

Highlights: Bank Service

With online banking, direct deposit, and the ability to get cash from thousands of ATMs and stores, people don't go to the bank as much as they used to. But when human assistance is necessary, competent, quick, and courteous customer service is important. According to new evaluations of local banks and credit unions in the latest issue of **Puget Sound Consumers' CHECKBOOK** magazine and at **www.checkbook.org**, even though some of the rated banks seem to have abandoned the practice of good old-fashioned customer relations, there are many that provide service that's right on the money. Detailed findings from the ratings include:

- Of the 33 banks and credit unions rated, 8 received CHECKBOOK's top rating for service (see list below).
- CHECKBOOK's survey identified big differences in the level of service customers receive. For
 example, for "knowledge of staff," Heritage Bank, Timberland Savings Bank, and USAA Federal
 Savings Bank were all rated "superior" by more than 85 percent of their surveyed customers. In
 contrast, Bank of America, Chase, Keybank, U.S. Bank, Viking Community Bank, and Wells Fargo
 each received such favorable ratings for this aspect of service from fewer than 55 percent of its
 surveyed customers.
- None of the area's largest banks were top-rated for service; the highest-rated banks in the survey all have 20 or fewer branches.
- Even among the area's largest banks, CHECKBOOK's survey found some bank-to-bank variation. For example, Wells Fargo was rated "superior" for "overall service" by 56 percent of its surveyed customers, compared to only 34 percent for Chase.

The following local banks received CHECKBOOK's top rating for service:

- Heritage Bank
- Timberland Savings Bank
- USAA Federal Savings Bank
- Qualstar Credit Union

- Alaska USA Federal Credit Union
- Salal Credit Union
- School Employees CU of Washington
- TAPCO Credit Union

The media may cite selected examples of top-rated banks, as shown in the new issue of Puget Sound Consumers' CHECKBOOK, and CHECKBOOK's editors are available for interviews. Please call Jamie Lettis at 202-454-3006 to schedule.