



Reader's Write

BANKING

Fees aid in services, total relationship with banks

"Ways to cut bank fees" (Living, Feb. 10) starts off on a good note – that some changing bank fees may be necessary to offset increased regulation. It then uses an unfortunate word, advising readers how to "dodge" bank fees. Fees for services are part of doing business. And yes, there are smarter ways to approach some services and fees.

Your bank is likely looking for a total relationship: They want your deposit accounts, opportunities to lend to you and more.

If you go one place for a loan, another for a certain CD rate and another for lower-fee checking, you may not save money, and you'll sacrifice service and some perks that come with a total relationship. Help them look at your big picture. I bet they'll be better able to address your needs.

The article ends on a note with which I do agree: If a business does not offer you the service you deserve, find one that does.

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