

Retail Banking Frequently Asked Questions

This document contains question and answer pairs related to standard retail banking services and policies, intended for use as a dataset for a Large Language Model (LLM).

Account Management

How do I open a new checking account?

You can open a new checking account online via our website or by visiting any local branch. You will need a government-issued ID and your Social Security number.

What are the monthly maintenance fees for a savings account?

Our basic savings account has no monthly maintenance fees if you maintain a minimum daily balance of \$300 or set up a recurring monthly transfer of at least \$50.

Can I update my personal details online?

Yes, you can update your contact information, such as your address and phone number, through the "Profile" section of your online banking portal. For name changes, please visit a branch with legal documentation.

How can I check my account balance?

You can check your balance through the mobile app, the online banking website, an ATM, or by calling our automated customer service line.

Transaction Processing

What is the daily ATM withdrawal limit?

The standard daily ATM withdrawal limit is \$500. This limit can be increased upon request and review by contacting customer support.

How long does an internal bank transfer take?

Transfers between accounts within our bank are typically processed immediately.

Are there fees for international wire transfers?

Yes, there is a \$45 fee for outgoing international wire transfers. Incoming international wires have a \$15 fee.

How do I report a lost or stolen debit card?

Immediately call our 24/7 support line at 1-800-BANK-LOST or lock your card instantly using the mobile banking app.

Loans and Mortgages

What types of loans do you offer?

We offer personal loans, auto loans, home equity lines of credit (HELOCs), and mortgages.

What is the current interest rate for a 30-year fixed mortgage?

Interest rates vary daily based on market conditions. Please visit the "Rates" section of our website for the most current information or speak with a loan officer.

How can I apply for a personal loan?

You can complete a loan application online. The process requires proof of income and a credit check, and you will typically receive a decision within 1-3 business days.

Security and Support

What should I do if I suspect fraud on my account?

Contact our fraud department immediately at 1-800-FRAUD-ALERT. They are available 24/7 to assist you.

Is my personal information secure?

Yes, we use industry-standard encryption and security protocols to protect your data. More details can be found in our comprehensive [Privacy Policy](examplebank.com).
