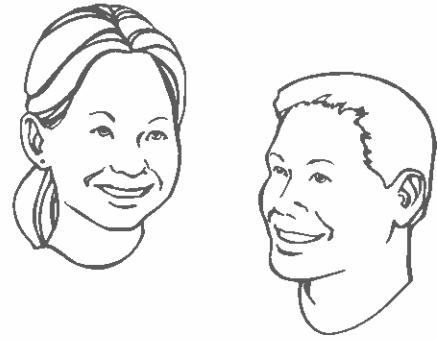


Understanding Banks

COMPARING TYPES OF ACCOUNTS

The type of account tells if a bank pays interest, charges fees, or requires a minimum balance. Study the three account options offered below. Read about the banking needs of Alice and Henri and choose the best type of checking account for each of them.



ACCOUNT OPTIONS

PREMIER ACCOUNT	DELUXE PREMIER ACCOUNT	GRAND PREMIER ACCOUNT
<ul style="list-style-type: none"> • \$50 minimum to open an account • No minimum balance • 8 free transactions per month • A 50¢ fee is assessed for each transaction over 8 per month. • No interest is earned on this account 	<ul style="list-style-type: none"> • \$200 minimum to open an account • No service charge if monthly balance is \$700 or more • \$8 service charge when balance falls below minimum • 10¢ charge per transaction • 3% interest when balance is at or above minimum 	<ul style="list-style-type: none"> • \$500 minimum to open an account • No service charge if monthly balance is \$1,000 or more • \$12 service charge when balance falls below minimum • Free checking • 4% interest when balance is at or above minimum

BANKING NEEDS

ALICE	HENRI
<ul style="list-style-type: none"> • Barely has enough money to pay her monthly bills • Will deposit \$100 when opening account • Writes about a dozen checks per month 	<ul style="list-style-type: none"> • Writes over 100 checks per month • Will deposit \$1,000 when opening account • Salary leaves him financially comfortable
<p>CIRCLE ONE:</p> <p>Premier Deluxe Premier Grand Premier</p>	<p>CIRCLE ONE:</p> <p>Premier Deluxe Premier Grand Premier</p>