

# Top 17 Best Banks in Arizona (2017 Ranking & Review)

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## 2017 RANKING & REVIEWS TOP BANKS IN ARIZONA

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### Intro: Finding the Top Banks in Arizona

A bank is much more than just a place to store your money. It is important to choose the right bank to fit all of your financial needs, from investing for your future to purchasing your next car.

It is also important to select a bank that will provide you with the most value and not nickel and dime you with fees and high interest rates on loans.

Doing your research when choosing a bank is essential, but searching for a bank in Arizona is no easy task. There are many things to consider when selecting a financial institution.

Are there any hidden fees? Are their loan rates competitive? Will the bank be easily accessible when traveling?



There is an almost insurmountable number of Arizona banks to choose from, making the job of choosing the best bank in Arizona extremely difficult.

To help, we have used our stringent selection methodology to find the best banks in Arizona. Whether you are looking for the best banks in Tucson, the best banks in Phoenix, or the best banks in Mesa, we've got you covered.

The banks on this list represent the best that Arizona has to offer. These banks are backed by decades of experience and have distinguished reputations among Arizona banks.

Our detailed reviews will provide you with all of the information you need to select the Arizona bank that is right for you.

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## List of the Best Banks in Arizona

- **Academy Bank**
- **[Arizona Bank & Trust](#)**
- **Bank of America**
- **Bank of the West**
- **BBVA Compass Bank**
- **BMO Harris Bank**
- **Comerica Bank**
- **FirstBank**
- **[First National Bank Texas](#)**
- **JPMorgan Chase Bank**
- **[MidFirst Bank](#)**
- **New York Community Bank**
- **U.S. Bank**
- **UMB Bank**
- **Washington Federal**
- **Wells Fargo Bank**
- **[Western Alliance Bank](#)**

*List is sorted alphabetically (click any of the names above to go directly to the detailed review section for that bank)*

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## Top Banks in Arizona

<b>Bank</b>	<b>Location</b>
Academy Bank	Various Locations
Arizona Bank & Trust	Phoenix Area
Bank of America	Various Locations
Bank of the West	Southwestern Area

BBVA Compass Bank	Central Area
BMO Harris Bank	Southern Area
Comerica Bank	Central Area
FirstBank	Phoenix/Tempe Area
First National Bank Texas	Various Locations
JPMorgan Chase Bank	Southern Area
MidFirst Bank	Phoenix Area
New York Community Bank	Phoenix Area
U.S. Bank	Central Area
UMB Bank	Scottsdale/Phoenix Area
Washington Federal	Central Area
Wells Fargo Bank	Central Area

*(List is sorted alphabetically)*

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## **Methodology for Selecting the Top Banks in Arizona**

What methodology did we use in selecting this list of best banks in Arizona?

Using publicly available sources, AdvisoryHQ identified a wide range of banks that provide services in Phoenix, Tucson, Mesa, and other areas in Arizona. We then applied AdvisoryHQ's "[Breakthrough Selection Methodology](#)" to identify the final list of top banks that provide services to communities across Arizona.

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## **Detailed Review – Top Ranking Best Banks in Arizona**

Below, please find the detailed review of each firm on our list of top banks in Arizona.

We have highlighted some of the factors that allowed these Arizona banks to score so highly in our selection ranking.

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# Arizona Bank & Trust Review

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[Arizona Bank & Trust](#) is a division of [Heartland Financial USA, Inc.](#), a multi-billion financial services company.

Though part of a multi-billion-dollar chain of banks, Arizona Bank & Trust still believes that outstanding customer service is the most important core value they can offer to their customers.

As a best bank in Arizona, Arizona Bank & Trust offers a variety of financial services to consumers, including checking, saving, loans, and investment products.

Arizona Bank & Trust is conveniently located throughout Arizona with banks in Phoenix, AZ, banks in Chandler, AZ, as well as locations in Mesa, Tempe, Gilbert, Gold Canyon, and Scottsdale.

## Key Factors That Enabled This Firm to Rank as a Best Bank in Arizona

Below are key factors that enabled Arizona Bank & Trust to be rated as one of this year's best banks in Arizona.

### Pink Ribbon Debit Card

When consumers open a checking account with Arizona Bank & Trust, they are given the option to get a free [Pink Ribbon debit card](#).

This special card is Arizona Bank & Trust's way of giving back to the community in a big way through helping to fund breast cancer treatments and recovery at Banner MD Anderson Cancer Center.



[Arizona Bank & Trust](#)

This program gives the customers of this prestigious Arizona bank the power to make a difference in their community and in the lives of many women and their families.

Every time a Pink Ribbon debit card is used, Arizona Bank & Trust donates 2.5 cents to this wonderful cause.

Last year, consumers helped raise over \$10,000 to help support the Banner Health Mission, and that initiative is in full swing again this year.

The Pink Ribbon debit card program and Arizona Bank & Trust's dedication to the communities that it serves sets it apart from other Arizona banks and makes it truly a best bank in Arizona.

### Cash Rewards Checking

A checking account that pays you is always a treat, and Arizona Bank & Trust's Cash Rewards checking account does just that.

This top notch checking account earns interest each month and offers monthly cash reward incentives when you sign up for direct deposit, have 15 signature-based purchases monthly, and sign up for eStatements.

This tiered interest earning checking account also offers many [other great benefits](#), such as:

- ATM refunds
- Unlimited check writing
- Free debit card
- Free online banking with bill pay
- Free eStatements
- Free mobile banking
- Only \$25 minimum opening deposit
- Overdraft privilege up to \$500

### Women's Financial Forum

Arizona Bank & Trust hosts a Women's Financial Forum to help women with the various aspects of financial management. The forum is designed with women in mind and is presented as an instructive and social program.

The Women's Financial Forum provides financial tools and resources to empower women to take charge of their financial future.

With a mission to recognize the value women place on specific needs by providing advocacy, resources, and financial and philanthropic education, the Women's Financial Forum is yet another way that Arizona Bank & Trust ranks as a best bank in Arizona.

### Non-Profit Financing

Arizona Bank & Trust believes that a strong nonprofit sector is vital for a healthy community.

For this reason, they provide financing opportunities for nonprofit organizations in their communities so that these organizations can concentrate on further pursuing their mission.

Their nonprofit banking services extend to:

- Financing
- Cash/Treasury management
- Merchant credit card services
- Wealth management
- Health savings accounts

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## First National Bank Texas Review

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Since first opening their doors in [1901](#), the [First National Bank of Texas](#) has been serving its communities with great banking solutions, world-class customer service, and convenience.

Though originally founded in Texas, this bank now also serves Arizona and New Mexico and has banks in Phoenix, AZ, banks in Mesa, AZ, and banks in Tucson.

From its humble beginnings serving central Texas, First National Bank Texas now holds over [\\$1.3 billion](#) in assets and operates over [300 locations](#).

The bank employs over [3,200 banking professionals](#) and prides itself on being a community bank whose focus is on the financial success of its customers.

### **Key Factors That Enabled This Firm to Rank as a Best Bank in Arizona**

Below are key factors that enabled First National Bank Texas to be rated as one of this year's best banks in Arizona.

#### Mobile Check Deposit

First National Bank Texas understands that their customers' time is precious. It is for this reason that they give their customers the option to deposit their check remotely via their mobile app.

At First National Bank Texas, depositing a check is as easy as snapping a picture, which is one of the reasons they have been chosen as a best bank in Arizona.

Consumers simply use their phone to take a picture of the front and back of the check and use the app to deposit it. The process is very simple and extremely convenient for customers.

### Business Accounts

First National Bank Texas is dedicated to the communities they serve, including helping the businesses that fuel the local economy. This Arizona bank offers a variety of business banking solutions to help local businesses grow and flourish.

Some [business financial product offerings](#) include:

- Checking
- MasterCard
- Merchant services
- Small business online services
- Commercial online services

### Live Chat

It can be frustrating when you have a banking question but have to navigate through a sea of electronic phone options before you are able to speak to a live person.

First National Bank Texas understands that sometimes you want to speak to a representative quickly and with as little hassle as possible. That is why they offer a [live chat](#) option on their website.

Consumers simply go to the live chat page and enter their name, contact information, and the nature of their inquiry and are connected with an agent who can help them resolve their issue.

The live chat option has a convenient schedule for customers: Monday-Friday from 8 A.M. to 7 P.M. and on Saturday from 10 A.M. to 6 P.M.

### Open Seven Days a Week

Most of the First National Bank Texas branches in Arizona are located inside Walmart stores. This convenient location allows them to have extended operating hours beyond those of most banks.

Many First National Bank Texas service centers are open until 6 P.M. Monday-Wednesday and until 7 P.M. Thursday-Friday. Adding to customers' convenience, they are also open from 10 A.M.-6 P.M. on Saturday and from 12 P.M.-4 P.M. on Sunday.

It is rare to find a bank with operating hours on Sunday, part of the reason that this bank ranks as a best bank in Arizona and making it a good choice for consumers who favor convenient times to run their personal banking errands.

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# MidFirst Bank Review

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[MidFirst Bank](#) is one of the largest privately owned banks in the United States.

Having a large reach but remaining privately owned allows this bank to offer competitive products and services while maintaining the service and flexibility of a community bank.

MidFirst Bank offers its customers a full range of personal, commercial, trust, private banking, and mortgage banking products and services. With over [\\$11 million](#) in assets and several banks in the Phoenix, AZ area, MidFirst Bank is a solid choice for anyone looking for banks in Arizona.

## **Key Factors That Enabled This Firm to Rank as a Top Bank in Arizona**

Listed below are key factors that enabled MidFirst Bank to be rated as a best bank in Arizona.

### eChecking Account

MidFirst Bank's eChecking Account is designed with the busy consumer in mind. This account is perfect for those who want the convenience of banking electronically while earning increased interest earning rates.

In fact, the more transactions made each month, the higher the earning potential becomes on this interest-bearing checking account.

Depending on the amount of [qualifying activity](#) on the account each month, interest tiers range from [0.40% APY to 1.20% APY](#).

In addition to the increased interest earning potential, holders of this Arizona bank's eChecking Account also enjoy a loan discount when they sign up for the auto payment option.

### iSave Savings Program

The [iSave Savings program](#) is designed to get kids up to age 17 excited about saving. With this program, children and teens can earn up to \$25 by utilizing MidFirst Bank's iSave match program.

When 12 consecutive monthly deposits are made into an iSave account, this Arizona bank matches 50% of the average highest single deposit made.



Other benefits of this kid-friendly savings program include:

- No monthly fees
- Educational materials
- Custom deposit journal
- Interest earned on all balances
- Six free withdrawals per month
- Just \$25 minimum deposit to open account
- Interest compounded daily and paid monthly

### Investment Services

MidFirst Bank provides investment services to the consumers of its Arizona banks.

With MidFirst Investment Services Executives available at its banks in Phoenix, AZ to help create an investment portfolio to meet the needs of their customers, MidFirst Bank lives up to its commitment to helping its customers succeed.

These investment service executives can help determine the best financial solution to help clients build wealth over the long term and reach their financial goals.

MidFirst Bank Investment Services can help create and maintain an investment portfolio that is tailored to each individual customer.

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## **Western Alliance Bank Review**

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Western Alliance Bank is the primary subsidiary of [Western Alliance Bancorporation](#), which is one of the fastest growing bank holding corporations in the United States.

Western Alliance ranked number ten on Forbes' 2016 list of "Best Banks in America" and currently holds more than [\\$15 billion](#) in assets.

Western Alliance Bank prides itself on being the go-to bank for business and credits its success to its local teams of experienced bankers who deliver superior service.

Western Alliance serves Arizona through its full-service banking division, [Alliance Bank of Arizona](#).

With 11 offices in Arizona, including banks in Phoenix and banks in Tucson, Western Alliance Bank is well suited to serve the residents of Arizona.

The company considers itself to be a leader in business banking but also offers a variety of personal banking options as well.

## **Key Factors That Enabled This Firm to Rank as a Best Bank in Arizona**

Below are key factors that enabled Western Alliance Bank to be rated as one of this year's best banks in Arizona.

### Industry Expertise

Western Alliance Bank has a number of trained professionals who can provide expert support to clients across a wide range of professional industries.

No matter what field of business you are in, it is likely that this Arizona bank has a team of professionals with the expert industry knowledge, tools, and support that you need in order to be successful.

Alliance Bank of Arizona touts industry expertise in the fields of:

- Homeowners associations
- Real estate and construction
- Legal
- CPAs and accounting
- Healthcare
- Manufacturing and distribution
- Hospitality and tourism
- Technology and startups
- Municipal and local government
- Nonprofits
- Renewable energy
- Architecture and engineering
- Education
- Retail

### Card Services

Western Alliance not only offer excellent checking and savings options for business, but it also offers card services for merchants, business credit cards, and payroll cards.

If you are looking to attract new customers, grow revenue, and boost sales, getting customized payment processing products and merchant services is a good fit for you. Merchant Services, which is offered through Western Alliances' vendor, TransFirst, will allow you to:

- Accept credit and debit cards
- Purchase and/or lease card processing equipment

- Gain multiple authorization networks and transaction processing choices

With Western Alliance's Business Credit Cards, you will have access to a revolving line of credit. Obtaining a Business Credit Card will allow you to diminish paperwork through its flexible billing options.

Along with this feature, you are also able to:

- Provide reports for recordkeeping and tax preparation
- Extend payments to improve cash flow
- Track expenses

Don't like writing checks to pay your employees? Don't have direct deposit?

With Western Alliance's Payroll Cards, you can now pay your employees with a Visa or MasterCard payroll card.

This feature is provided by their vendor, Skylight ONE, and offers employees convenience and additional purchasing options. For the employer, this service can:

- Streamline your payroll process and eliminate multiple vendors
- Eliminate paper checks, saving money
- Go paperless and support the environment

#### Premier Interest Checking

This personal, interest-bearing checking account is perfectly suited to fit the needs of most consumers.

There is only a [\\$100 minimum deposit](#) required to open, and interest is earned as long as there is a daily balance of at least \$.01 in the account.

This checking account allows for an unlimited number of checking transactions and comes with free online banking with bill pay.

As an added bonus to certain customers of this Arizona bank, the [\\$10 monthly maintenance fee](#) is waived for account holders aged 55 and older.

#### International Banking

Western Alliance Bank is passionate about helping businesses succeed and that passion extends to helping them to grow their business globally.

Their International Banking group offers products and services to help businesses expand to and succeed in global trade markets.

They offer a full line of international products to their clients, including:

- Foreign exchange services
  - Letters of credit
  - Lines of credit
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**To browse exclusive reviews of all top rated banks in Arizona, please click on any of the links below:**

- [Academy Bank](#)
  - [Arizona Bank & Trust](#)
  - [Bank of America](#)
  - [Bank of the West](#)
  - [BBVA Compass Bank](#)
  - [BMO Harris Bank](#)
  - [Comerica Bank](#)
  - [FirstBank](#)
  - [First National Bank Texas](#)
  - [JPMorgan Chase Bank](#)
  - [MidFirst Bank](#)
  - [New York Community Bank](#)
  - [U.S. Bank](#)
  - [UMB Bank](#)
  - [Washington Federal](#)
  - [Wells Fargo Bank](#)
  - [Western Alliance Bank](#)
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## **Conclusion – Top 17 Best Banks in Arizona**

Over the years, banks have become more than just a place to store money.

Through market growth and the development of innovative technology, banks have begun aiding their clients in growing their wealth, planning for retirement, and protecting their assets against fraud.

There are many things to consider when selecting your own personal best bank in Arizona, such as the fees associated with doing business there and the range of products available.

The best banks in Arizona on this list offer much more to consumers than simply checking and savings accounts.

They also offer an array of helpful financial products and services including online banking, mobile banking, financial resources and tools, retirement and investment services, and loans to help individuals achieve their financial goals.

Whether you are searching for the best banks in Phoenix, AZ or the best banks in Mesa, AZ, this list of the best banks in Arizona encompasses all of the state.

While these banks each offer their own unique line of banking services and solutions, they all share a common commitment to providing outstanding customer service and helping the communities they serve to flourish.

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