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Bank of America began in 1904 as Bank of Italy in San Francisco. The local bank became a nationwide bank, Nation's Bank, before changing its name to Bank of America. It eventually became the largest bank in the world. Today, Bank of America appeals to customers who want to have access to online and physical branches. It offers advanced digital website features for customers who bank online with their smartphones. Bank of America is also a good fit for customers who want to visit a branch to make deposits or learn more about account options. Bank of America at a glanceLarge ATM and branch networkAI financial tracking cell compatibleSpent feesLow APY for CDs and savings depositsHigh overdraft feesWhat is interesting at Bank of AmericaBank of America has advanced, award-winning digital technology features. Customers can ask Virtual AI assistant Erica for help managing money, budgeting, and expense tracking. With thousands of locations and ATMs, customers can bank online and in person. Agents are available on weekdays until 21.m EST and on weekends from 8.m am. A popular Keep the Change program allows customers to round up their purchases through a convenient automated savings program and drop the extra change into a savings account. Customers can also scan checks with the camera on their phones to make deposits to their accounts. Bank of America insures all deposits on CDs, checking, savings and money market accounts up to USD 250,000. One drawback of Bank of America accounts is that monthly transaction fees and other types of fees can add up very quickly. A helpful overdraft protection program, SafeBalance, can prevent overdraft fees. Without them, a customer can incur charges of up to USD 140 per day. Another problem is interest rates. Bank of America's highest interest rate applies to its Reward Savings account. This rate is below the national average. The interest rates are also slightly lower for savings accounts and CDs.Checking and savings accountsBank of America offers different types of accounts to help customers save and grow their money. Its range of Advantage checking accounts all require a minimum opening deposit and have monthly maintenance fees. Like many other banks, these fees can be waived with a minimum balance or if you are a student. The Bank of America Advantage Relationship Checking account requires customers to have a minimum balance of USD 10,000 on all linked accounts in order to waive the monthly fee. The average banker may not have as much to put into a bank or even be able to afford a monthly maintenance fee, so Bank of America may not be for customers who or experience financial difficulties for the foreseeable future. Customers can also pay bills seamlessly online; however, high fees can make this undesirable. Customers who find it difficult to maintain the minimum balance can find that they can be oversubscribed quickly. Bank of America rewards savings accounts below average interest rates compared to online banks. ApYs average between about 0.03% and rise to about 0.06% for higher balances, which is even higher than average for traditional banks. There is a monthly maintenance fee of 8 USD, which can be waived if customers keep a balance of 500 USD. Money Market AccountsBank of America offers a Rewards Savings money market account. It includes paper checks for a fee. However, the fee may be waived if customers sign up for the Preferred Rewards plan. To earn the highest annual percentage, customers must deposit USD 2,500 into their accounts. If they do not hold the account balance of at least USD 500, they will be charged a monthly maintenance fee of USD 8. The downside of Bank of America's money market account is that even at the top level, APY is still below the national average. Apart from the low APY, the fees charged are another concern. While these are avoidable fees when account balances are maintained, many other banks do not charge monthly fees at all, especially on money market accounts. CDsBank of America offers two types of deposit certificates; Both, however, have an APY, which is slightly lower than other banks. For example, the standard term CD will have a maximum of 1.00% APY on the longest term available through Bank of America, and that's even with a minimum of 1,000 dollars deposit. Customers can certainly find better APYs at other banks or with other Bank of America products. For a short-term deposit certificate, you should open a Featured CD account. Bank of America's APY for this account is 0.07% – hardly better than a traditional savings account – and customers will have to deposit USD 10,000 into the account. The concern is the low APY. Other banks have CD-APS, which range from about 2% at the lower end and go up to 5% for higher balances. Plus, to access the money before the due date, you will pay a penalty for this early withdrawal. Credit cardBank of America offers various types of credit cards that can help customers with cash-back rewards and travel. Customers can easily manage their card activity online or via the mobile app. An example of a cash rewards credit card offered by Bank of America is the Bank of America Travel Rewards Card. It contains 25,000 bonus points, which are worth 250 dollars. This card also gives customers 1.5 points for every dollar they spend on eligible purchases. The introductory APR is 0%; however, it can reach 16.74% to 24.74% after one year. This is a good reward card, but customers might find that credit cards through other banks have higher reward percentages and higher average or APR rates. For customers with bad or bad loans, they may want to explore Bank of America's secured credit card options. One type of card is the BankAmericard Secured Card. This card allows customers to pay for online and in-store purchases by loading the minimum security deposit of USD 300 onto the card. The maximum amount allowed 4,900 usd. Credit limits are determined by the amount of a person's burden on their card, their ability to pay the credit line, and their income – this is a good card to restore good personal financial habits and learn how to budget. Personal loansUnfortunately, Bank of America does not offer its customers personal credit options. For an unsecured personal loan, SoFi or Best Egg are two solid online lenders that offer competitive interest rates, flexible payment plans, and a simple application process. Bank of America, however, offers business loans and credit lines to business owners. Mortgage loansBank of America offers its home buyers 30-year fixed, 15-year fixed and 5/1 ARM mortgages. This lender's interest rates are quite competitive, and homebuyers can borrow between 60,000 and 2.5 million dollars for a home loan. Any amount mentioned above would have to be financed by a jumbo mortgage. Customers enrolled in Preferred Rewards with Bank of America could see a reduction in origination fees of USD 600. Mortgage refinancing For those who want to refinance their mortgage at lower interest rates and a more manageable monthly payment, The Bank of America offers mortgage refinancing. At interest rates between 3% and 4%, but ultimately the interest rate depends on the value of the house and how much remains on the original mortgage. Home loans and HELOCsWithout original fees, no closing costs, and no annual fees, homeowners can access equity in their homes through Bank of America's home loans and credit lines. This home lender also offers low introductory home loan rates and special interest discounts such as 0.25% for auto-pay, 0.375% for Preferred Rewards customers, and 0.10% for every 10,000 dollars in the original payout up to 1.50%. For example, homeowners can access up to '100,000 in equity with a house worth '300,000, which still has a mortgage of 200,000 US dollars. Auto loans lock in interest rates as low as 2.99% on a new car, or 3.29% for a used car with Bank of America auto loans. In conjunction with the refinancing of car loans and the leasing buyout, Bank of America has created an attractive one-stop shop for financing and refinancing cars for its customers. In addition, Rewards Preferred members can receive additional interest discounts of up to 0.50%. The last wordBank of America is a well-known bank, but avoidable high fees and low savings account and CD interest rates are a little troubling. With advanced technical features, customers who enjoy Erica's online banking and AI support can find help with budgets and money management. Incentives include minimum deposit amounts for all accounts. Customer service is also excellent – live agents, live chat and Twitter are all for customers who have questionsBank of America is one of the largest banks in the world still offering brick-and-mortar locations, so maybe why they charge so much fees. However, customers who can't meet minimum account balances and want higher savings and CD rates may want to look elsewhere. Around. in the nickel and diming business. After all, they are banks. But when it comes to customer service and security, it's important to feel that your bank has your back. Recently, LendEDU accessed consumer financial protection bureau records and compiled the data to determine which banks received the most customer complaints per billion dollars in deposits. So, without further rethinking, from bad to bad, these are the 15 worst banks in America, based on the number of customer complaints. 15. JPMorgan Chase & Co. Customers were not given any explanations. | Chris McGrath/Getty Images Complaints per billion deposits: 5.38 Total complaints: 7,747 JPMorgan Chase & Co.'s customer complaints list is astounding. A complaint found that many credit cards were opened on behalf of the customer without authorization. And when the customer asked chase, there were no answers, and the cards were suddenly closed. Another customer suddenly closed his current account without explanation. The list goes on and on. Next: Since when has it become so difficult to give your money to a bank? 14.M&T Bank Corp. This bank made it difficult for some consumers to pay off a mortgage. | Fortunate4now/Wikimedia Commons Complaints per billion deposits: 5.50 Total number of complaints: 514 Banks usually look forward to monthly mortgage payments. However, M&T customers have consistently filed complaints regarding the fight in relation to the payment of their mortgage or other loans each month. One customer also mentioned major problems in paying out a title loan. Next: An exploding APR that makes your stomach 13 years old. CIT Group Inc. customers had problems with rising APRs. | CIT Group via Facebook Complaints per billion deposits: 5.58 Total number of complaints: 165 Many complaints about the service provided and received by CIT Group Inc. are similar. Individuals were constantly struggling to pay off loans, including a customer who failed to get a title after a loan payment. However, some customers encountered the same problem that their APR increased overnight from around 8% to 21%. Next: Car payment fails 12. Huntington Bancshares Incorporated The bank lost three separate car payments for a customer. | Ed!/Wikimedia Commons Complaints per Billion Deposits: 5.62 Total Complaints: 441 Of the many complaints against Huntington's disease, the outstanding ones are in the form of car payments. One customer claims that the bank lost three different car payments for which it had proof of payment. Unfortunately, another customer had a similar experience, and the bank did not appear to take any action in relation to this to take. Next: Frustrating Fees 11th F.N.B. Corporation (First National Bank of Pennsylvania) A customer account fell to zero due to undisclosed fees. | Google Maps Complaints per Billion Deposits: 5.68 Total Complaints: 124 Most of us can agree that fees are downright frustrating, in certain circumstances, the fees are understandable. However, a customer of FNB Bank in Pennsylvania had a different experience. This customer's account was purchased by another bank along with many others. The once-toll-free account suddenly turned into a paid current account, where the bank later deducted service fees until the account was empty. Ouch. Next: Poor service is just the tip of the iceberg. 10. Bank of America Corporation There are many complaints about terrible service. | Scott Olson/Getty Images Complaints per billion deposits: 6.28 Total number of complaints: 8,069 Of issues that make loan payments, mortgage closures, or even problems with customers questioning fraudulent credit card payments, Bank of America's complaints list seems to be endless. In addition, many customer complaints are related to downright terrible services. Next: Maybe this bank doesn't hold the key to success. 9. KeyCorp Customer Service is particularly poor. | Ed!/Wikimedia Commons Complaints per billion deposits: 6.48 Total number of complaints: 670 Many bad customer experiences have come from KeyCorp, and the overall issue of complaints seems to depend on very poor customer service. A customer remembers a bad KeyCorp experience: Key Bank made an unauthorized change to my checking account. They turned on the overdraft function without my knowledge or permission. The feature ended up costing the customer 600 US dollars. Next: 2 million unauthorized accounts takes the cake 8th Wells Fargo & Company You opened millions of unauthorized accounts. | Justin Sullivan/Getty Images Complaints per billion deposits: 6.48 Total complaints: 8,465 Among the numerous complaints about poor customer service, wells Fargo took the liberty of opening nearly two million unauthorized accounts between 2011 and 2015. Well, if that's not creepy, I don't know what it does. Next: Internal security breaches feel very disturbing. 7. Comerica Incorporated A customer had thousands of dollars stolen. | PacoRomero/iStock/Getty Images Complaints per billion down payments: 6.57 Total number of complaints: keeping 380 money safe and secure is a top priority when choosing a bank. When a customer and his mother had thousands of dollars taken from their accounts by a person using a stolen and expired license, Comerica's fraud department let the cat out of the bag. Come to find out the cashier engaged in an internal breach of security, know better than ever to provide a payout for someone with an expired license. Next: Rests the US bank in its 50-year term? 6. U.S. Bancorp It changed its policy without notice, after complaints. | Ricardo630/Wikimedia Commons Complaints per Billion Deposits: 6.82 Total Complaints: 2,338 Widely Known as U.S. Bank, this company has been around for nearly 50 years. And for customers who have been on trial for decades, poor customer service seems to be the resounding complaint. However, Customers claimed that the US bank had blatantly lied about the offer of an interest rate settlement transfer. Come to find out that the bank will charge its interest within the first two months after the transfer in levy. When she called to complain, a representative of the US bank told her that she had changed her policy. Next: The Wall Street Journal reports 5. Citigroup Inc. The number of complaints has decreased slightly. | Juan Barreto/AFP/Getty Images Complaints per billion deposits: 6.85 Total number of complaints: 6,600 According to the Wall Street Journal, a Citi spokesman said the bank saw an increase in complaints due to two problems: promotional offers that some bank customers were not eligible for, and the automatic issuance of credit cards tied to portfolio conversion, which is a common industry practice. The volume of complaints on both issues has decreased significantly, he said. Next: Get it together, fifth third. 4. Fifth third-party Bancorp customers received credit cards that they had never applied for. | Ed!/Wikimedia Commons Complaints per billion deposits: 6.88 Total number of complaints: Getting 698 credit cards you've never applied for and trying to collect debts that aren't owed is a telltale sign of a bank that doesn't have everything together. And from the lawsuits against Fifth Third Bancorp, that seems to be just that. Next: The citizens went ahead and added an additional insult to the injury. 3. Citizens Financial Group Inc. False information keeps cropping up. | Craig Barritt/Getty Images for Citizens Financial Group, Inc. Complaints per billion deposits: 6.91 Total complaints: 782 Similar to the complaints of many other financial institutions, Citizens Financial Group Inc. appears to have the same customer service issues as any other bank on this list. Customers seem to have big problems with false information that appears on credit reports and bank statements. And to add insult to injury, it seems that the majority of these complaining customers are pushed only by the shuffle of outsourced customer service call centers. Next: SunTrust may not be so trustworthy. 2. SunTrust Banks Inc. They are not very interested in the complaints. | Erik S. Lesser/Getty Images Complaints per billion in deposits: 7.12 Total number of complaints: 1,159 Complaints at SunTrust seem to be endless. From cashed-up reward gift cards that never arrived to identity theft issues, SunTrust doesn't seem to give much credit to customer problems. And when the Wall Street Journal contacted a SunTrust spokesman, the company declined to comment on the incessant complaints. Next: Trickery will far. 1. TCF Financial Corporation (TCF National Bank) You have manipulated customers. | Dwight Burdette/Wikimedia Commons Complaints per Billion Deposits: 13.59 Total Complaints: 246 At the top of the charts as the bank with the most complaints paid in per billion, TCF National Bank is probably not pleased to be at the top of this list. According to CFPB CFPB customers into very expensive overdraft services. The trickery has landed TCF in a direct legal dispute with the CFPB. Check out the Cheat Sheet on Facebook! Facebook!

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