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Choosing A Bank That's Right For You

By MalaMaal.com

Choosing A Bank That's Right For You

It is important to select the right bank. Do NOT choose any bank—be fussy! There are two main objectives to seek when searching for a new bank. 1.) Find a bank that is aggressively seeking new business. 2.) Choose one with which you can develop a personal relationship.

To select a bank that is aggressive, simply watch for extended advertising campaigns. They are very costly, and must bring in new business in order to be continued.

Look also for smaller banks, ones with just a few offices. They tend to be more aggressive, more lenient on qualifications, much friendlier and more personalized in the service they offer. They are forced by nature of their competition to be more flexible.

With the small, independent bank, you will get friendly service, and often will be called by name. The tellers remember you and do not need to request your identification every time you want to cash a check. Small banks do not have a large loan committee that spends lots of time shuffling papers. They may however, stall your loan application for a day or so in order not to appear too anxious! Its a minor issue...and not one to be overly concerned about.

Big banks seem to have forgotten that the customer is number one. You will be far more pleased with your small bank and your personalized service when it comes to getting loans and other services for your own business.

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Opening a Bank Account Doesn't Have To Be Difficult

By Jakob Jelling

If you're a young person who has just begun to earn some money, it is very important that you know how to open a bank account. Once you do, you'll have taken the first step in a long–term process of financial independence and growth.

A bank account is not only essential to cultivating savings, it is also important for day–to–day financial activities. Before you decide what bank or financial institution with which to do business, however, do some research. Talk to your friends and family about where they do their banking. Ask them questions about the service their bank provides, and whether or not they are satisfied with it.

Next, determine exactly what type of account you want. The two most common types of accounts are a checking account, and a savings account. A savings account does just what its name implies - it allows you to deposit money in the bank that will receive a small amount of interest over a period of time. A checking account is intended more for daily, weekly, and monthly transactions, such as the writing of checks and the withdrawal of cash for various minor purposes. For this reason, a checking account does not usually generate interest.

When choosing a bank account it is crucial to know what services are important to you. Do you want low fees, access to an ATM machine, good customer service by phone and Internet banking? Or maybe you simply want to have an account with a bank that is located conveniently close to home? These are all key questions you must ask yourself before choosing a bank.

Once you've chosen a bank, all you have to do is go to the branch and fill out an application form. Most of the time you also have to provide the bank with an initial deposit for the account as well. Then you

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are given a bank number and an ATM card (if you chose this option). If you have opened a checking account you will also be given a book of checks.

By Jakob Jelling

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finance, debt elimination, budgeting, credit cards and real estate.

Opening a Bank Account Doesn't Have To Be Difficult

Money Matters

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AAA credit in 30 days—method

Online Gift Certificates

How to keep up the SPICE in your Love Life.

Money Saving ideas

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How to Buy a Car Without Getting Ripped Off!



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