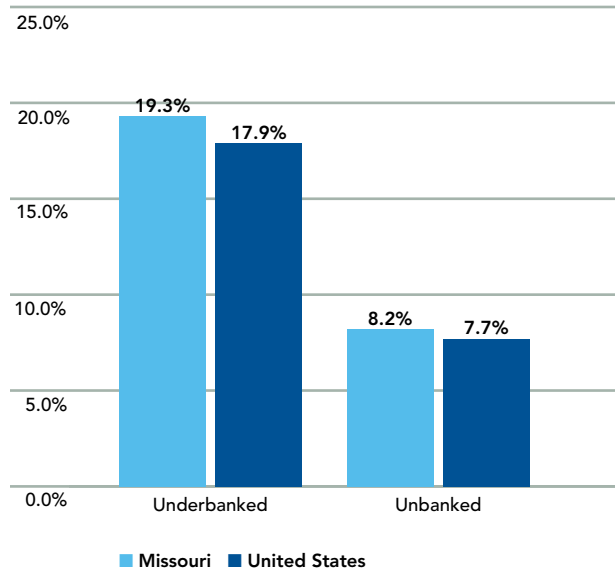
Fees and Policies	Missouri	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

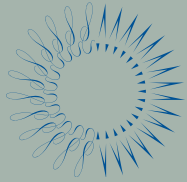
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Missouri as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF MONTANA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Montana and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 20 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

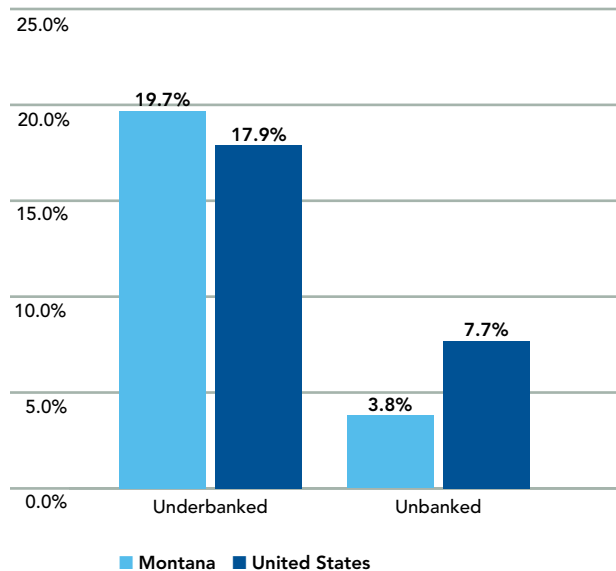
Fees and Policies	Montana	United States
Median Monthly Fee	\$5.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

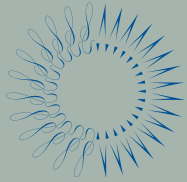
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Montana as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NEBRASKA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Nebraska and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 14 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

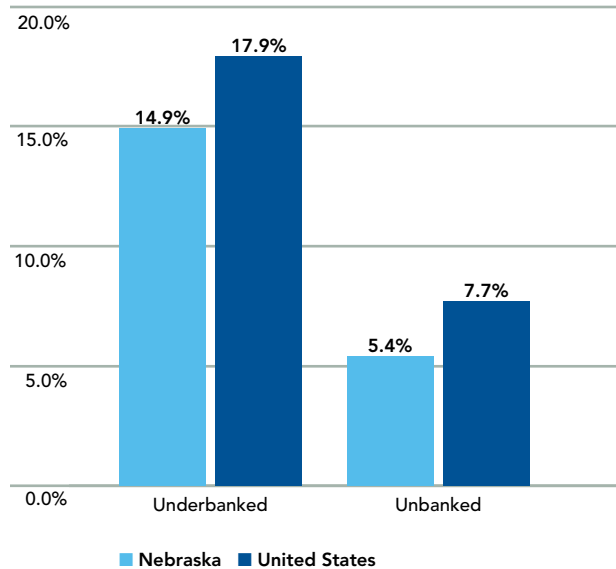
Fees and Policies	Nebraska	United States
Median Monthly Fee	\$5.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

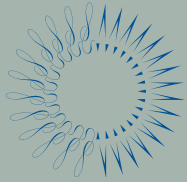
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Nebraska as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NEVADA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the five banks in the study that had branches in Nevada and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 68 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

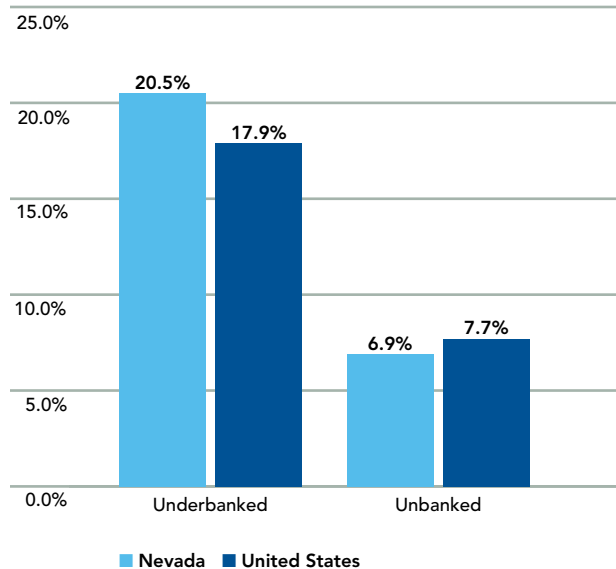
Fees and Policies	Nevada	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

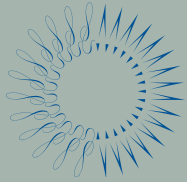
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Nevada as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NEW HAMPSHIRE

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in New Hampshire and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 36 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

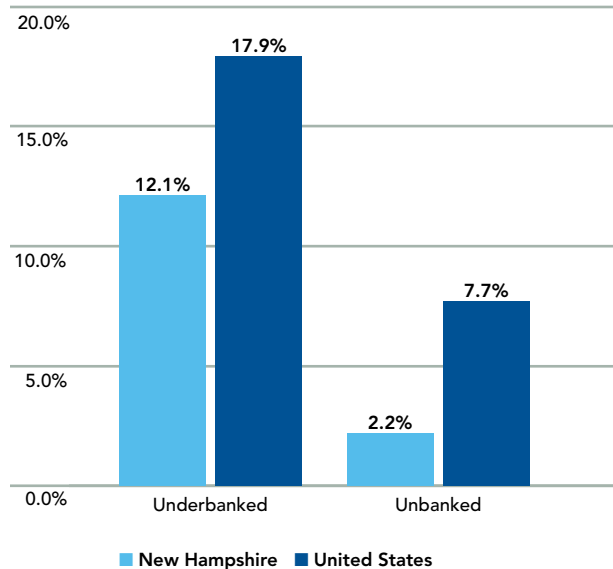
Fees and Policies	New Hampshire	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

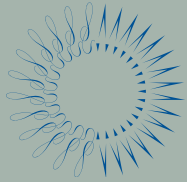
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in New Hampshire as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NEW JERSEY

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the eight banks in the study that had branches in New Jersey and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 54 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

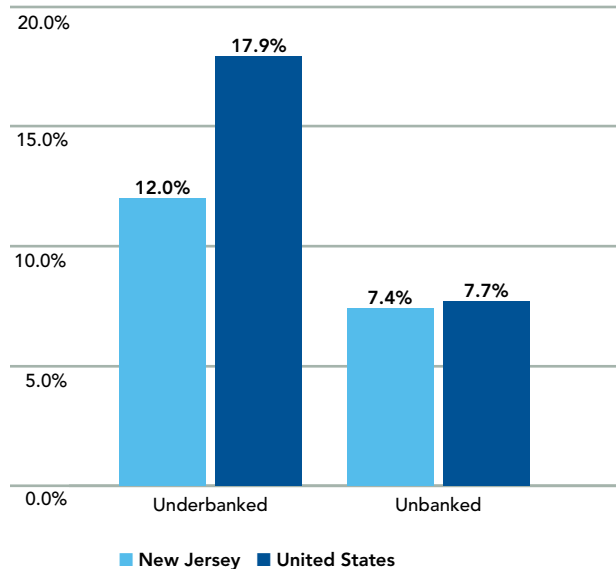
Fees and Policies	New Jersey	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

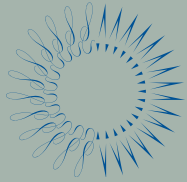
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in New Jersey as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NEW MEXICO

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in New Mexico and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 38 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

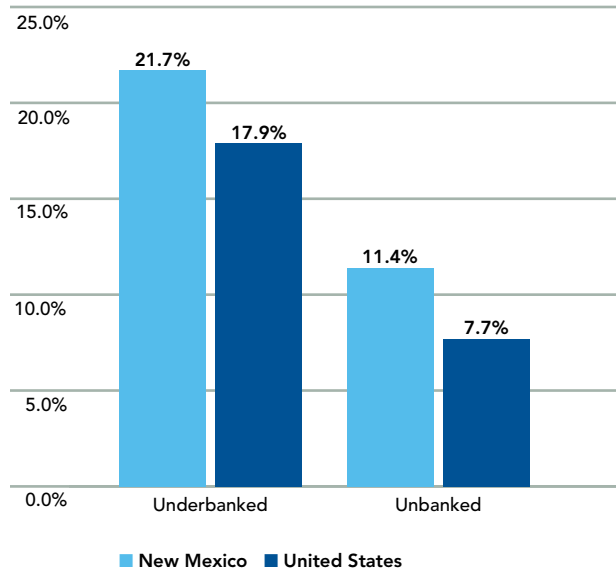
Fees and Policies	New Mexico	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

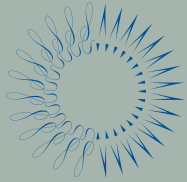
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Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in New Mexico as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NEW YORK

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the eight banks in the study that had branches in New York and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 64 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

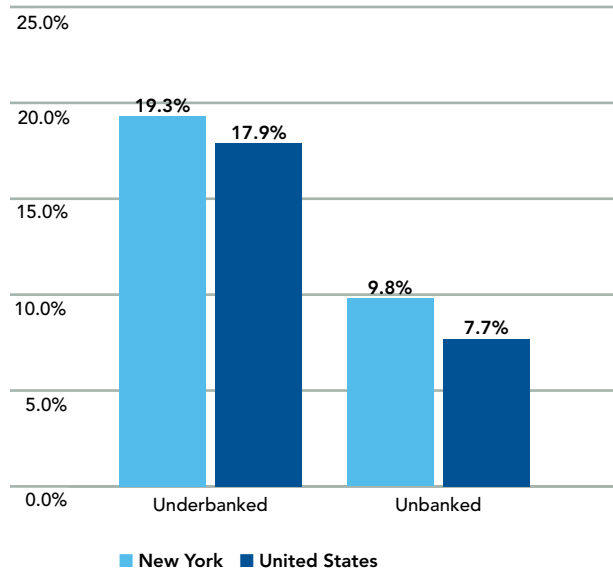
Fees and Policies	New York	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

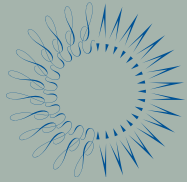
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in New York as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NORTH CAROLINA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in North Carolina and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 53 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

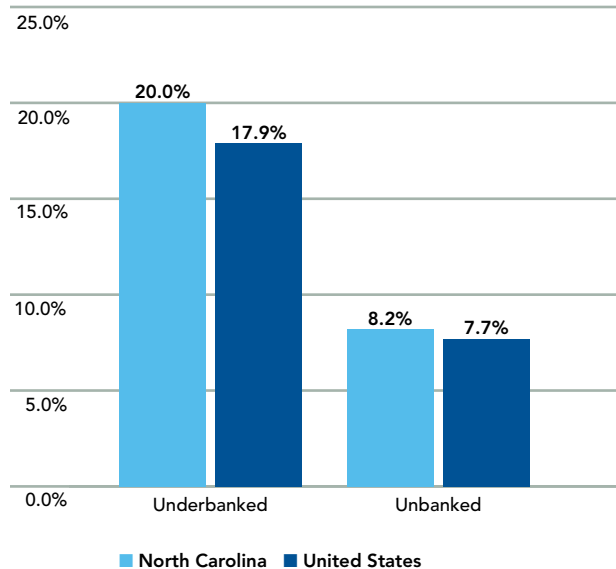
Fees and Policies	North Carolina	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

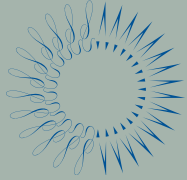
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in North Carolina as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF NORTH DAKOTA

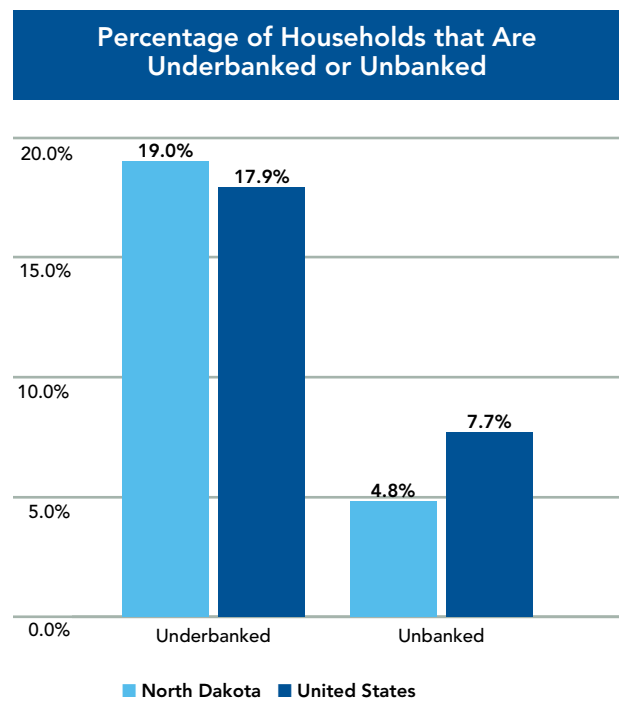
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Fees and Policies	North Dakota	United States
Median Monthly Fee	\$5.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

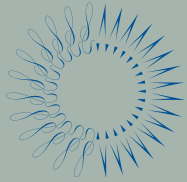
Bank Fees Cause Some Households to Become Unbanked

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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.



This chart shows the percentages of underbanked and unbanked households in North Dakota as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF OHIO

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Ohio and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 29 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

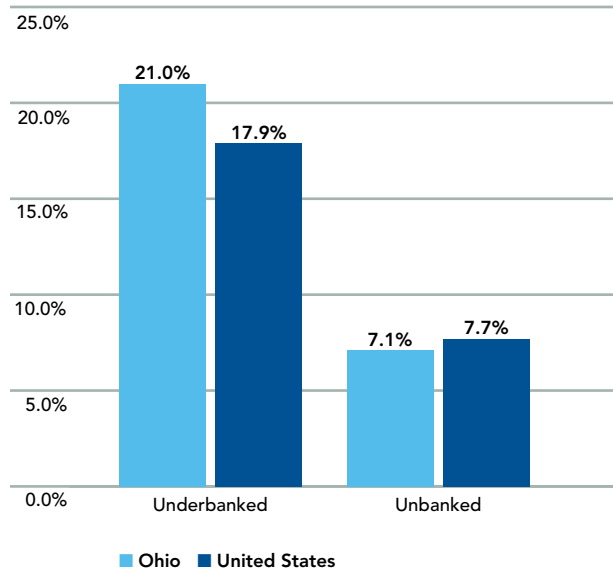
Fees and Policies	Ohio	United States
Median Monthly Fee	\$6.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

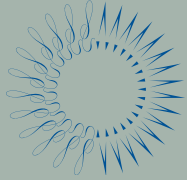
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Ohio as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF OKLAHOMA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Oklahoma and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 9 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

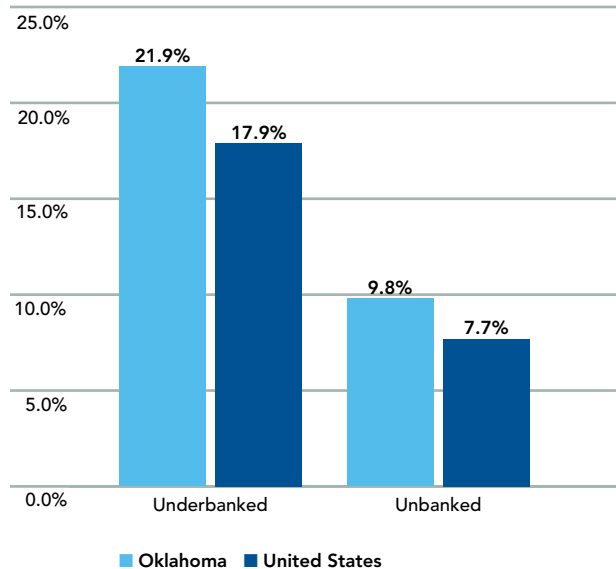
Fees and Policies	Oklahoma	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

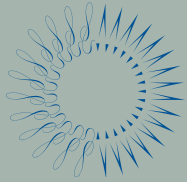
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Oklahoma as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF OREGON

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Oregon and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 55 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

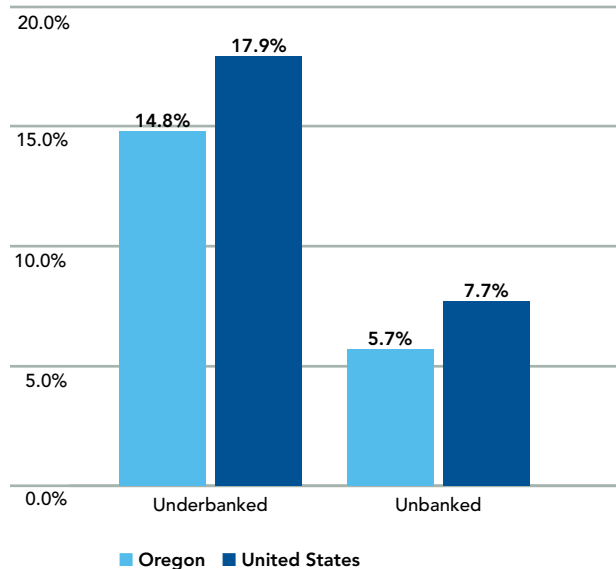
Fees and Policies	Oregon	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

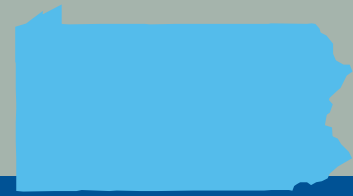
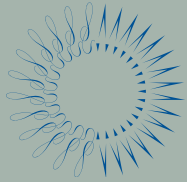
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Oregon as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF PENNSYLVANIA

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the six banks in the study that had branches in Pennsylvania and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 40 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

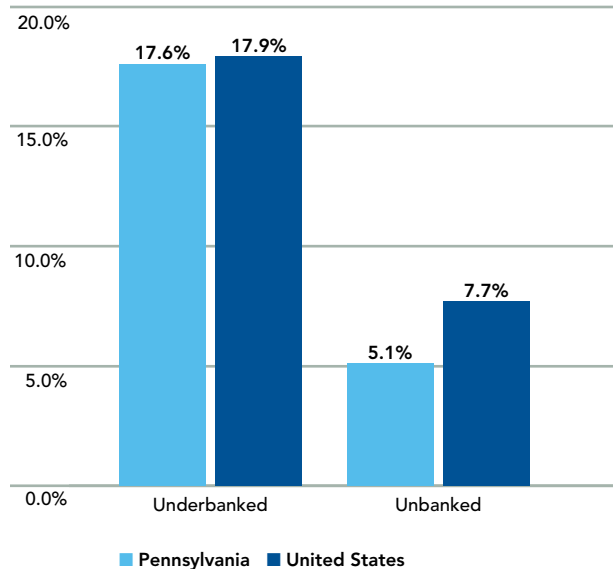
Fees and Policies	Pennsylvania	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

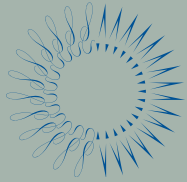
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Pennsylvania as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF RHODE ISLAND

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the one bank in the study that had branches in Rhode Island and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, this bank held 14 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

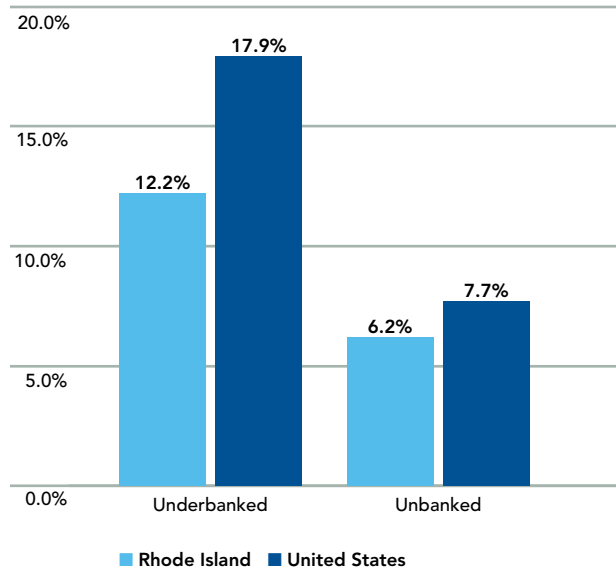
Fees and Policies	Rhode Island	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

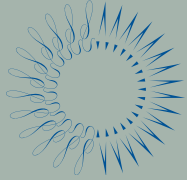
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Rhode Island as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF SOUTH CAROLINA

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in South Carolina and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 31 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

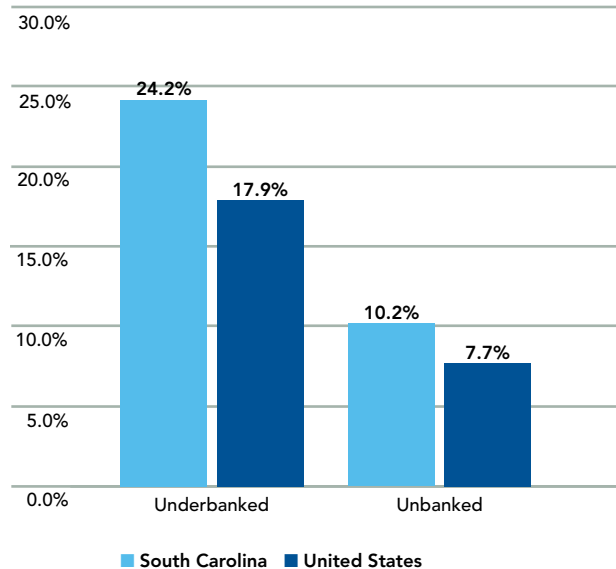
Fees and Policies	South Carolina	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

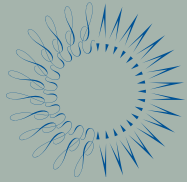
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in South Carolina as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF SOUTH DAKOTA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in South Dakota and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 40 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

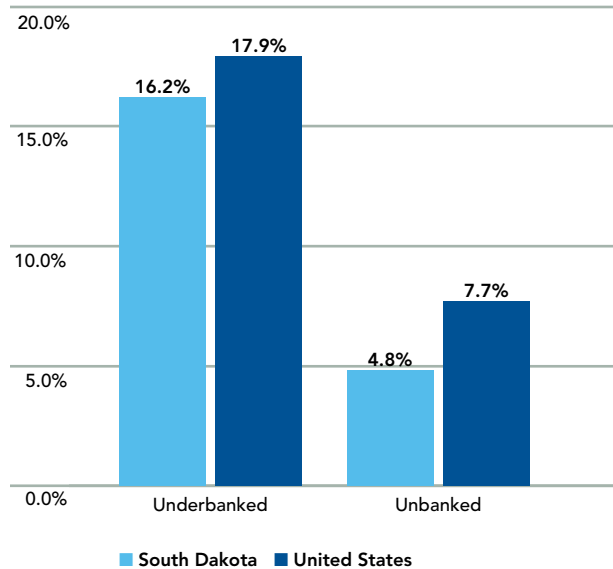
Fees and Policies	South Dakota	United States
Median Monthly Fee	\$5.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

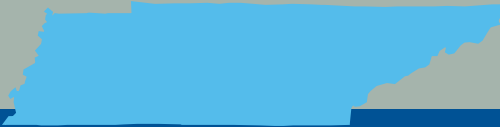
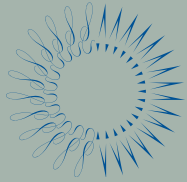
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in South Dakota as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF TENNESSEE

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Tennessee and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 19 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

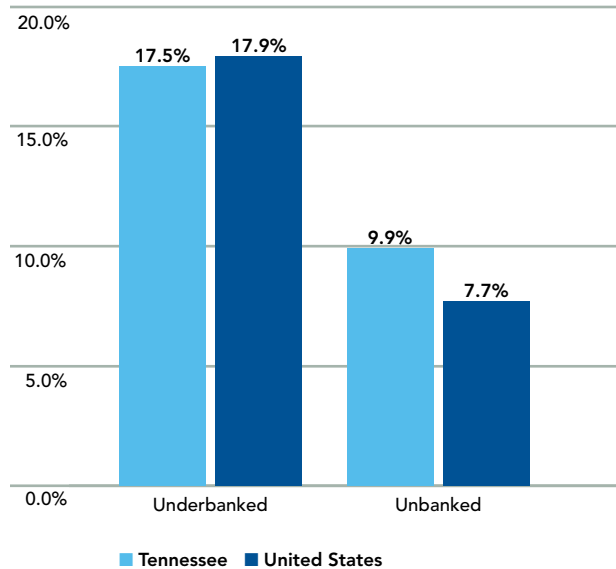
Fees and Policies	Tennessee	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

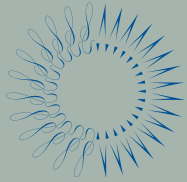
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Tennessee as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF TEXAS

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the five banks in the study that had branches in Texas and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 42 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

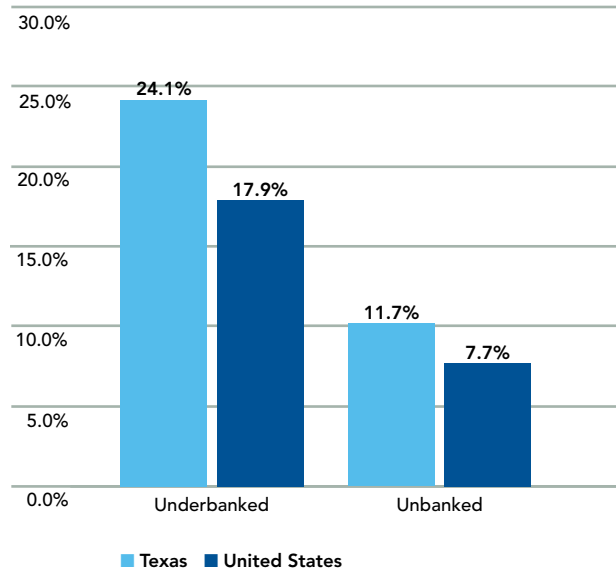
Fees and Policies	Texas	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$1,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

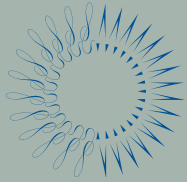
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Texas as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF UTAH

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in Utah and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 6 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

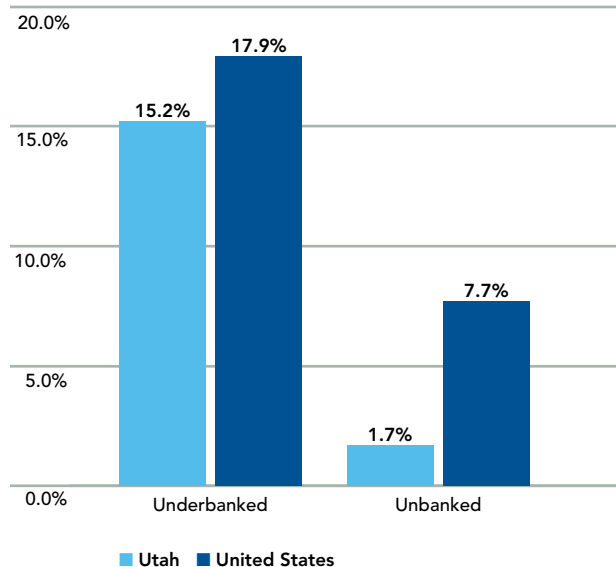
Fees and Policies	Utah	United States
Median Monthly Fee	\$6.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

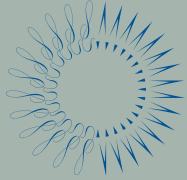
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Utah as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF VERMONT

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the one bank in the study that had branches in Vermont and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, this bank held 18 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

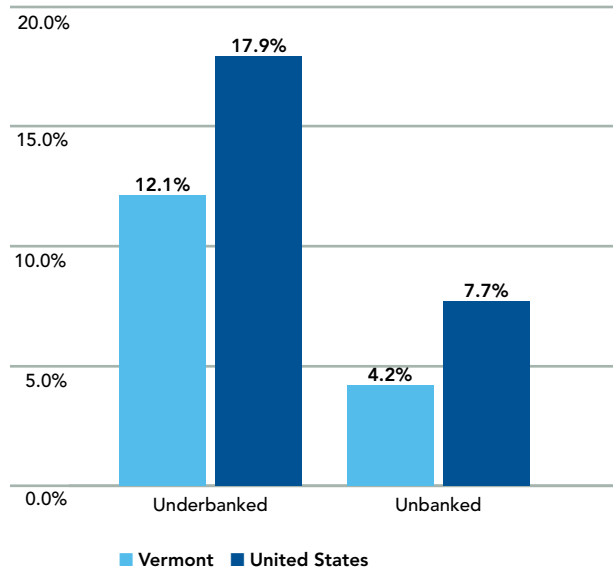
Fees and Policies	Vermont	United States
Median Monthly Fee	\$10.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$100.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

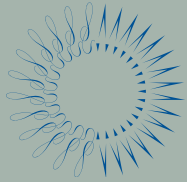
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Vermont as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF VIRGINIA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the eight banks in the study that had branches in Virginia and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 40 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

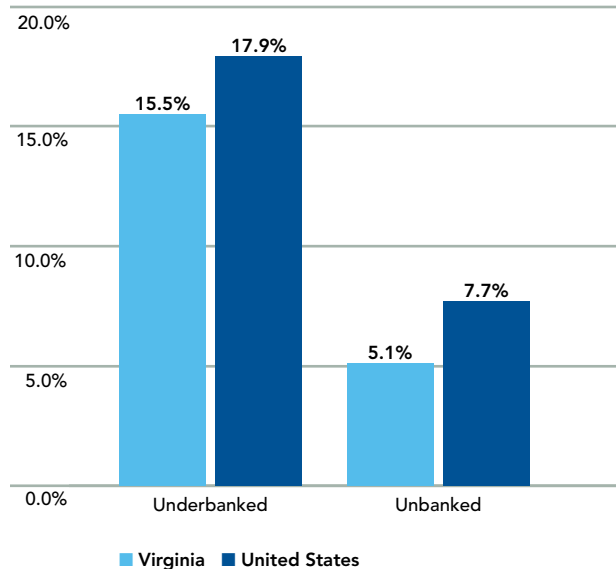
Fees and Policies	Virginia	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$2,500.00	\$2,500.00
Median Overdraft Penalty Fee	\$35.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

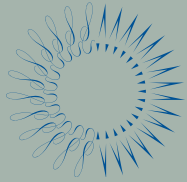
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Virginia as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF WASHINGTON

In its recent report, *Hidden Risks: The Case for Safe and Transparent Checking Accounts*, the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the five banks in the study that had branches in Washington and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 48 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

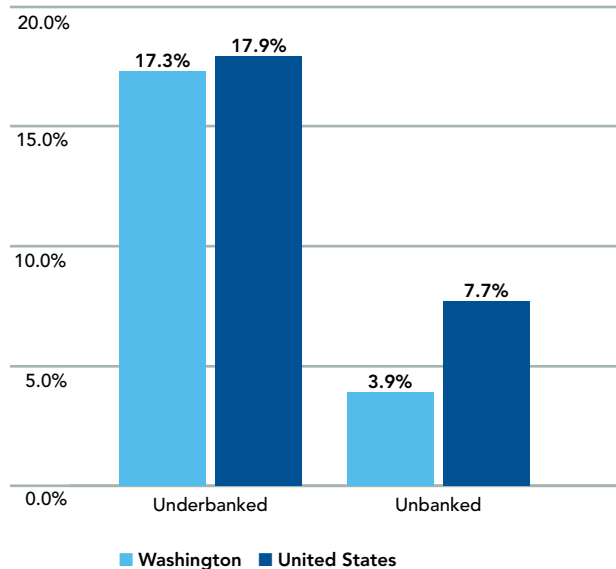
Fees and Policies	Washington	United States
Median Monthly Fee	\$8.95	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

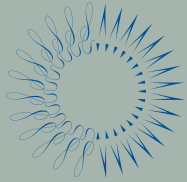
According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the *2009 FDIC National Survey of Unbanked and Underbanked Households* show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Washington as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF WEST VIRGINIA

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the three banks in the study that had branches in West Virginia and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 6 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

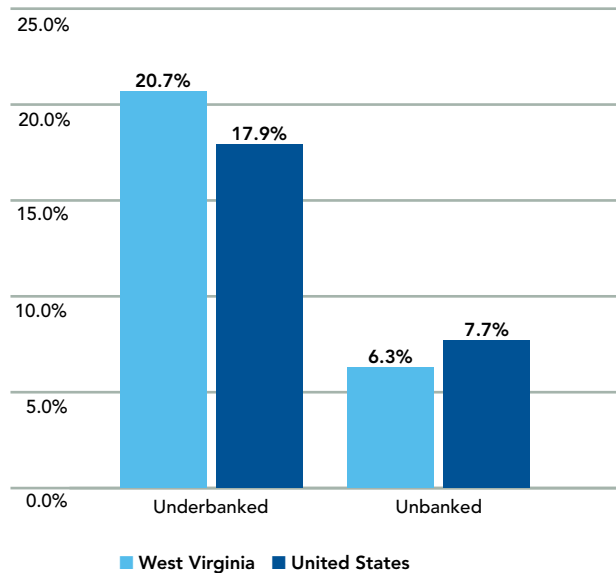
Fees and Policies	West Virginia	United States
Median Monthly Fee	\$12.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$10,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

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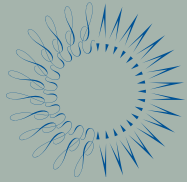
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Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.

Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in West Virginia as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF WISCONSIN

In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the four banks in the study that had branches in Wisconsin and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 20 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

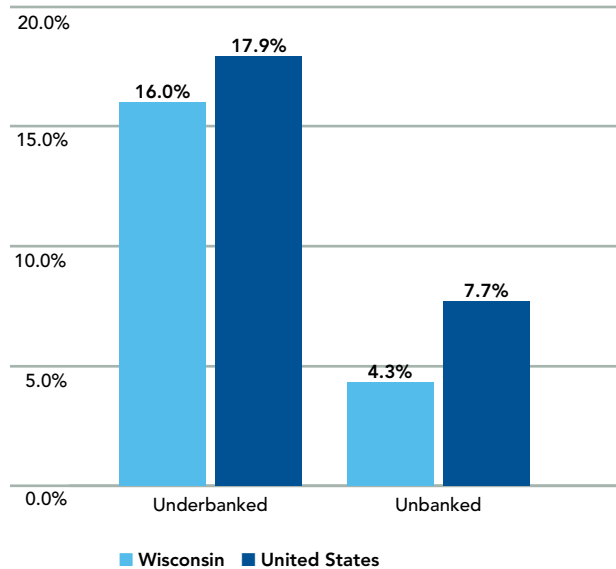
Fees and Policies	Wisconsin	United States
Median Monthly Fee	\$6.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$34.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$10.00	\$10.00

Bank Fees Cause Some Households to Become Unbanked

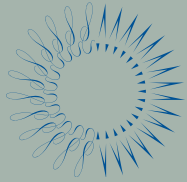
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Percentage of Households that Are Underbanked or Unbanked



This chart shows the percentages of underbanked and unbanked households in Wisconsin as compared to national percentages. Data are from the 2009 FDIC survey.



FEES AND THE UNBANKED: A PROFILE OF WYOMING

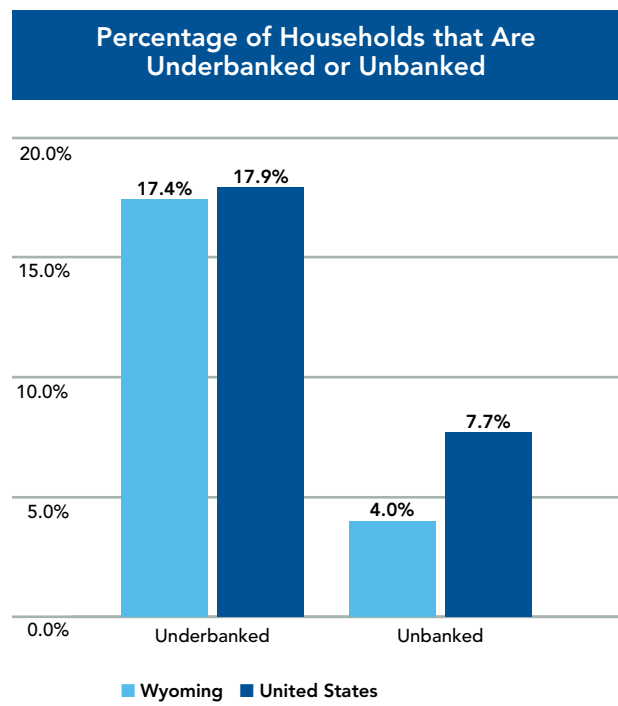
In its recent report, [Hidden Risks: The Case for Safe and Transparent Checking Accounts](#), the Pew Health Group's Safe Checking in the Electronic Age Project investigated checking accounts offered by the ten largest U.S. banks, which held nearly 60 percent of the nation's deposit volume. Pew analyzed more than 250 accounts that these banks advertised online in October 2010. The data below reflect the median disclosed costs of banking services at the two banks in the study that had branches in Wyoming and that indicated a presence in the state on their disclosure forms from October. As of June 30, 2010, these banks held 21 percent of all deposits in the state, according to the Federal Deposit Insurance Corporation (FDIC).

Fees and Policies	Wyoming	United States
Median Monthly Fee	\$5.00	\$8.95
Median Minimum Combined Balance to Waive Monthly Fee	\$5,000.00	\$2,500.00
Median Overdraft Penalty Fee	\$33.00	\$35.00
Median Overdraft Transfer Fee (for all accounts that assessed an overdraft transfer fee)	\$5.00	\$10.00

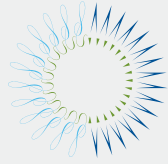
Bank Fees Cause Some Households to Become Unbanked

According to the FDIC, significant percentages of American households are unbanked or underbanked. The FDIC defines the unbanked as households that lack a checking or savings account and the underbanked as households that "have a checking or savings account, but rely on alternative financial services," such as non-bank money orders or check cashing, payday loans, rent-to-own agreements and pawnshops.

Data from the [2009 FDIC National Survey of Unbanked and Underbanked Households](#) show that 31 percent of U.S. households that dropped a bank account they had previously maintained cited either service charges, minimum balance requirements or overdraft fees as a reason for leaving the banking system.



This chart shows the percentages of underbanked and unbanked households in Wyoming as compared to national percentages. Data are from the 2009 FDIC survey.



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