We asked people what they wanted from a bank and here's what they said.

"You really want to know? Really? If I could have anything from my bank, what would I want? I want service. And I want convenience. And I want options.

Like a choice of checking accounts. You know, traditional, fixed and variable-rate interest-bearing accounts. And I want those accounts to have features like overdraft protection, unlimited checks, the ability to tie my balance in with other accounts to minimize fees, things like that.

I also want to be able to access my accounts at automated tellers. And while I want my bank to have a lot of ATMs, it would be nice to be able to use other banks' machines, too.

Of course, I'm going to need a credit card. Visa®, MasterCard®, Gold MasterCard or maybe an access card that automatically charges my checking account. By the way, how about a student credit card for my kid in college?

Okay, let's talk about savings accounts. I want a statement account, money market savings accounts, CDs, you know, your basic savings plans. And it would really be great to have a program that automatically transfers funds from my checking account into savings. But I could also go for some investment opportunities.

IRAs would be good. Keoghs, short and long-term fixed rates, self-directed, I want it all. Then you could include a discount brokerage service that provides market information, quotes, trades, and charges considerably lower commissions than full-service brokers. Did I mention that I'd like a choice of stocks, options, mutual funds, municipal bonds, unit investment trusts, U.S. Government and Agency issues and zero coupon bonds?

I almost forgot about loans. Personal instalment loans for a home improvement, car or maybe a boat. How about home equity lines and lines of credit? And remember my kid in college? I'd like more than one kind of student loan to choose from.

Naturally, I want to be able to rely on my bank for general services. Like certified checks, cashier's and traveler's checks, wire transfers, auto leasing and safe deposit boxes. I think they should have special banking services for people 60 and over. And let's say, down the road, as my salary and banking business increase, what are the chances of being assigned my own private banker? In other words, someone who could oversee all my accounts and loans so I'd only have to deal with one person—a person who knows exactly what I need.

It would be exceptional if there were a service to help folks organize their financial affairs when they get married or retire or there's a death in the family. You know, times when you really need somebody to 'redirect' your finances.

Which brings up things like estate planning, executor services and trusts. I want someone who can truly help me plan for the future and give me the money management I need. And what I need are secure investment opportunities for my family and myself.

And you know what else I would really appreciate? If they could also handle my insurance business, that would be just great. I'm talking about everything. Life insurance, whole life, universal life, term life, personal liability, auto, home, long-term healthcare, credit life, disability and, of course, annuities.

Now, that's what I'd want for myself. But if you've got another minute or two, I'd like to tell you what my company wants out of a bank.

Well, for starters, we need all the traditional commercial services. You know, commercial checking, commercial money market savings, business loans, real estate financing, leasing, a full range of cash management services to help us manage our cash flow, other collection services, international banking, lockboxes, night depository service—are you getting all this?

Then we'd want help with investment management as well as pension and profit sharing plans. I think any firm would appreciate a trustee who could handle the operational details of their pension funds and issue reports on a timely and accurate basis.

The same thing applies to corporate securities services. They should have agents who can take care of things like stock transfers, exchanges, subscriptions, payments, dividend and coupon payouts.

And if they're capable of handling my personal insurance, it's fair to believe they're able to do the same for my company, right? Think about how convenient it would be for a business to have one source for everything from property and casualty insurance to group employee benefits. They could set up payroll deduction programs, executive compensation plans, establish a flexible benefits plan and even create life insurance-based buy-sell agreements.

Let's see. I can't think of anything else. Except that I'd want all these services provided by professional, reliable people. That these people will be there whenever I need them to help me, to answer my questions and to make recommendations that will let me get the most out of my bank.

I don't think that's asking too much, is it?"

No it isn't.

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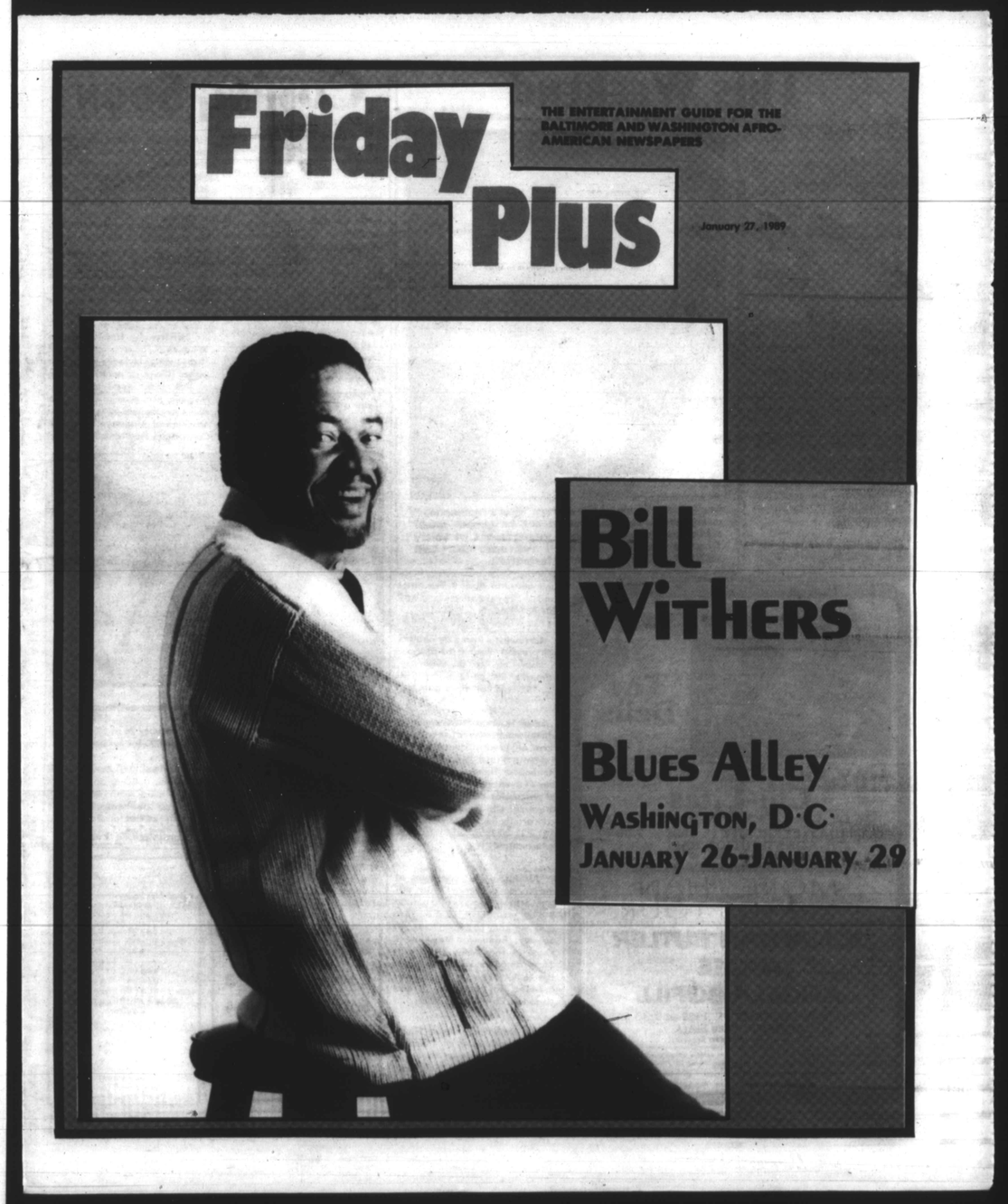
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