

Financial Services Comparison Activity

Research and Compare Three Financial Service Providers

Activity Instructions

Research three different financial service providers (banks, credit unions, or online banks) and compare their offerings. Use their websites, visit branches, or call customer service to gather accurate information. Complete all sections to make an informed recommendation for your financial needs.

Step 1: Research Provider Details

Provider 1

Institution Name

e.g., Chase Bank

Type

Select type...

Checking APY (%)

e.g., 0.01%

Savings APY (%)

e.g., 0.05%

Monthly Fee

e.g., \$12 (waivable)

Minimum Balance

e.g., \$1,500

ATM Network

e.g., 16,000+ ATMs

Overdraft Fee

e.g., \$34

Provider 2

Institution Name

e.g., Local Credit Union

Type

Select type...



Checking APY (%)

e.g., 0.10%

Savings APY (%)

e.g., 0.25%

Monthly Fee

e.g., \$0

Minimum Balance

e.g., \$5

ATM Network

e.g., CO-OP network

Overdraft Fee

e.g., \$25

Provider 3

Institution Name

e.g., Ally Bank

Type

Select type...

Checking APY (%)

e.g., 0.25%

Savings APY (%)

e.g., 4.25%

Monthly Fee

e.g., \$0

Minimum Balance

e.g., \$0

ATM Network

e.g., Allpoint (43,000+)

Overdraft Fee

e.g., \$0

Step 2: Quick Comparison

Feature	Provider 1	Provider 2	Provider 3
Mobile App Rating	e.g., 4.8/5	e.g., 4.2/5	e.g., 4.7/5
Mobile Check Deposit	Yes/No	Yes/No	Yes/No
Bill Pay Feature	Yes/No	Yes/No	Yes/No

Feature	Provider 1	Provider 2	Provider 3
Zelle/P2P Transfers	Yes/No	Yes/No	Yes/No
Budgeting Tools	Yes/No	Yes/No	Yes/No
Customer Service Hours	e.g., 24/7	e.g., M-F 8-6	e.g., 24/7

Step 3: Analyze Pros and Cons

Provider 1

Pros (Advantages)

List at least 3 advantages...

-
-
-

Cons (Disadvantages)

List at least 3 disadvantages...

-
-
-

Fees

Interest Rates

Convenience

Provider 2

Pros (Advantages)

List at least 3 advantages...

-
-
-

Cons (Disadvantages)

List at least 3 disadvantages...

-
-
-

Fees

 

Interest Rates

 

Convenience

 

Provider 3

Pros (Advantages)

List at least 3 advantages...

-
-
-

Cons (Disadvantages)

List at least 3 disadvantages...

-
-
-

Fees

Interest Rates

Convenience

Step 4: Your Personal Recommendation

Based on your research, make your recommendation

Which provider do you recommend?

Name the provider and explain why it best meets your needs...

What are your top 3 criteria for choosing?

- 1.
- 2.
- 3.

What compromises are you willing to make?

Explain what features you're willing to give up and why...

What questions do you still have?

List any additional information you need before making a final decision...

Final Recommendation Summary

Write a 2-3 sentence summary of your recommendation. Include the provider name, the main reason you chose it, and who this provider would be best suited for...