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By Steven Hale

A guide to local bank fees

Thanks to the sluggish economy, Occupy Everywhere demonstrations, that new Brad Pitt movie and our own shrinking financial waistline, we've been unable to avoid money talk lately. The hullabaloo only increased when Bank of America announced the fee heard 'round the world at the end of last month. (Full disclosure, this Backpacer stashes his cash in a different drawer. But BofA-ers, we feel for you.)

It seems these days, no matter where you turn, someone's asking you to pay for the privilege of spending, or even just having, your money. Hell, sometimes they charge you for not having enough. Luckily, with the help our friends at *Nashville Post*, we've got a list of the top-15 Nashville-area banks, based on deposits. Below is a breakdown of those banks' most basic checking account options, with any fees, or attached-strings, noted.

If we were adding fine print, we'd say that when we surveyed the banks, there was a lot of fine print. We'd never accuse a bank of trying to hide its fees, but let's just say they're not always easy to find. Consult a banker for any loopholes before opening an account. When we put questions about fees to local bankers, most chuckled. It seems they're getting these questions a lot lately.

BANK	CHECKING	CARDS
REGIONS	Basic Checking: \$5 monthly fee. \$50 minimum opening deposit	Check Card: \$4 monthly fee
BANK OF AMERICA (Largest bank, nationally)	MyAccess Checking: \$12 monthly fee, waived if you make one direct deposit of \$250 or more each month or maintain an average daily balance of \$1,500 or more. \$25 minimum opening deposit. eBanking: A free option, as long as you choose paperless statements and make your deposits and withdrawals online or by ATM, without a teller. Otherwise there is a \$8.95 monthly fee.	Debit Card: \$5 monthly fee
SUNTRUST	Everyday Checking: \$7 monthly fee unless you use direct deposit or maintain a \$500 minimum daily balance. \$100 minimum opening deposit.	Check Card: \$5 monthly fee.
PINNACLE	Basic Checking: Free. No maintenance fee, no balance requirement, unlimited debit card transactions.	Debit Card: No fee, regardless of which checking account option you choose.
FIRST TENNESSEE	Classic Checking: \$6 monthly fee, \$500 minimum opening deposit and no minimum balance requirement.	ATM Card: Monthly fee of no-more-than \$3, based on usage, starting at the end of October.
TENNESSEE COMMERCE (focuses on business accounts)	Basic Business Checking: Free with a \$250 minimum opening deposit and no minimum balance.	Debit Card: No surcharge fee at any ATM and no annual fee.
FIFTH THIRD	Regular Checking: \$15 monthly fee, unless the account is linked with another Fifth Third checking account. Other options? The "Gold Package" checking account with a \$15 monthly fee; the "Student Checking," for high school or college students, with no monthly fee; the "Club 53 Package" checking account for people aged "50 or better," free with required activity.	Standard Debit Card: No monthly fee. The World Debit card has a \$3.95 monthly fee, but also earns rewards points.
WILSON BANK & TRUST	Basic Checking: \$5 monthly fee if you receive mailed, paper statements, no minimum balance requirement. Standard Checking: No monthly fee with average monthly balance over \$500, or at least \$1,000 in any WB&T savings account. Otherwise, monthly fee is \$6.	Debit Card: No monthly fee.
U.S. BANK	Easy Checking: \$6.95 monthly fee with online statements or \$8.95 monthly fee with paper statements. Free if you have combined monthly direct deposits of \$500 or more or an average account balance of \$1,500.	Check Card: No monthly fee
WELLS FARGO	Value Checking: \$5 monthly fee unless you sign up for direct deposit or maintain an average daily balance of \$1,500.	Debit Card: Started "testing" a \$3 monthly fee in select markets this month.
GREENBANK	Simply FREE Checking: No monthly fee, no minimum balance.	Debit Card: Free unless you use it less than 15 times a month, in which case the fee is \$1. Fee is waived if you have an average balance of \$2,500.
CAPSTAR	Access Checking: Free as long as you get your statements online. Limit on check writing - five checks per statement cycle.	Debit Card: No monthly fee.
AVENUE	The Basic Account: No monthly fee or required balance. Reimbursement of ATM charges from any other bank ATM. \$20 opening deposit.	Debit Card: No monthly fee
FARMERS	Free Checking: No monthly fee, no minimum balance. \$100 minimum opening deposit.	Check Card: No monthly fee
FIRST BANK	Basic Checking: No monthly fee for balances of \$500 or more. \$100 minimum opening deposit. Free Student Checking up to age 24.	Check Card: No monthly fee.