

Financial Service Provider Comparison Tool

Compare Banks, Credit Unions, Online Banks & Brokerages

Provider Type Comparison

Traditional Banks

- ✓ Wide branch network
- ✓ Full service offerings
- ✓ FDIC insured
- ✗ Higher fees
- ✗ Lower interest rates

Credit Unions

- ✓ Lower fees
- ✓ Better rates
- ✓ Member-owned
- ✗ Membership required
- ✗ Fewer branches

Online Banks

- ✓ Highest interest rates
- ✓ Low/no fees
- ✓ 24/7 access
- ✗ No physical branches
- ✗ Cash deposits difficult

Brokerages

- ✓ Investment options
- ✓ Cash management
- ✓ Research tools
- ✗ Complex for beginners
- ✗ Limited banking

Annual Fee Comparison Calculator

Fee Type

Traditional Bank

Credit Union

Online Bank

Brokerage

Monthly Fee (\$)

12

0

0

0

ATM Fees/Month (\$)

6

3

0

0

Overdraft Fees/Year (\$)

70

50

0

0

Other Annual Fees (\$)

25

10

0

50

Services I Need (Check All That Apply)

☒ Checking Account

☒ Savings Account

☐ Physical Branch Access

☐ Large ATM Network

☒ Mobile Banking App

☐ Mobile Check Deposit

☐ Credit Card Options

☐ Personal/Auto Loans

☐ Mortgage Services

☐ Investment Services

☐ High-Yield Savings

☐ No Monthly Fees

Your Financial Priorities

Fee Sensitivity

Very Important



Interest Rates

Somewhat Important



Branch Access

Somewhat Important



Technology/Mobile

Very Important



Customer Service

Somewhat Important



Product Variety

Somewhat Important



Your Personalized Recommendation

Recommended Provider Type

Click "Get My Recommendation" above after completing the checklist and priorities to receive a personalized provider recommendation based on your needs.