

Top 15 Best Banks in Georgia | Ranking | Top banks in Atlanta, Savannah, Augusta, and Across Georgia

2017 RANKING & REVIEWS TOP BANKS IN GEORGIA

The Search for the Best Banks in Atlanta, Savannah, Augusta, and Across Georgia

What are your financial goals? Perhaps your goal is to set aside money to travel, to create a viable college fund for your children, or to create a healthy retirement fund.

Maybe you just want to improve how you manage money and more successfully budget your expenditures versus your income.

You might just be starting out in your career and want to learn the fundamentals of successful money management, or maybe you're well into your career and want to boost your savings strategies.



Award Emblem: Top 15 Best Banks in Georgia

Whatever your goals, much of your success depends on how your finances are handled and having a bank you can rely on.

With that significance in mind, the following is a list of banks in Georgia that excel at what they do.

Some of the names on this list of Georgia banks are intimate, community banks with deep roots and history in the state, while others are large-scale national or international financial institutions with a significant presence in the state.

From the best banks in Atlanta to the top banks in Savannah, GA, this list covers the entirety of the state (including banks in Augusta) and speaks to many unique financial needs.

Regardless of the differences between the banks in Georgia included on this list, each one has an excellent reputation, is reliable and consistent, and offers a wide variety of products and services.

List of the Best Banks in Georgia (Atlanta, Savannah, Augusta, etc.)

- [Ameris Bank](#)
- [Bank of the Ozarks](#)
- [Community & Southern Bank](#)
- [Farmers and Merchant Bank](#)
- [Fidelity Bank](#)
- [PNC Bank](#)
- [Regions Bank](#)
- [Renasant Bank](#)
- [State Bank & Trust Company](#)
- [SunTrust Bank](#)
- [Synovus Bank](#)
- [The Heritage Bank](#)
- [United Bank](#)
- [United Community Bank](#)
- [Wells Fargo Bank](#)

This list of banks in Georgia is sorted alphabetically (click any of the above names to go directly to the detailed review for that bank).

List of the Top 15 Best Banks in Georgia

Bank	Location
Ameris Bank	A Lot of Areas in GA
Bank of the Ozarks	Northern/Southern GA
Community & Southern Bank	Northern/Central GA
Farmers & Merchants Bank	Northern/Southern GA
Fidelity Bank	Northern/Central GA
PNC Bank	A Lot of Areas in GA
Regions Bank	A Lot of Areas in GA
Renasant Bank	Central/Southern GA

State Bank and Trust Company	A Lot of Areas in GA
SunTrust Bank	A Lot of Areas in GA
Synovus Bank	A Lot of Areas in GA
The Heritage Bank	Central & Southern GA
United Bank	Northern & Southern GA
United Community Bank	A Lot of Areas in GA
Wells Fargo Bank	A Lot of Areas in GA

(List is sorted alphabetically)

Methodology for Selecting Top Georgia Banks

So, how does AdvisoryHQ select the banks for this ranking of the best banks in Georgia?

To begin the ranking process, the AdvisoryHQ team looked at publicly available resources, with all research conducted within the framework of what's relevant to the consumer.

Primary factors considered during the research for banks in Atlanta, Savannah, Augusta, and across Georgia included fees, convenience, physical branches, online banking, education materials, and the selection of available services.

Click here for a detailed explanation of the methodology used to select the best banks in Atlanta, Savannah and other cities in Georgia: [AdvisoryHQ's Methodology for Selecting Top Banks and Credit Unions](#)

Detailed Review—Top Ranking Banks in Georgia

After carefully considering the best bank in Atlanta, banks in Savannah, and banks in Georgia, we created the following top ranking reviews and list of banks in Georgia.

As you continue reading, you'll find detailed reviews for each of our selections, as well as highlights of why these particular banks were selected.

PNC Bank Review

[PNC Bank](#) has been serving the needs of customers and account holders for [over 160 years](#). The goals of this financial institution have always been to provide superior customer service along with knowledge and expertise that can help customer reach their individual goals.

PNC serves the needs of [more than six million](#) small business and retail customers throughout 19 states, including Georgia, and the banking system of PNC includes 2,600 branches and 9,000 ATMs.

Key Factors That Enabled PNC Bank to Rank as One of the Top Banks in Georgia

Detailed in the list below are the essential reasons PNC was selected for this 2016 list of banks in Georgia.

Virtual Wallet

Virtual Wallet is an exclusive offering of PNC that gives customer and account holders an innovative way to view their finances and be empowered in their decision-making and planning.

Virtual Wallet includes the following features:

- The Calendar brings together everything in one centralized place, including bill reminders and upcoming payments. Also included on the Calendar are Danger Days, showing users where expenditures could outweigh incoming money.
- Spend, Save and Grow is a tool that helps users see their primary checking account, long-term savings account, short-term savings account, and if they choose, a PNC credit card — all in one place.
- Punch the Pig is a fun aspect of Virtual Wallet that is used to transfer money.
- You can also use the Wallet App to create a Wish List, which highlights spending and life goals and helps users reach them.

WorkPlace Banking

PNC features options under the WorkPlace Banking program, which is valuable for employees, employers, and current PNC customers.

Under this program, employees receive exclusive discounts on banking products, paycheck direct deposit, and convenience banking. Employee customers also receive savings and rewards on certain banking services and access to robust technology and tools.

For employers, the WorkPlace Banking program offers the ability to attract and retain employees while increasing their overall satisfaction through enhanced benefits packages, plus it offers opportunities to help employees save time and money.

If you're a current PNC customer and tell your coworkers about the WorkPlace Banking program, you can receive [\\$100 for each co-worker](#) who joins.

PNC Wealth Insight

Since PNC is not just one of the best banks in Georgia but is also a full-service financial provider, they offer wealth management options as well.

With PNC Wealth Insight, customers have the unique opportunity to see their assets online and to work with an advisor to understand where they are and what they need to do to reach their objectives.

Clients of PNC Wealth Insight have access to a full team of experts to manage every area of their finances and investments. These team members include a relationship strategist, wealth strategies, investment and fiduciary advisors, and a banking advisor.

Quicken and QuickBooks Integration

Using PNC allows customers to integrate their accounts and financial information with Quicken and QuickBooks.

This makes it easier than ever to make budgets, track spending, and manage data for savings and tax purposes.

Features and benefits of Quicken and QuickBooks integration options from PNC include:

- Constant access to accounts and financial information

- The ability to download transaction and balance information
 - An electronic register for checking management
 - Options to track spending, net worth, and other financial details
-

SunTrust Bank Review

[SunTrust](#) is one of the most well-known banks in Georgia (Atlanta area). This is where the bank was [founded in 1891](#), and the headquarters remain here.

SunTrust has total assets of \$191 billion, and along with being one of the best banks in Georgia, SunTrust also provides comprehensive services ranging from retail banking to mortgage and investment management.

SunTrust is a leader in high-growth markets throughout the U.S., and there are about [1,400 retail branches](#) of the bank located in states across the country.

Key Factors That Enabled Us to Rank This Bank as a 2016 Best Bank in Georgia

When comparing Georgia banks, the following features of SunTrust led to their inclusion on this list of banks in Georgia.

Debit Cards

SunTrust offers many debit card options with varying features determined by the needs of customers and account holders.

These cards have built-in features such as embedded chips (which improve security), fraud monitoring, account alerts, and also international acceptance.

Debit card options from SunTrust include:

- SunTrust MasterCard Classic Debit Card included with Essential Checking and Balanced Banking
- SunTrust MasterCard Gold Debit Card is included with Select Checking
- SunTrust MasterCard World Debit Card is included with Signature Advantage Checking

- Delta SkyMiles MasterCard World Debit Card is also available through Signature Advantage Checking

With all debit cards, benefits include extended warranties, price protection, and Zero Liability to protect against fraud.

Cash Rewards Credit Card

SunTrust offers many excellent credit card options to retail banking customers, and one of those is the [Cash Rewards Credit Card](#). This card offers 5% cash back on up to \$6,000 spent on gas and grocery qualifying purchases in the first 12 months.

After the promotional period, there is a rate of 2% cash back on gas and grocery qualifying purchases, and all other qualifying purchases feature an unlimited cash back rate of 1%.

When you take advantage of this card, you can also get a cash back bonus of 10%, 25%, or more, depending on your deposits held with SunTrust.

Premier Program

The Premier Program is available to select SunTrust customers, and it includes the utmost in personal attention and service.

You are linked with a Premier Banker who will take the time to listen to needs, understand objectives, and then offer customized insight and recommendation.

Along with having a dedicated Premier Banker, participants in this SunTrust program also receive an Action Plan, a no-obligation second opinion review of all retirement, investment, savings or borrowing plans, and benefits such as preferred rates, rewards, and discounts.

Simplified Transfers

SunTrust offers simplified banking options, and this includes transfers between eligible internal accounts.

You can also use External Transfers options to move money to accounts at other institutions, and you can send money to other people regardless of where they bank, as long as it's in the U.S.

SunTrust offers access to [Popmoney](#), a money transfer service. All of these streamlined, simplified money transfer options and solutions are available to enrollees of the bank's online banking program.

Synovus Bank

Having been one of the top banks in Georgia since 1888, [Synovus](#) has been serving the needs of Georgia residents for 125 years.

This longevity is largely based on the cultivation of trusting relationships, and Synovus has grown to be one of the premier financial institutions in the entire Southeast Region.

Along with banks in Columbus, Georgia, and locations throughout the state, Synovus now has a presence in [almost 170 communities](#), yet still maintains the feeling of being a local, personal bank.

Key Factors That Enabled This Bank to Rank as a Top 2016 Bank in Georgia

In the list below are critical reasons Synovus was included in this ranking of the best banks in Georgia.

Checking Account Basics

An important component of financial management and being able to meet personal money goals is having an understanding of the fundamentals, which is a concept crucial to everything Synovus does for clients.

One area of resources and guides they focus on is "Checking Account Basics."

Even if you aren't an account holder, you can visit the Synovus website to find in-depth information on everything you could need or want to know about managing a checking account, from start-to-finish.

Some of the topic areas covered by "Checking Account Basics" include:

- Opening a checking account
- Keeping track of your money
- Balancing your checkbook
- Understanding your monthly bank statement
- FAQs

Bill Pay

If you're not paying your bills on time, it can add up to significant fees, and it can also damage your credit and your financial history. To avoid the challenges that come with organizing your bill payment, Synovus offers Bill Pay with enhanced features.

Using Synovus Bill pay allows users to set up and manage bills directly from the payment center while viewing each biller and account number securely.

You'll have a clear picture of how and when each bill is getting paid, and you can organize your payments and recent activity.

External Transfers

Through its online banking functionality, Synovus allows clients to transfer money between their internal accounts quickly and easily, but also to accounts at outside financial institutions.

This service is called External Transfers, and it's great if you want to create a savings goal, manage several different accounts with various objectives, or keep your Synovus account at a particular minimum balance to avoid fees.

When using External Transfers, you can set them up on a one-time basis, make them recurring, or create transfers for a future date. It's free to move funds into your account, and standard transfers out of a Synovus account are only \$3 each.

There's also the option to use next-day transfers.

Gold checking

Synovus has many checking account options, designed to fit a range of needs, and one of their excellent checking products is the Gold Checking account. This is for clients who are aged 55 or older, and it adds benefits not available with standard accounts, including tiered interest rates on higher balances and unlimited check writing.

The Gold Checking account requires only a \$100 minimum deposit to open, and if you maintain a \$1,000 average daily balance or have \$500 in direct deposits made to the account during a monthly statement cycle, the service fee is waived.

Wells Fargo Bank

A well-known bank with locations throughout Georgia and the U.S., [Wells Fargo](#) is known for reliability and stability. Based on total deposits, Wells Fargo is ranked as [number three by the FDIC](#).

Barron's called this bank the 7th Most Respected Company in the World, and according to *Forbes*, Wells Fargo is the 10th Biggest Public Company in the World.

Wells Fargo serves the needs of 70 million customers, and it maintains a presence in 36 countries. It also has \$1.8 trillion in assets and provides services ranging from retail banking to investment and mortgage services.

Key Factors That Led Us to Rank This Bank as One of the Top Banks in Georgia

Below are reasons Wells Fargo was selected for inclusion in this ranking of the best Georgia banks in 2016.

My Savings Plan

My Savings Plan is a unique offering available only to customers of Wells Fargo, in which users can not only develop savings goals, but also track them in a simple, easy-to-understand way.

My Savings Plan automatically monitors progress as you work toward your customized goals, and you can also take advantage of features that help you get to those goals faster, such as automatic transfers from other Wells Fargo accounts and goal-assigned accounts.

When you sign in, you'll see your accounts, goals, and a progress bar right on the main screen of My Savings Plan.

My Spending Plan

Another unique offering from Wells Fargo is a tool called My Spending Report, designed to give you an at-a-glance overview of what you're spending.

My Spending Plan tracks each purchase and payment made from all of your

eligible Wells Fargo accounts, including credit cards, Debit Cards, checks, and bill pay.

This free and highly useful money management tool automatically categorizes spending so you don't have to save receipts or enter data.

It also tracks deposits so you can see how your expenditures compare to your income.

For an even better representation of users' spending and budget, My Spending Report includes visual elements like graphs and charts. These indicate information such as budget goals and averages over time.

Budget Watch

A notable feature with Wells Fargo and its personal banking options is the availability of so many comprehensive tools.

Typically, you would have to use a third-party service, such as [Mint](#), to track spending, budget, and address financial goals, but Wells Fargo integrates all of these options into its banking services for free.

With [Budget Watch](#), it's quick to create a personalized budget, gain a bird's eye view of monthly expenses, and take more control over your money.

Along with setting spending goals, you'll see what's left from your automatically updated Budget Summary each business day.

Other features of Budget Watch are email alerts and added insight through the inclusion of graphs and charts.

Mobile Banking

Wells Fargo is considered a leader when it comes to comprehensive mobile banking options. Mobile banking options from this leading bank in Georgia and across the country include text banking so that account holders receive fast information without signing in.

There's also a Wells Fargo mobile website that makes it easy to access your accounts and banking information from your phone's browser.

Finally, Wells Fargo features a range of smartphone and tablet apps designed to let account holders do everything necessary, from depositing checks to paying bills.

To browse exclusive reviews of all top rated banks in Georgia, please click on any of the links below.

- [Ameris Bank](#)
- [Bank of the Ozarks](#)
- [Community & Southern Bank](#)
- [Farmers and Merchant Bank](#)
- [Fidelity Bank](#)
- [PNC Bank](#)
- [Regions Bank](#)
- [Renasant Bank](#)
- [State Bank & Trust Company](#)
- [SunTrust Bank](#)
- [Synovus Bank](#)
- [The Heritage Bank](#)
- [United Bank](#)
- [United Community Bank](#)
- [Wells Fargo Bank](#)

Conclusion—Top 15 Best Banks in Georgia

Georgia is a unique, diverse, and vibrant state —qualities that are reflected in the banking and financial needs of its residents.

From banks in Atlanta to banks in Savannah to banks in Augusta, GA, the above list of banks in Georgia is designed to speak to the needs of consumers throughout the state.

Each of the names above is unique from the others in many ways, but they all share an unwavering dedication to maintaining a superior reputation, delivering outstanding customer service, and catering to a wide range of financial needs.

The Georgia banks included in this ranking also tend to embrace technology, paving the way for convenience and accessibility, while working to keep fees and additional charges low for their customers.

The list of banks in Georgia was carefully put together based on the most relevant criteria from the perspective of the average banking consumer, and our choices reflect the care most consumers give to the selection of their bank.

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