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## Introduction to company accounts pdf

Today, businesses are almost required to have a presence on the Internet; email is needed to communicate with vendors, customers and clients. But some business owners might not have the resources to afford paid email services or their own mail servers. Fortunately, there are free email sites available that can be accessed via [webmail](#) on a website or forwarded to your email program. One even has enough features to rival paid email services. Free basic email accounts are available at Windows Live (formerly Hotmail), Excite and Yahoo! sites. These accounts offer the ability to filter incoming mail to various folders, import POP3 mail from other accounts and set up auto-responders. The Excite and Yahoo! mail accounts are web-based, meaning you have to go online to see your mail. While these accounts are free, many spam filters will catch an email from a basic service; overall, a Hotmail or Yahoo! email address doesn't often present you as a professional in the business world. Google's Gmail is the most flexible and offers the most features of any free service. It has the options offered with basic accounts, plus a lot more. With Gmail, you can either set up a business email and use it as is, like [thisthismybusiness@gmail.com](mailto:thisthismybusiness@gmail.com), or use a domain name you already own, such as [thisismybusiness.com](http://thisismybusiness.com), and use Gmail's features to mask the fact that you're using a free email address for your professional contacts. Gmail is out of its extended beta phase, meaning that you no longer need an invitation to sign up. Just go to the Gmail website. Remember to choose a professional-sounding name for your email, preferably the name of your business. If the name is taken, Gmail will offer substitutions. You can accept one of these, or try again with a different take on the name. Once you've chosen a name, you can either use Gmail on the web, or adjust the settings to import into your email program. Most domain names come with at least one free email address, depending on the service. If you wish to mask your Gmail address and you already have a domain name, go to the webmail page, then to the Settings tab and Accounts tab. The first option is "Send mail as:" and this is where you enter the email address associated with your domain, such as [boss@thisismybusiness.com](mailto:boss@thisismybusiness.com). Now, every email you send out with Google will list that email as the sender. Once the Gmail settings are changed, log into the website listing your domain. If you have a domain like GoDaddy, you'll have a domain control panel. Change the setting of your domain email to forward to your new Gmail address. Now you have the best of both worlds: a professional-looking business email and a free mail server with many professional options. Accounting firms can issue securities within their companies to be traded through a public market. When an accounting firm gets publicly traded, it must follow strict guidelines to remain in compliance with the rules set forth by the United States Securities and Exchange Commission. Unethical practices within public accounting firms caused new laws to be put in place for consumer protection. To meet guidelines to become a publicly traded accounting firm, you typically must only provide external audit services. If you want to go public, it can create a conflict of interest if you attempt to provide nonaudit services. It is required by law that public accounting firms must submit audits of their financial records. An independent auditor must be used and paid for by the public accounting firm. The accounting firm cannot provide the audit, since it affects the integrity of the data submitted. Under the Sarbanes-Oxley Act of 2002, the United States Public Company Accounting Oversight Board was created to oversee publicly traded accounting firms. The goal of the board is to ensure that the interests of the investors and public are protected. The board registers publicly traded accounting firms and mandates regular inspections to ensure that the business is meeting quality control and ethical standards. If your accounting firm offers nonaudit services, you may still be able to allow public trading for your company. If consulting and auditing services are shielded from each other and auditors do not provide the other services, you may be considered in compliance of the Sarbanes-Oxley Act of 2002. The United States Public Company Accounting Oversight Board advises on compliance issues. Accounting firms that are defined as a publicly traded partnership must follow the tax guidelines set forth by the Internal Revenue Service. To be considered a publicly traded partnership, your accounting firm is publicly traded with two or more partners. A publicly traded accounting firm must withhold taxes from its foreign partners at a rate of 35 percent. Many companies featured on Money advertise with us. Opinions are our own, but compensation and in-depth research determine where and how companies may appear. Learn more about how we make money. Checking accounts allow you to quickly deposit, transfer, and withdraw money, pay bills, and check balances. Explore our list of the 8 best checking accounts in the industry, see benefits, and learn more about opening a checking account today. Our Top Picks for Best Checking Accounts of 2021 Best Checking Account Reviews PenFed Credit Union: Best Credit Union Monthly Fee \$10, waived with a \$500 balance Balance to Open \$25 ATM Network 85,000 APY 0.15% - 0.35%, depending on balance Highlights: Open a checking account with just \$25 0.15% APYs for balances under \$20K Over 85,000 fee-free ATMs across the US Federally insured by NCUA As of February 2021, PenFed's Access America Checking account has a 0.15% APY for balances under \$20k and a 0.35% APY for balances between \$20k and \$50k. The account is also insured by the National Credit Union Share Insurance Fund (NCUSIF) for up to \$250,000. The checking account has a \$10 monthly service fee, but you can avoid paying it by maintaining a daily balance of \$500 or setting up a \$500 monthly direct deposit. There's a \$1.50 fee for every ATM withdrawal outside their network, plus any other fees put forth by the owner of the teller machine. Ads by Money. We may be compensated if you click this ad.Ad HSBC: Best for Students Monthly Fee \$15, waived with a direct deposit or a balance of \$1,500 Balance to Open \$0 ATM Network ATMs available in 60 countries APY N/A Highlights: \$100 welcome deposit for students No required minimum balance Sign up for overdraft protection and save \$35 Resources for budgeting, saving, and credit score monitoring HSBC offers a \$100 welcome deposit to student accounts if they meet certain requisites, including debit card purchases of \$100 for three consecutive months. To qualify, account holders must list "student" as their occupation in their application form, be at least 18 years of age, and a U.S. or international student enrolled stateside. The Choice Checking account requires a monthly maintenance fee of \$15 that can be waived by setting a direct deposit or maintaining a balance of \$1,500. Ads by Money. We may be compensated if you click this ad.AdCompare checking options with HSBC.Open an Account Today Wealthfront: Best for High Yields Monthly Fee \$0 Balance to Open \$1 ATM Network 19,000 APY 0.10% Highlights: Cash account with an 0.10% APY Automate your savings plan according to your financial goals with Self-Driving Money Add a debit card and have access to 19,000 fee-free ATMs Open an investment account and transfer funds in minutes Mobile check deposits and ATM locator Wealthfront's Cash Account is not a traditional checking account. Instead, it is a cash account held at a brokerage firm that offers 0.10% APY — higher than the national average for a savings account, which is currently at 0.6%. Wealthfront recently launched Self-Driving Money, an "automated" savings and investment tool that fully automates your savings plan according to your financial goal by routing the right amount of money to the right investment accounts based on pre-set savings goals. Customers can organize their money into different savings buckets like a vacation fund, home down payment, or emergency fund. To access Self-Driving Money, anyone can open a Wealthfront Cash Account with \$1. Ads by Money. We may be compensated if you click this ad.AdUpgrade Your Banking with Wealthfront.Open an Account Today FNC Bank: Best for Managing Finances Monthly Fee Varies by market Balance to Open \$0 If opened online ATM Network 16,000 ATMs APY Varies by market Highlights: Money management features Mobile banking app available Debit card rewards program Includes a Visa debit card The FNC Virtual Wallet account combines an online checking account with a savings account. You may choose to have a Virtual Wallet with a Spend account only, or Spend, Reserve, and Growth accounts. Spend functions like your typical checking account. Reserve, is an interest-bearing checking account, and Growth is a savings account. If you use an ATM outside of the network, you'll be charged a \$3 fee or \$5 if you withdraw overseas. Betterment: Best for ATM Fee Reimbursement Monthly Fee \$0 Balance to Open \$0 ATM Network All ATM fees are reimbursed APY N/A Highlights: Mobile-first checking account Features cashback rewards Reimburses ATM and foreign transaction fees Betterment's checking account stands out for its ATM fee reimbursement on stateside or foreign transaction fees, making it an excellent option for travelers. Opening a checking account is easy, and it doesn't require a deposit or a minimum balance to maintain. There are also no overdraft fees, and it comes with a cash back rewards benefit. Unfortunately, this rewards checking account does not pay interest. Ads by Money. We may be compensated if you click this ad.AdManage your finances with Betterment.Open an Account Today SoFi: Best Hybrid Account Monthly Fee \$0 Balance to Open \$0 ATM Network 55,000 APY 0.25% Highlights: Deposit \$500 per month to qualify for a higher APY No monthly or overdraft fees Reimburses many third-party ATM fees SoFi Money is an online cash management account that merges checking and savings under one account. By maintaining monthly deposits of \$500 or more, your balance will earn interest with a 0.25% APY (as of February 2021), comparable to traditional banks and their high-yield savings accounts. Also, SoFi Money has no account fees or minimum balance requirements, and there are over 55,000 fee-free teller machines available within Allpoint's network. Chase: Best Sign-Up Bonus Monthly Fee \$12 Balance to Open \$0 ATM Network 16,000 APY N/A Highlights: Comes with a Chase debit card that features chip technology for maximum protection Get \$200 when you open an account and set up direct deposit Open a Chase Bank Total Checking account and receive a \$300 bonus when you make a direct deposit within 90 days of opening the account. There is a \$12 monthly fee, which you can waive by making direct deposits of \$500 or more every month, keeping a \$1,500 beginning-day balance, or keeping at least \$5,000 across your Chase Bank accounts. Finally, even if you don't have your card in hand when visiting one of the 16,000 ATMs, you can still use Chase's smartphone app to access your funds via their card-less ATM access feature. Discover: Best for Cash Back Monthly Fee \$0 Balance to Open \$0 ATM Network 60,000 APY N/A Highlights: 1% cashback on your purchases, up to \$3,000 per month No monthly fees Mobile app available The Discover Cashback Debit Checking account offers 1% cashback on up to \$3,000 per month, meaning that you can earn at least \$30 monthly, or \$360 a year. Unfortunately, not all debit card transactions qualify. ATM transactions, peer-to-peer payments, and money order purchases don't count for cash back, so you have to plan to get the best out of this feature. Discover has over 60,000 surcharge-free ATMs in the United States. Other Checking Accounts We Considered To determine our list of best checking accounts, we paid special attention to companies that provide convenience, ATM accessibility, and other perks such as a low minimum opening balance and surcharge rebates. Although this eliminated many companies from making our limited cut — Axos, Chime, Radius, Alliant, Capital One, and Bank of America — there are still plenty that offer the best checking account to fit your needs. Checking Accounts: What You Need to Know Here is the information we'd encourage you to keep in mind before signing up for your new checking account. The annual percentage yield (APY) is how much money an account earns in one year, considering the interest rate. Many financial institutions require customers to pay a fee to have an interest checking account. However, if the amount of money you'll maintain as your balance isn't high enough, the chances of making a return on your investment are slim at best. If you're looking to make your money grow or become a high yield investor, a high-yield savings account or brokerage account may be a better option. Using a Checking Account to Pay Your Bills Nowadays, you can pay most bills online or electronically. Still, some vendors prefer to be paid by check or cash for a variety of reasons. In this case, a checking account should be able to provide you with paper checks, paper statements, and a network of ATMs. If the provider has a small ATM network, consider the network ATM fees you'll be charged should you use an out-of-network teller machine. "A lot of people want a local bank because they have a large ATM presence. Frankly, that's great, but these days most transactions are happening through either a debit card or a credit card, or electronically through Venmo or PayPal," said Howard Dvorkin, author, and personal finance expert. Overdraft Protection Overdraft fee protection is important if you want to eliminate the risk of a payment being declined. If you're not planning to keep a large sum in your checking account, you may want to consider a free account or one with waivable fees. Consider also whether you should add another bill to your list of monthly expenses. "You may not think that \$15 adds up, but unfortunately, it's about 200 bucks a year. If you can avoid it, do it. There's no sense in paying a fee if you don't have to," said Dvorkin. Online Banking vs Traditional Banking With online banks, it's become less of a necessity to set foot inside a physical branch. Gone are the days of standing in line just to deposit a paycheck or of face-to-face meetings with bank managers. And yet, there are those who'd prefer to visit brick-and-mortar banks, either because they've grown accustomed to them, or because they prefer a personal touch. Also, due to the ongoing pandemic in 2021, mobile banking can present itself as the better option. "I would say, certainly right now with the coronavirus pandemic, the ability to bank online is very appealing," said Kate Dore, a freelance finance writer that's written for various websites, including Lifehacker and Credit Karma. "If you're nervous to go indoors or you're nervous to just go through a drive-thru to make a deposit, you may prefer banking online and be able to make deposits through a mobile app versus having to go in person. Online-only banks have the most offerings for fee-free, zero balance checking accounts. Ally and Capital One are good examples. However, there are also various traditional banks, like BBVA, and Chase, which either have embraced online banking or have fee-free traditional checking accounts. Overdraft protection links your checking account balance to another source of funds, whether it's a separate account or a credit line. Its purpose is to protect your account should you make a payment that exceeds your balance. Whether or not you need more than one checking account will depend on your needs. For instance, some married couples have a joint checking account to handle mortgage payments and shared expenses. The difference between checking accounts and savings accounts is that the former is typically used to pay recurring bills or common expenses, while savings accounts are used to keep emergency funds and earn interest on your savings over time. Most savings accounts have a monthly limit of six transactions. With checking accounts, there are rarely any limits in place. Not all checking accounts earn interest and the ones that do earn considerably low APY rates. If you're looking to make your money grow over time without assuming the potential risks of investing, a high-interest savings account is a better option. Some institutions can charge setup or initial fees, as well as monthly maintenance fees. While most of these fees are explicitly stated, others are hidden in the fine print, so you should always check your contract before signing it. That said, many of these fees can be waived if you meet certain criteria. For instance, some checking accounts will require you to maintain a particular monthly balance, while others charge for monthly wire transfers. If you fall short, you will have to pay the fee for that month. Currently, there are many zero or low fee options available. Some companies don't have a minimum balance requirement, while those that require it do so to incentivize you to grow funds in your checking or deposit account. Others charge monthly maintenance fees as low as \$1, regardless of your balance. The best way to be completely aware of potential fees is to carefully read all the terms and conditions before signing up. Marketing practices tend to veer toward highlighting the best a company has to offer to close the deal. We encourage readers to always inquire about any possible charges and deductions to their accounts. The pandemic has caused economic turmoil across the nation, which is why many banks are stepping up to help their customers out. If you have a bank account and are financially strained, many banks are offering Covid-19 relief packages, in hopes to help their customers cope with the economic struggles that exist in these trying times. However, note that most banks are offering these reliefs on a case-by-case basis, so you have to contact them directly to check if you qualify. How We Found the Best Checking Accounts To offer you the best checking accounts in the US, we conducted over 200 hours of research, interviewed four experts, and vetted a total of 20 companies. The process included analyzing the number of complaints filed with the Consumer Financial Protection Bureau between 2017 and 2021. Additionally, all of the companies on our list are FDIC insured. We discarded companies with complaint amounts above the average of 1,018, or with APYs that fell below the average of 0.16. We also looked at annual percentage yields and minimum balance requirements. 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