

FREE · FROM THE NOTEBOOK OF FRANK ELLISON

THE 5-MINUTE STATEMENT CHECK

One page, one bank statement, one pencil — red if you have it. Circle what you find.

LOOK FOR	FOUND IT?	\$ / MONTH	THE MOVE
1. Monthly maintenance fee	☐ yes ☐ no	\$	Ask for the waiver — many banks waive it at 62+, on request only.
2. Paper statement fee	☐ yes ☐ no	\$	Ask for it waived; decide if paper is worth \$30/yr — don't just pay it.
3. Overdraft / NSF charges	☐ yes ☐ no	\$	Ask: "Am I opted in to debit/ATM overdraft? I'd like to opt out."
4. Out-of-network ATM charges	☐ yes ☐ no	\$	Ask for the surcharge-free network list; grocery cash-back is free.
5. A charge that repeats every month	☐ yes ☐ no	\$	Name it in 5 seconds. Can't? Call the bank today, not next week.

Circled total: \$_____ / **month** · × 12 = \$_____ **a year**

THE ONE-SENTENCE WAIVER — SAY EXACTLY THIS

"I've been a customer for [number] years. I'm looking at a [name of fee] on my statement, and I'd like it waived. Can you do that for me today?" → If no: "Is there someone who can?"

Front-line representatives at most banks can waive routine fees for customers who ask directly — and have a policy of never offering. If a fee was charged unfairly and the bank won't fix it: consumerfinance.gov/complaint — free, and banks must respond.

You didn't miss these because you're careless. They were designed not to be seen.

NOTES FROM THE CALL — WHO I SPOKE TO, WHAT THEY WAIVED, THE DATE

THIS IS ONE PAGE OF FIVE CHAPTERS

The full system — the Statement Audit, the Letters Decoder, the Fine Print Method, the word-for-word Phone Scripts, and the Yearly Sweep — is **The Red Pencil System**: \$17, yours forever, no subscription.

redpencilsystem.com

Frank Ellison is a storytelling persona told with modern narration tools; every fee, rule, and source behind these marks is real and checked. — Keep your pencil sharp.