

## Overview of Best and Good Practices, 2015

All banks in the 2015 study ordered by number of best, then good, practices, and alphabetically when tied

Bank name	Disclosure		Overdraft		Dispute resolution		Total best practices (out of 7)	Total good practices (out of 11)
	Best practice	Good practices	Best practices	Good practices	Best practices	Good practices		
Ally	★	✓✓✓✓	★★★★	✓✓✓✓	★★★	✓✓✓	★ = 7	✓ = 11
HSBC	★	✓✓✓✓	★★★★	✓✓✓✓	★★★	✓✓✓	★ = 6	✓ = 10
First Republic	★	✓✓✓✓	★★★★	✓✓✓✓	★★★	✓✓✓	★ = 6	✓ = 8
Frost	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 5	✓ = 10
USAA	★	✓✓✓✓	★★★★	✓✓✓✓	★★★	✓✓✓	★ = 5	✓ = 9
Bank of America	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 5	✓ = 8
Charles Schwab Bank	★	✓✓✓✓	★★★★	✓✓✓✓	★★★	✓✓✓	★ = 5	✓ = 8
Citibank	★	✓✓✓✓	★★★★	✓✓✓✓	★★★	✓✓✓	★ = 5	✓ = 8
Bank of Oklahoma	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 4	✓ = 10
Fifth Third Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 4	✓ = 10
TD Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 4	✓ = 8
City National Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 4	✓ = 7
Capital One Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 10
TCF Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 10
BB&T	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 9
Chase	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 9
People's United Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 9
Santander	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 9
Wells Fargo	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 9
Commerce Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 8
M&T Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 8
Popular	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 8
U.S. Bank	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 8
BBVA Compass	★	✓✓✓✓	★★★	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 7

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Bank name	Disclosure		Overdraft		Dispute resolution		Total best practices (out of 7)	Total good practices (out of 11)
	Best practice	Good practices	Best practices	Good practices	Best practices	Good practices		
KeyBank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 7
Hudson City	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 3	✓ = 6
BMO Harris Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 9
Citizens Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 9
First Niagara	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 9
PNC	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 9
First Tennessee	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 8
SunTrust	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 8
Union Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 8
Comerica	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 7
Huntington	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 7
Webster Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 7
Zions Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 7
Umpqua Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 6
Prosperity Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 5
Associated Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 4
Scottrade Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 2	✓ = 4
Regions	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 1	✓ = 7
Bank of the West	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 1	✓ = 6
FirstMerit	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 1	✓ = 6
E*Trade Bank	★	✓✓✓✓	★☆☆	✓✓✓✓	★★★	✓✓✓	★ = 1	✓ = 5
East West Bank	×	×	×	×	×	×	N/A	N/A
First Citizens Bank	×	×	×	×	×	×	N/A	N/A
New York Community Bank	×	×	×	×	×	×	N/A	N/A
Signature	×	×	×	×	×	×	N/A	N/A
Synovus	×	×	×	×	×	×	N/A	N/A

★ Engages in this best practice   ★ Does not engage in this best practice   ✓ Engages in this good practice   ✓ Does not engage in this good practice   × No response