Bank Account Comparison

Compare accounts using fees, access, protections and the job you need the account to do.

BEFORE YOU ASK

Account job	Daily spending, bills, emergency savings or another goal.
My habits	Cash deposits, ATM use, branch access and average balance.
Published terms	Fees, waivers, APY, overdraft settings and insurance status.

READY-TO-USE PROMPT

COPY THIS PROMPT

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Help me compare these bank or credit-union accounts for educational purposes. My account goal is [goal] and
my habits are [brief description]. Option A terms: [published terms]. Option B terms: [published terms].
Create a side-by-side table covering monthly fees and waivers, minimums, ATM access, overdraft options,
savings APY, cash deposits, customer support and FDIC or NCUA insurance status. Flag every item I must
verify directly.
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USEFUL FOLLOW-UPS

[ ] What questions should I ask before opening the account?

[ ] Estimate annual fees under my stated habits.

[ ] What security alerts and controls should I enable?

CHECK THE ANSWER

[ ] Terms came from current official disclosures.

[ ] Insurance status is verified directly.

[ ] The comparison reflects my actual banking habits.

PRIVACY RULE	Use rounded amounts. Never enter passwords, PINs, full account numbers, government ID numbers, login details or complete financial reports.