Complicated and confusing fee structures Difficulty accessing account alerts Difficulty accessing account history Difficulty accessing account information over the phone Difficulty accessing account statements Difficulty accessing bank branches during non-business hours Difficulty accessing credit reports Difficulty closing accounts Difficulty disputing unauthorized charges Difficulty setting up automatic bill payments Difficulty setting up direct deposit Difficulty transferring funds between accounts High fees for account inactivity High fees for account maintenance High fees for account transfers High fees for ATM withdrawals High fees for check processing High fees for international transactions High fees for overdrafts High fees for paper statements High fees for wire transfers High interest rates on loans High minimum balance requirements Inconvenient branch locations Lack of mobile banking app functionality

Lack of transparency in account terms and conditions Limited ATM availability Limited customer service options Limited online banking features Limited options for account customization Limited options for account linking Limited options for account upgrades Limited options for budgeting tools Limited options for credit cards Limited options for debit card rewards Limited options for financial planning services Limited options for insurance products Limited options for investment accounts Limited options for joint accounts Limited options for loans and mortgages Limited options for online bill pay Limited options for personal finance tools Limited options for retirement accounts Limited options for rewards programs Limited options for savings accounts Limited options for small business banking Limited options for student banking Long wait times at the bank Security concerns with online banking Slow processing times for deposits and withdrawals