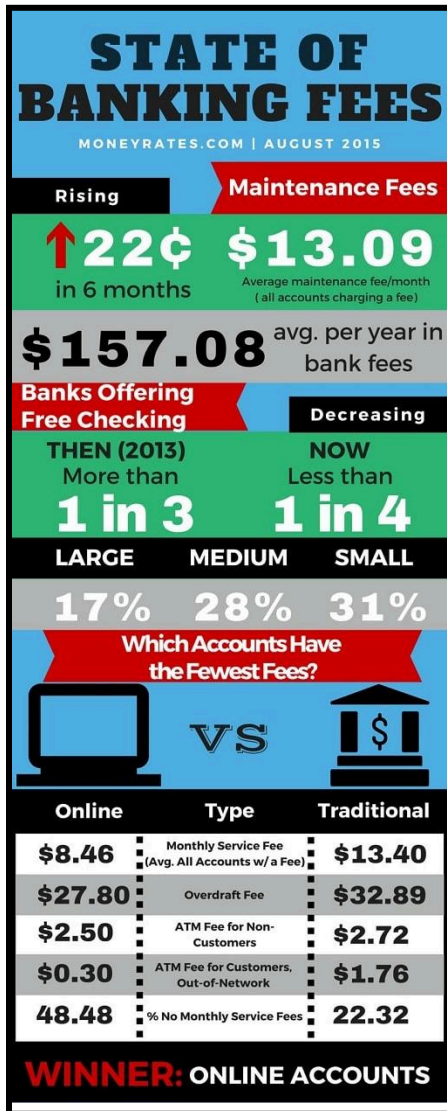


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1. True or False. More banks are offering free checking accounts compared to 2013.

DOK 1

2. Do more small banks or large banks offer FREE checking?

DOK 1

3. Assume the average checking account customer has...
  - a. Six overdrafts per year
  - b. Two ATM Fees for Non-Customers per year
  - c. Six out-of-network ATM Fees per year
  - d. A Monthly Service Fee

Compare the ANNUAL cost of an online bank vs. a traditional bank.

	Online(\$)	Traditional(\$)
Overdraft		
ATM Fees for Non-customers		
Out of Network ATM Fees		
Monthly Service		
Total Cost		

DOK 2

4. Why does strictly looking at Monthly Service Fees when comparing Online Vs. Traditional Banks not provide the complete picture of the advantages of Online banks in this cost category?

DOK 2

5. The infographic identifies Online Accounts as the "Winner." Why do you think traditional banks still manage over 90% of checking accounts in the U.S.?

