

1. Look for Free checking accounts only. Common charges are: monthly service charges, minimum balance requirements and per-item service charges.
2. It is not only helpful to be aware of your banking habits; you should also become aware of your banks habits and procedures. Learn how long your bank holds a deposit before clearing it. This information will help you avoid bouncing any checks or overdrawing your account.
3. You can gain quicker and easier access to your money by using direct deposit.
4. If your account must maintain a minimum average balance, check your daily balance summaries. Make sure your account is in compliance to avoid paying fees.
5. Ordering new checks through your bank can be substantially more expensive than ordering new checks through a discount catalogs or through an office-supply warehouse.