

# Top 12 Best Banks in North Carolina | 2017 Ranking | Where to Find the Best North Carolina Bank

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## 2017 RANKING & REVIEWS TOP RANKING BANKS IN NORTH CAROLINA

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### Intro: Finding the Top Banks in North Carolina

Banking may seem like an everyday service that the average person takes for granted. After all, millions of Americans routinely use banks across all 50 states. Banks in North Carolina are equally well used.

However, whether you are new to the state and in search of a bank, seeking out a suitable banking institution after overcoming financial hardship or simply looking to reduce your bank fees and increase your dividends, there are plenty of reasons to search for information about the best banks in North Carolina.

While demand for services from North Carolina banks is certainly growing, along with demand for banking services in general, the sheer volume of banks that exist can make finding the right financial institution overwhelming.

Indeed, with [over 60 banks](#) operating in the Tar Heel State, deciphering which ones are the best banks in North Carolina can seem like a daunting task.

Fortunately, we've done the legwork to give you a list of the top 12 best banks in North Carolina, complete with detailed reviews for each of these institutions.



*Award Emblem: Top 12 Best Banks in North Carolina*

The vast majority of North Carolina banks offer traditional [checking](#) and [savings accounts](#). The former generally allows for numerous or unlimited deposits and withdrawals via check, ATM or electronically.

The latter is normally primarily a deposit account. While they are considered liquid investments and offer modest interest rates, savings accounts often limit the number of transfers and withdrawals that can be made to and from the account.

Additionally, like most other banks, banks in North Carolina provide various loans (auto, home, and student loans, among others) as well as investment accounts to help customers save for life events like education or retirement.

In addition to checking and savings accounts, loans, and investment products, the following institutions have unique characteristics or products that contribute to their ranking among the best banks in North Carolina. Keep reading to determine which one is the right fit is for you.

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## AdvisoryHQ's List of the Top 12 Best Banks in North Carolina

List is sorted alphabetically (click any of the bank names below to go directly to the detailed review section for that bank in North Carolina):

- **Bank of America**
- **Bank of North Carolina**
- **Branch Banking and Trust Company**
- **Capital Bank Corporation**
- **Fidelity Bank**
- **Fifth Third Bank**
- **First Citizens Bank & Trust Company**
- **PNC Bank**
- **Southern Bank and Trust Company**
- **SunTrust Bank**
- **Wells Fargo Bank**
- **Woodforest National Bank**

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## Top 12 Best Banks in North Carolina | Brief Comparison & Ranking

| <b>Best North Carolina Banks</b>      | <b>Highlighted Features</b>  |
|---------------------------------------|--|
| Bank of America                       | Keep the Change Savings Program                                      |
| Bank of North Carolina (BNC Bank)     | Mobile check deposit & anti-fraud alerts                             |
| Branch Banking and Trust Company      | Broad range of investment & retirement services                      |
| Capital Bank Corporation              | Home Buyer Incentive program   |
| Fidelity Bank                         | Extensive mobile banking options & features                          |
| Fifth Third Bank                      | Overdraft coverage & overdraft protection                            |
| First Citizens Bank and Trust Company | Foreign currency & international payment services                    |
| PNC Bank                              | Dynamic online banking services & features                           |
| Southern Bank and Trust Company       | Convenient & effective business banking through Southern BusinessPro |
| SunTrust Bank                         | SunTrust Premier Program with dedicated, personal bankers            |

|                          |   |
|--------------------------|---|
| Wells Fargo              | Savings accounts designed to automatically transfer funds |
| Woodforest National Bank | Variety of consumer loan products                         |

*Table: Top 12 Best North Carolina Banks | Above list is sorted alphabetically*

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## **AdvisoryHQ's Selection Methodology**

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services, and products that are ranked on its various top-rated lists?

Please click here “[AdvisoryHQ's Ranking Methodologies](#)” for a detailed review of AdvisoryHQ's selection methodologies for ranking top-rated credit cards, financial accounts, firms, products, and services.

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## **Detailed Review – Top Ranking Best Banks in North Carolina**

Below, please find a detailed review of each North Carolina bank on our list of top banks in North Carolina. We have highlighted some of the factors that allowed these North Carolina banks to score so high in our selection ranking.

***See Also:*** [Best Banks in Colorado](#) | [Ranking](#) | [Best Colorado Banks in Denver, Colorado Springs, etc.](#)

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## **Bank of North Carolina Review**

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Despite a recession causing financial turbulence in the United States in the early 1990s, the [Bank of North Carolina](#) (BNC Bank) was founded in 1991.

The bank opened its first branch in 1992 in Thomasville, North Carolina, with additional branches opening in Archdale and Lexington, North Carolina in the mid-1990s.

This North Carolina bank continued to grow, adding additional branches and acquiring various other banks in South and North Carolina beginning in 2010.

Today, despite its success, the Bank of North Carolina remains committed to its original [mission](#): hiring and retaining the best employees to provide its customers with the best products and services.

## **Key Factors That Enabled This Firm to Rank as a Top North Carolina Bank**

Below are key factors that contributed to this year's ranking of the Bank of North Carolina as one of the best banks in North Carolina.



### **BNC Beginnings**

As one of the best banks in NC, BNC recognizes that financial literacy is an important skill. You're never too young to learn how to manage your money.

The [BNC Beginnings account](#) helps teenagers and young adults do just that. The new account is offered to bankers who are 13 years of age and older as a joint account with an adult.

The account provides young bankers with the following benefits:

- ATM/debit card
- Access to mobile banking
- The ability to make remote deposits

- No monthly service fee when you sign up for e-statements
- Online banking, complete with email and text alerts

No minimum balance is required, allowing youngsters to start banking sooner.

### **Anti-Fraud Text Alerts**

As one of the best banks in North Carolina, BNC Bank offers the ability to use your mobile phone to monitor your debit or ATM card 24/7.

Through the [anti-fraud text alert service](#), customers of all major phone carriers can sign up to receive text alerts to prevent fraud. The service sends BNC cardholders text alerts when a suspicious transaction is detected.

Cardholders can respond to and approve or reject the charge easily through their phone. Your card will be immediately blocked, and you will be contacted by a professional fraud analyst if you think your card has been compromised.

This certainly provides BNC customers with added security, qualifying the institution as one of the best banks in North Carolina.

### **Mobile Check Deposit**

An example of the innovative nature of North Carolina banks, [Mobile Check Deposit](#) allows users to deposit checks remotely.

Rather than physically visiting one of these banks in NC, you can simply take a picture of the front and back of the check you wish to deposit and deposit it in your account using the BNC Mobile App on an Apple or Android device.

The app is safe and secure, allowing you to deposit checks from anywhere, anytime. For your peace of mind, a confirmation is sent to you every time you make a deposit.



## Open Your Account Online

For your convenience, you can [open an account](#) with the Bank of North Carolina in just 10 minutes.

To do so, you will need your driver's license, including its issue and expiration date, your Social Security number, and the account number for your debit or credit card. This will allow you to make your initial deposit when your new account is ready to go.

Eligible account types include a checking, savings or money market account. In addition, opening an account online is only open to residents of North Carolina, South Carolina, and Virginia.

***[Don't Miss: Top Missouri Banks | Ranking | Finding The Best Bank in Missouri](#)***

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## Capital Bank Corporation Review

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The [Capital Bank Corporation](#), simply known as Capital Bank, was formed in the state of Delaware in 2009.

It had the unique mission to create a regional banking franchise in the southeastern United States by acquiring other failed, underperforming banks as well as through organic growth.

This North Carolina bank started with [\\$900 million in 2009](#), and has since acquired seven community banks.

Not only is Capital Bank among the best banks in North Carolina, it also has 196 branches in South Carolina, Florida, Tennessee, and Virginia. Capital Bank has a large presence among banks in Raleigh, NC, with [6 locations](#) in the state capital.

## **Key Factors That Enabled This Firm to Rank as a Top North Carolina Bank**

Keep reading for reasons why Capital Bank qualifies as one of the best banks in North Carolina.



## **Home Buyer Incentive**

Would you like to receive up to \$1,000 towards closing costs on your next new home? If you answered “yes,” you’ll want to consider Capital Bank as one of the best banks in NC for its [Home Buyer Incentive](#).



Here's how it works: Incentives are credited at the time your home loan closes. Loans of \$300,000 or more qualify for a \$1,000 credit towards closing costs. For loans less than \$300,000, you can still earn a \$500 credit towards closing costs.

You'll have to hurry though. Applications must be started by June 30, 2017 to be eligible.

Nonetheless, while this is a limited-time offer, the institution routinely offers similar discounts, making it one of the best banks in North Carolina.

## **CashBack Checking**

The [CashBack Checking with CashBack Saver](#) account package is a two-for-one deal. You get two accounts with unique ways to save with each.

To start, you need a CashBack Saver account, which is free to open and does not have a monthly service charge.

When choosing this account with Capital Bank, one of the top banks in NC, you'll receive interest calculated based on a three-tier structure and dependent on how many point-of-sale (POS) transactions you make with your accompanying CashBack Checking account.

Your CashBack Saver account will be linked to your CashBack Checking account; the accounts cannot be opened alone.

While CashBack Checking accounts require a minimum \$100 deposit to open, as well as a \$10 monthly service fee (waived with a monthly balance of \$1,000 or more OR 20 purchases made with your debit card), you will get cash back directly to your savings account.

The amount of cash back you receive depends on your card purchase transactions:

- \$0.10 cash back for purchases between \$1.00 and \$74.99
- \$0.25 cash back for purchases of \$75.00 or greater

While there are certainly savings to be had, be sure to review the [conditions](#) for this dual account to make sure you are receiving all the benefits.

## **18-Month CD Special**

It can be difficult to find a CD that carries competitive APY rates, particularly when dealing with shorter periods of time.

For those who want to invest their money in a CD, but don't want to commit to a long period of time, the 18-month CD at Capital Bank is a great way to invest without feeling as though your money is tied down.

With a \$500 minimum deposit, the [18-month CD rate special](#) at Capital Bank is as follows:

- Months 1-6 have an APY of 0.75%
- Months 7-12 have an APY of 1.00%
- Months 13-18 have an APY of 1.50%

With increasing APY rates, investors are sure to get maximum returns from an 18-month investment, making Capital Bank a great North Carolina bank for those interested in investing.

***Popular Article: [Top Banks in Massachusetts | Ranking | A Comparison of the Best Massachusetts Banks](#)***

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To browse exclusive reviews of all top rated banks in North Carolina, please click on any of the links below for a detailed review of each of these top banks in NC:

- [Bank of America](#)
  - [Bank of North Carolina](#)
  - [Branch Banking and Trust Company](#)
  - [Capital Bank Corporation](#)
  - [Fidelity Bank](#)
  - [Fifth Third Bank](#)
  - [First Citizens Bank & Trust Company](#)
  - [PNC Bank](#)
  - [Southern Bank and Trust Company](#)
  - [SunTrust Bank](#)
  - [Wells Fargo Bank](#)
  - [Woodforest National Bank](#)
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**Conclusion – Top 12 Banks in North Carolina**

As you've reached the end of our report on the top 12 best banks in North Carolina, you've not only become familiar with the top financial institutions in the state, but you've also had a chance to read about these homegrown banks in great detail.

As you have seen, North Carolina banks are among the best in the country. Many of these best banks in NC offer first class services and innovative products that are necessary to be competitive in today's world.

In addition to everyday checking and savings accounts, lending, and financial advisory services, banks in North Carolina provide top-notch products and services.

These include online and mobile banking, e-statements, reverse mortgages to help those in financial need, and community services to give back to communities in which they are based – to name just a few.

The best banks in North Carolina are located all across the state. Leading institutions can be found among the best banks in the Raleigh, NC area and banks in Charlotte, NC as well as among banks in Greensboro, NC and Winston-Salem banks.

Rest assured that you will not have to search far for a North Carolina bank that you can trust.

Whether you are looking for personal banking services, business banking solutions, loans or wealth management tools, our list of the best banks in North Carolina is the perfect starting point to give you useful background information.

As always, it is wise to contact any bank you may be considering and speak with a representative to make sure the institution is a good fit for you and your financial goals.

The good news? There are plenty of North Carolina banks to choose from. Happy banking, North Carolinians!

***[Read More: Best Second Chance Checking Accounts | Ranking | Comparison Review of Top 2nd Chance Accounts](#)***

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