

Hidden Banking Fees Tracker & Checklist

Use this printable to identify, track, and avoid hidden banking fees. Go through each type of fee and list which banks or accounts charge them.

Step 1: Monthly Account Review

Bank Name: _____

Account Type: _____

Review Period: _____ to _____

Step 2: Common Hidden Fees Checklist

☐ Monthly Maintenance Fee: _____

☐ Minimum Balance Fee: _____

☐ ATM Usage Fees (in/out of network): _____

☐ Overdraft Fees: _____

☐ Foreign Transaction Fees: _____

☐ Paper Statement Fees: _____

☐ Transfer/ACH Fees: _____

☐ Inactivity Fees: _____

☐ Card Replacement Fees: _____

☐ Check Order Fees: _____

☐ Wire Transfer Fees (Domestic/Intl): _____

Step 3: Action Plan

- Accounts to Close or Switch: _____

- Banks with Low/No Fees: _____

- Next Steps (e.g., switch to digital bank, call support):
