

Financial Service Provider Research Worksheet

Chapter 3.1: Understanding Financial Service Providers

Instructions

Research Assignment: In this activity, you will research and compare financial service providers to better understand their offerings, fees, and features. This research will help you make informed recommendations in later activities.

Steps:

1. Select a type of financial service provider to research (bank, credit union, etc.)
2. Choose 2-3 specific providers of that type to compare
3. Complete a research form for each provider
4. Create a comparison summary highlighting key differences

Helpful Research Resources:

- Provider websites (look for "About Us," "Products & Services," "Fees," and "Account Types" sections)
- Consumer review sites (Nerdwallet, Bankrate, Consumer Reports)
- Government resources (FDIC, NCUA, Consumer Financial Protection Bureau)
- Financial comparison tools (checking account comparison sites, loan rate finders)

Provider Type

Select the type of financial service provider you're researching:

- | | |
|--|--|
| <input type="checkbox"/> Traditional Bank | <input type="checkbox"/> Credit Union |
| <input type="checkbox"/> Insurance Company | <input type="checkbox"/> Mortgage Company |
| <input type="checkbox"/> Investment Firm | <input type="checkbox"/> Stock Brokerage Firm |
| <input type="checkbox"/> Online/Digital Bank | <input type="checkbox"/> Other: <input type="text"/> |

Provider 1

Provider Name:**Website:****Services Offered:**

- | | |
|--|--|
| <input type="checkbox"/> Checking Accounts | <input type="checkbox"/> Savings Accounts |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Personal Loans |
| <input type="checkbox"/> Mortgages | <input type="checkbox"/> Retirement Accounts |
| <input type="checkbox"/> Investment Services | <input type="checkbox"/> Insurance Products |

Other Services:**Fee Structure:**

Describe monthly maintenance fees, ATM fees, overdraft fees, etc.

Minimum Requirements:

Describe minimum balance requirements, credit score requirements, membership eligibility, etc.

Accessibility:

Describe physical locations, online/mobile banking options, ATM network, customer service hours, etc.

Unique Features or Benefits:

Describe any special programs, rewards, or features that make this provider stand out.

Customer Reviews/Ratings:

Summarize customer reviews or ratings you found online.

Provider 2

Provider Name:**Website:****Services Offered:**

- | | |
|--|--|
| <input type="checkbox"/> Checking Accounts | <input type="checkbox"/> Savings Accounts |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Personal Loans |
| <input type="checkbox"/> Mortgages | <input type="checkbox"/> Retirement Accounts |
| <input type="checkbox"/> Investment Services | <input type="checkbox"/> Insurance Products |

Other Services:**Fee Structure:**

Describe monthly maintenance fees, ATM fees, overdraft fees, etc.

Minimum Requirements:

Describe minimum balance requirements, credit score requirements, membership eligibility, etc.

Accessibility:

Describe physical locations, online/mobile banking options, ATM network, customer service hours, etc.

Unique Features or Benefits:

Describe any special programs, rewards, or features that make this provider stand out.

Customer Reviews/Ratings:

Summarize customer reviews or ratings you found online.

Provider 3 (Optional)

Provider Name:

Website:

Services Offered:

- | | |
|--|--|
| <input type="checkbox"/> Checking Accounts | <input type="checkbox"/> Savings Accounts |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Personal Loans |
| <input type="checkbox"/> Mortgages | <input type="checkbox"/> Retirement Accounts |
| <input type="checkbox"/> Investment Services | <input type="checkbox"/> Insurance Products |

Other Services:

Fee Structure:

Describe monthly maintenance fees, ATM fees, overdraft fees, etc.

Minimum Requirements:

Describe minimum balance requirements, credit score requirements, membership eligibility, etc.

Accessibility:

Describe physical locations, online/mobile banking options, ATM network, customer service hours, etc.

Unique Features or Benefits:

Describe any special programs, rewards, or features that make this provider stand out.

Customer Reviews/Ratings:

Summarize customer reviews or ratings you found online.

Comparison Summary

Based on your research, summarize the key differences between the providers you researched.

Key Strengths of Each Provider:

Key Weaknesses of Each Provider:

Best Provider For:

Describe which provider would be best for different types of customers or financial needs.

Surprising Findings:

Describe anything that surprised you or challenged your assumptions during your research.