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If you bank responsibly, you don't get fees. And everything is spelled out in the paperwork you never read. The equation is pretty simple: you keep your money safely/insured in a bank with big walls where it's protected and they give you a little bit of interest along the way, and they loan it to people who are irresponsible with their money.

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Irrespective of your reason, you can change banks with ease. Let us see how to change banks easily shall we? #1. Select A New Bank. The first step in changing banks is to decide the new bank that will give you a better banking experience like; a good savings rate, active mobile banking, good customer service, amongst others.

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The app allows you to sync all of your bank and credit accounts in a single place so you can see how well you're doing with your savings goals at a glance. Choosing the right place to keep your savings is also important. A high-interest savings account, for example, may be convenient for stashing your emergency fund.

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Online banks also consistently score higher than traditional banks in J.D. Power's customer satisfaction surveys. The downside to online banking, of course, is the lack of physical branches. If you prefer in-person customer service, counseling, or deposits, you'll need to stick with a traditional brick-and-mortar bank.

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