Bank Local / Keep More

Make & Keep More Money When you say GOOD-BYE to taxpayer-funded BIG banks.

Fees

*If daily minimum balance below \$1,500 for basic checking (\$10,000 to \$15,000 for interest checking), or \$300 for basic savings, and/or non-use of mandatory additional services such as direct deposit and active checking — fees as of Sept. 25, 2012.

Service Fee	ВоА	Chase	Wells	Community First	Community First v Bank Avg.
non-sufficient funds	\$35	\$34	\$35	\$24	62% better
stop payment	\$30	\$30	\$31	\$15	100% better
IRA transfer	\$50	\$50	\$25	\$10	300% better
basic savings/year*	\$60	\$60	\$60	\$0	5,000% better
basic checking/year*	\$168	\$120	\$108	\$0	10,700% better

note: Wells Fargo's fee schedule is 59 pages long! Community First's is a single mini-sheet.

Savings Rates

In-branch rates without bundling of mandatory additional products — rates as of Sept. 25, 2012.

Deposit Product	ВоА	Chase	Wells	Community First	Community First v Bank Avg.
Youth Rate Savings	0.01%	0.01%	0.01%	7.07%	700x better
Basic Savings	0.01%	0.01%	0.01%	0.10%	10x better
Interest Checking	0.01%	0.01%	0.01%	0.05%	5x better

note: to the Big Banks' credit, they do waive monthly fees on student accounts (as Community First does), but their rates stink.

Taxpayer Bail-Outs

Funds reported by Federal Reserve. Each taxpayer has fronted an average of \$6,173 to the big four Wall Street banks.

Taxpayer Funds	ВоА	Citi	Chase	Wells	Community First
TARP	\$45 billion	\$45 billion	\$25 billion	\$25 billion	\$0
Add'l lifelines from the Fed	\$91.4 billion	\$99.5 billion	\$68.6 billion	\$45 billion	\$0
Total	\$136.4 billion	\$144.5 billion	\$93.6 billion	\$70 billion	\$0





