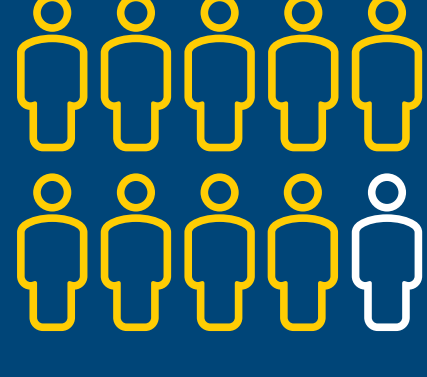


Americans are happy with their bank...



9 in 10

account holders are “very satisfied” or “satisfied” with their primary bank



96%

rate their bank’s customer service as “excellent,” “very good” or “good”



8 in 10

are confident in their bank and that their money is safe



80%

believe their bank is transparent about disclosing fees

...and competition in the marketplace.



83%

say the financial services industry is highly competitive



8 in 10

agree they have multiple options when selecting products and services such as bank accounts, loans and credit cards

Bank customers know they are protected



9 in 10

agree their bank takes proactive steps to protect them from fraud/scams



3 in 4

believe their bank does more than businesses in other industries to protect them from fraud/scams

Consumers value credit cards and their rewards



93%

value the convenience of using their credit card(s)



80%

have at least one credit card that offers rewards



88%

value the rewards program from their credit card(s)



63%

would be disappointed to lose the rewards program on their credit card(s) due to government regulatory changes



74%

AGREE

vs.

7%

DISAGREE

Merchants and retailers get significant benefit from being able to accept credit cards for payment.

Americans say now is NOT the time for more regulatory requirements

68%

AGREE

vs.

17%

DISAGREE

Given the economic challenges facing the country, including inflation and slowing growth, this is not the time to add additional regulatory requirements that will restrict bank lending.

68%

AGREE

vs.

8%

DISAGREE

When federal banking agencies make multiple major regulatory changes at the same time, they should be required to assess the combined effects (aka cumulative impact) of those reforms on banks, consumers and the broader economy before the regulatory changes can take effect.