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## Bank Accounts Video Transcript

Sara wanted a \_\_\_\_\_ to help her save for a car, and she wanted a \_\_\_\_\_ to pay her bills.

She went to a \_\_\_\_\_ near her office. Sara was surprised that they charged a monthly \_\_\_\_\_ for anyone with less than \$1,000 in the bank.

So Sara decided to do some homework. She made a list of the things that were important to her.

She wanted a bank with lots \_\_\_\_\_. She didn't want to pay fees, so she wanted a bank that let her keep a low \_\_\_\_\_ without charging her extra. She also wanted a bank that paid \_\_\_\_\_ on both her savings and checking account.

Knowing what she wanted, Sara compared a \_\_\_\_\_ with another bank.

The credit union didn't have many \_\_\_\_\_, but she could use any other credit union's ATM for free.

There were no \_\_\_\_\_ and no minimum balance required, and both \_\_\_\_\_ paid a small interest rate.

The \_\_\_\_\_ had lots of ATMs.

It also had fees if her balance went below \$300. The \_\_\_\_\_ paid interest, but not the \_\_\_\_\_.

Sara thought the bank might be more convenient, but she worried about paying \_\_\_\_\_ if her balance went below \$300. And she liked the idea of getting \_\_\_\_\_ – even a little bit – on her money.

Sara decided the right place to help her \_\_\_\_\_ and pay her bills was the credit union – but it was a tough decision.

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## Bank Accounts Video Transcript – Answer Key

Sara wanted a savings account to help her save for a car, and she wanted a checking account to pay her bills.

She went to a bank near her office. Sara was surprised that they charged a monthly fee for anyone with less than \$1,000 in the bank.

So Sara decided to do some homework. She made a list of the things that were important to her.

She wanted a bank with lots ATMs. She didn't want to pay fees, so she wanted a bank that let her keep a low minimum balance without charging her extra. She also wanted a bank that paid interest on both her savings and checking account.

Knowing what she wanted, Sara compared a credit union with another bank.

The credit union didn't have many ATMs, but she could use any other credit union's ATM for free.

There were no fees and no minimum balance required, and both accounts paid a small interest rate.

The bank had lots of ATMs.

It also had fees if her balance went below \$300. The savings account paid interest, but not the checking account.

Sara thought the bank might be more convenient, but she worried about paying fees if her balance went below \$300. And she liked the idea of getting interest – even a little bit – on her money.

Sara decided the right place to help her save and pay her bills was the credit union – but it was a tough decision.