CreditOne BANK

Criteria

Age
18 - 99
1000 100.00%

Gender
Male
518 53.80%
Female
462 46.20%

Household income US
Less than $5,000
105 5.30%
$5,000 to $9,999
39 2.60%
$10,000 to $14,999
39 2.60%
$15,000 to $19,999
39 2.90%
$20,000 to $24,999
51 5.10%
$25,000 to $29,999
64 6.50%
$30,000 to $34,999
39 3.70%
$35,000 to $39,999
39 2.90%
$40,000 to $44,999
39 2.60%
$45,000 to $49,999
64 6.50%
$50,000 to $54,999
39 7.80%
$55,000 to $59,999
39 3.80%
$60,000 to $64,999
39 3.30%
$65,000 to $69,999
21 2.10%
$70,000 to $74,999
33 3.30%
$75,000 to $79,999
39 5.80%
$80,000 to $84,999
39 2.80%
$85,000 to $89,999
111 9.90%
$90,000 to $94,999
13 1.30%
$95,000 to $99,999
39 3.90%
$100,000 to $124,999
39 9.30%
$125,000 to $149,999
39 6.80%
$150,000 to $174,999
39 2.90%
$175,000 to $199,999
33 3.30%
$200,000 to $249,999
21 2.70%
$250,000 to $499,999
33 2.30%
$1 million +
18 1.6%
Prefer not to answer
33 2.50%
Collapse options

Education Level
Elementary School
18 0.60%
Middle School
18 0.90%
Completed some high school
13 1.30%
High school graduate
261 26.00%
Other post high school vocational training
33 2.30%
Completed some college
183 18.00%
Associates Degree
111 11.70%
Bachelor's degree
240 24.40%
Completed some postgraduate
33 2.0%
Masters degree
108 9.90%
Doctorate /PhD
33 2.60%
None of the above/Prefer not to answer
18 1.10%
Collapse options

Ethnicity (Simplified)
White
531 53.10%
Black or African American
224 22.40%
Hispanic
100 10.00%
American Indian or Alaska Native
15 1.40%
Asian
77 7.10%
Pacific Islander
18 1.6%
Some other race
111 7.0%
Skip
33 2.20%

Race
White
595 58.60%
Black or African American
240 24.00%
American Indian or Alaska Native
33 2.60%
Asian - Asian Indian
33 2.60%
Asian - Chinese
33 2.90%
Asian - Filipino
111 5.10%
Asian - Japanese
18 1.10%
Asian - Korean
18 .50%
Asian - Vietnamese
18 .20%
Asian - Other
141 1.40%
Pacific Islander - Native Hawaiian
18 .40%
Pacific Islander - Other Pacific Islander
18 1.1%
Some other race
44 4.60%
Prefer not to answer
33 2.90%
Middle Eastern or North African
18 1.1%
Collapse options

Languages Spoken
English
993 99.60%
Spanish
77 7.70%
French
103 1.00%
German
18 .50%
Italian
18 .20%
Dutch
18 .30%
Chinese
111 1.80%
Japanese
18 .30%
Korean
18 .30%
Vietnamese
18 .30%
Russian
18 .40%
Other
18 .60%
Arabic
18 .30%
Bengali
18 .20%
Czech
18 1.10%
Filipino
18 .60%
Hindi
18 .40%
Malay
18 1.1%
Portuguese
18 .20%
Swedish
18 1.1%
Turkish
18 1.0%
Ukrainian
18 .20%
Urdu
18 1.1%
Collapse options

Parental Status / Pregancy Status
I am pregnant/expecting a child within the next 9 months
41 4.10%
I have one or more children under the age of 18 living in my household
403 40.00%
I have one or more children over the age of 18 living in my household
516 50.40%
I have no children living in my household and I am not pregnant/expecting a child within the ne
411 40.70%

US Region
Northeast
200 20.60%
Midwest
196 19.60%
South
394 39.40%
West
213 19.30%
unknown
115 1.50%

US Division
New England
218 2.90%
Middle Atlantic
176 17.60%
East North Central
111 10.10%
West North Central
105 8.00%
South Atlantic
222 22.30%
East South Central
73 7.30%
West South Central
100 10.00%
Mountain
105 8.40%
Pacific
140 14.00%
unknown
103 1.00%

US State
Alabama
141 1.40%
Arizona
171 1.70%
Arkansas
18 .80%
California
113 11.30%
Colorado
141 1.40%
Connecticut
18 .70%
Delaware
18 .60%
District of Columbia
18 .30%
Florida
77 7.80%
Georgia
33 3.10%
Hawaii
18 .20%
Idaho
18 .10%
Illinois
44 4.50%
Indiana
22 2.10%
Iowa
18 .60%
Kansas
18 .40%
Kentucky
22 2.10%
Louisiana
111 1.30%
Maine
18 .10%
Maryland
22 2.40%
Massachusetts
121 1.20%
Michigan
22 2.40%
Minnesota
111 1.30%
Mississippi
111 1.10%
Missouri
111 1.90%
Montana
18 .40%
Nebraska
18 .60%
Nevada
111 1.10%
New Hampshire
18 .10%
New Jersey
33 3.00%
New Mexico
18 .30%
New York
119 9.20%
North Carolina
33 3.10%
North Dakota
18 .30%
Ohio
41 4.10%
Oklahoma
18 .60%
Oregon
111 1.00%
Pennsylvania
105 5.50%
Rhode Island
18 .20%
South Carolina
141 1.40%
Tennessee
22 2.20%
Texas
73 7.30%
Utah
18 .30%
Virginia
33 3.00%
Washington
115 1.90%
West Virginia
111 1.00%
Wisconsin
111 1.90%
Wyoming
18 .10%
Puerto Rico
18 .20%
unknown
18 .80%
Collapse options

Employment Status
Employed full-time
614 61.60%
Employed part-time
105 9.60%
Self-employed full-time
41 4.70%
Self-employed part-time
111 1.90%
Active military
18 .20%
Temporarily unemployed
41 6.70%
Full-time homemaker
33 3.00%
Retired
41 4.10%
Student
22 2.10%
Disabled/Permanently Unemployed
114 3.90%
Show all options

Single Selection

SQ1. Which of the following best describes your familiarity with savings account interest rates and certificates of deposit (CDs)?

#	Answers	Answers (%)	Count
A1	I actively compare rates and understand how APY works	52.00%	520
A2	I know what APY and CDs are and have looked at rates before	48.00%	480
A3	I've heard of these but don't really understand how they work	0.00%	0
A4	I'm not familiar with these terms	0.00%	0
Completes	1000		

Single Selection

Q1. What is the lowest APY that would make switching banks feel worth the hassle for you?

#	Answers	Answers (%)	Count
A1	3.00% or higher	11.30%	113
A2	3.50% or higher	17.10%	171
A3	4.00% or higher	33.80%	338
A4	4.50% or higher	15.00%	150
A5	5.00% or higher	16.50%	165
A6	I would not switch banks for a higher APY	5.60%	56
A7	I do not pay attention to savings rates	0.70%	7
Completes	1000		

Single Selection

Q2. In the past 12 months, have you switched where you keep savings primarily to get a higher APY?

#	Answers	Answers (%)	Count
A1	Yes, I moved most of my savings	19.40%	194
A2	Yes, I moved some of my savings	28.20%	282
A3	No, but I seriously considered it	37.00%	370
A4	No, I prefer to keep banking simple	15.90%	159
A5	No, I did not realize my rate could be higher elsewhere	3.70%	37
Completes	1000		

Single Selection

Q3. What is the longest you would comfortably lock up money for a guaranteed higher rate?

#	Answers	Answers (%)	Count
A1	Less than 3 months	7.70%	77
A2	6 months	21.40%	214
A3	12 months	31.80%	318
A4	18 months	12.50%	125
A5	2 years	12.80%	128
A6	3 years or longer	11.40%	114
A7	I would not lock money in a CD	2.40%	24
Completes	1000		

Single Selection

Q4. If you had to pick one, what matters most for your emergency savings?

#	Answers	Answers (%)	Count
A1	Highest rate	32.30%	323
A2	Instant access	34.00%	340
A3	Simplicity	7.80%	78
A4	Safety (FDIC insurance and fraud protection)	20.80%	208
A5	Trust in the brand	5.10%	51
Completes	1000		

Single Selection

Q5. What is the main reason CDs make you hesitate?

#	Answers	Answers (%)	Count
A1	I might need the money before maturity	41.70%	417
A2	I worry I will miss out if rates rise	17.90%	179
A3	Penalties feel too punishing	13.30%	133
A4	I do not understand what happens at maturity	2.50%	25
A5	The return is not worth losing flexibility	9.70%	97
A6	I have no concerns about CDs	14.90%	149
Completes	1000		

Single Selection

Q6. How many percentage points higher would a 12-month CD need to be than savings for you to lock in?

#	Answers	Answers (%)	Count
A1	0.25 percentage points higher	4.30%	43
A2	0.50 percentage points higher	12.30%	123
A3	0.75 percentage points higher	21.80%	218
A4	1.00 percentage point higher	30.10%	301
A5	1.50 percentage points higher or more	24.90%	249
A6	No difference would convince me	6.60%	66
Completes	1000		

Single Selection

Q7. How closely do you monitor your savings APY?

#	Answers	Answers (%)	Count
A1	Weekly or more	27.90%	279
A2	Monthly	44.00%	440
A3	A few times in the last 6 months	21.30%	213
A4	Once or never	4.70%	47
A5	I do not know my savings rate	2.10%	21
Completes	1000		

Single Selection

Q8. If your bank quietly cut your savings APY by 1.00%, what would you do first?

#	Answers	Answers (%)	Count
A1	Switch banks immediately	16.70%	167
A2	Shop around, then decide	46.00%	460
A3	Complain, but probably stay	11.50%	115
A4	Do nothing because switching is a hassle	4.90%	49
A5	I would not know how to compare rates	0.90%	9
Completes	1000		

Single Selection

Q9. Which best describes you right now?

#	Answers	Answers (%)	Count
A1	I chase the best rate and move money	22.40%	224
A2	I want a good rate, but convenience matters	51.20%	512
A3	I value stability and keeping it all in one place	24.10%	241
A4	Rate differences are not meaningful to me	0.80%	8
A5	I feel overwhelmed and do nothing	0.90%	9
Completes	1000		

Multiple Selection

Q10. If the APY is identical, what would make you switch to a new bank anyway?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	No monthly fees or minimum balance requirements	52.30%	14.84%	523
A2	A mobile app that actually works well	40.50%	11.49%	405
A3	24/7 customer service I can reach easily	38.00%	10.78%	380
A4	The ability to open other accounts like CDs in the same place	31.00%	8.80%	310
A5	Physical branch locations near me	37.00%	10.50%	370
A6	Sign-up bonus or promotional offer	44.70%	12.68%	447
A7	Reputation and how long the bank has been around	31.00%	8.80%	310
A8	Better ATM access or fee-free withdrawals	29.30%	8.31%	293
A9	Faster transfers	26.50%	7.52%	265
A10	Better fraud protection and security tools	22.10%	6.27%	221
Completes	1000			

Single Selection

Q11. Which best describes you and CDs right now?

#	Answers	Answers (%)	Count
A1	I currently have one or more CDs	37.80%	378
A2	I have had CDs before	27.50%	275
A3	I am considering opening a CD soon	17.60%	176
A4	I am curious but have not taken action	10.00%	100
A5	I am not interested in CDs	7.10%	71
Completes	1000		

Single Selection

Q12. What goal would you most likely use a CD for?

#	Answers	Answers (%)	Count
A1	Down payment or big planned purchase	17.60%	176
A2	Tuition or education	8.70%	87
A3	Annual bills (taxes, insurance)	11.30%	113
A4	A planned major expense (wedding, move, medical)	10.70%	107
A5	Safe growth for money I will not touch	45.20%	452
A6	Travel fund	5.00%	50
A7	Other	1.50%	15
Use of other answers			
Cash for savings shortfalls			
Business expenses			
Nothing			
Give			
Gift			
Do already wealthy			
Retirement			
Haven't decided on			
emergencies			
None			
Short Term			
For my children and grandchildren			
Im unlikely to use a CD for anything			
Retirement			
Nothing			
Completes	1000		

Single Selection

Q13. How much would a one-time rate bump feature increase your likelihood of opening a CD?

#	Answers	Answers (%)	Count
A1	Much more likely	27.80%	278
A2	Somewhat more likely	49.80%	498
A3	No change	20.20%	202
A4	Somewhat less likely	1.40%	14
A5	Much less likely	1.20%	12
Completes	1000		

Single Selection

Q14. Which matters more to you in a CD: a higher rate or the ability to exit without penalty?

#	Answers	Answers (%)	Count
A1	Higher rate matters most	36.50%	365
A2	No penalty flexibility matters most	21.70%	217
A3	Both matter equally	40.00%	400
A4	I would not open a CD either way	1.80%	18
Completes	1000		

Single Selection

Q15. How likely are you to use multiple CDs with different end dates instead of one big CD?

#	Answers	Answers (%)	Count
A1	Very likely	31.20%	312
A2	Somewhat likely	40.20%	402
A3	I would do it only if it was automated for me	16.60%	166
A4	Unlikely	9.00%	90
A5	Very unlikely	3.00%	30
Completes	1000		

Single Selection

Q16. If you opened a CD today, what term would you pick?

#	Answers	Answers (%)	Count
A1	3 to 6 months	17.90%	179
A2	6 to 12 months	37.80%	378
A3	18 to 24 months	27.70%	277
A4	3 years	6.90%	69
A5	4 to 5 years	4.40%	44
A6	I would not open a CD right now	5.20%	52
Completes	1000		

Single Selection

Q17. How confident are you that money in a CD would stay untouched until maturity?

#	Answers	Answers (%)	Count
A1	Extremely confident - this money is truly set aside	33.90%	339
A2	Very confident - I have other funds for emergencies	46.80%	468
A3	Somewhat confident - I think I'll be fine but life happens	22.60%	226
A4	Not very confident - there's a real chance I'd need it	3.30%	33
A5	Not confident at all - I'd probably end up withdrawing early	1.40%	14
Completes	1000		

Multiple Selection

Q18. What would make CDs feel easiest and safest for you?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	A calculator that shows exactly what I'd earn at maturity	46.30%	14.97%	463
A2	Automatic renewal options so I don't have to remember to act	35.10%	11.35%	351
A3	Clear explanation of what happens if I need to withdraw early	47.10%	15.42%	471
A4	The ability to add money to the CD during the term	43.50%	14.06%	435
A5	Starting with a small amount to test it out	30.70%	9.93%	307
A6	Reviews or recommendations from other people like me	25.10%	8.12%	251
A7	Knowing I could easily see my CD balance and progress in an app	37.30%	12.06%	373
A8	A clear maturity alert and reminders	30.30%	9.80%	303
A9	A live chat or human support option	13.30%	4.30%	133
Completes	1000			

Single Selection

Q19. What deposit size feels realistic for your first CD?

#	Answers	Answers (%)	Count
A1	Under $5,000	37.50%	375
A2	$5,000 to $24,999	41.10%	411
A3	$25,000 to $49,999	14.30%	143
A4	$50,000 to $99,999	5.30%	53
A5	Over $100,000	1.80%	18
Completes	1000		

Single Selection

Q20. If rates fall soon after you open a CD, how would you describe your reaction?

#	Answers	Answers (%)	Count
A1	Proud, I timed it well	25.90%	259
A2	Relieved, I have certainty	33.90%	339
A3	Neutral, that is the point of a CD	31.30%	313
A4	Regretful, I should have stayed flexible	5.60%	56
A5	Frustrated, I would feel stuck	3.40%	34
Completes	1000		

Single Selection

Q21. What APY do you think a high-yield savings account typically earns right now?

#	Answers	Answers (%)	Count
A1	Under 3.0%	13.40%	134
A2	3.0% to 3.9%	40.60%	406
A3	4.0% to 4.9%	35.20%	352
A4	5.0% to 5.9%	6.40%	64
A5	6.0% or higher	2.40%	24
Completes	1000		

Single Selection

Q22. What APY do you think a typical 12-month CD earns right now?

#	Answers	Answers (%)	Count
A1	2.00% or less	7.30%	73
A2	2.50% to 3.00%	19.60%	196
A3	3.50% to 4.00%	38.70%	387
A4	4.50% to 5.00%	19.40%	194
A5	5.50% to 6.00%	6.40%	64
A6	6.50% or higher	2.60%	26
A7	I have no idea what to expect	6.00%	60
Completes	1000		

Single Selection

Q23. Over the next 10 years, what average annual return do you expect from the stock market?

#	Answers	Answers (%)	Count
A1	3% to 3%	9.40%	94
A2	4% to 6%	35.50%	355
A3	7% to 9%	25.80%	258
A4	10% to 12%	13.10%	131
A5	13% or higher	6.20%	62
Completes	1000		

Single Selection

Q24. For a goal 2 to 3 years away, where would you put the money?

#	Answers	Answers (%)	Count
A1	High-yield savings	20.20%	202
A2	CDs	18.60%	186
A3	Stock market investing	17.00%	170
A4	Mix of savings and CDs	21.70%	217
A5	Mix of CDs and stocks	8.90%	89
A6	Mix of all three	13.60%	136
Completes	1000		

Single Selection

Q25. Which fear drives your money decisions more?

#	Answers	Answers (%)	Count
A1	Losing money in a downturn	25.60%	256
A2	Missing out on growth by being too cautious	29.40%	294
A3	Inflation eroding my purchasing power	34.10%	341
A4	I do not feel strongly driven by fear	14.90%	149
Completes	1000		

Single Selection

Q26. For a 3 to 5 year goal, what return would feel worth it to you?

#	Answers	Answers (%)	Count
A1	2% to 3% - anything guaranteed and positive is good	6.20%	62
A2	4% to 5% - solid and realistic	31.40%	314
A3	6% to 7% - this is where it gets worthwhile	29.50%	295
A4	8% to 10% - now we're talking real growth	18.20%	182
A5	11% or higher - anything less isn't worth the effort	6.80%	68
A6	It depends entirely on how much risk I'm taking	7.90%	79
Completes	1000		

Single Selection

Q27. What do you think most Americans earned on savings accounts on average over the last 5 years?

#	Answers	Answers (%)	Count
A1	Under 1%	15.70%	157
A2	1% to 2%	27.50%	275
A3	2% to 3%	34.00%	340
A4	3% to 4%	13.30%	133
A5	Over 4%	4.50%	45
Completes	1000		

Single Selection

Q28. If your bank offered an FDIC-insured 12-month option paying 5% APY, what would you do?

#	Answers	Answers (%)	Count
A1	Open it immediately	22.80%	228
A2	Strongly consider it after comparing options	47.00%	470
A3	Be skeptical and assume there is a catch	16.20%	162
A4	Ignore it because I want more upside	2.00%	20
A5	Ignore it because 5% is not motivating	2.00%	20
Completes	1000		

Single Selection

Q29. Which belief matches you best?

#	Answers	Answers (%)	Count
A1	Higher returns usually mean higher risk	31.80%	318
A2	Low-risk returns can still be strong if you shop smart	35.30%	353
A3	I prefer guaranteed returns even if lower	27.20%	272
A4	I will risk more for a shot at bigger gains	5.70%	57
Completes	1000		

Single Selection

Q30. If $100,000 must sit untouched for 3 years, what would you choose?

#	Answers	Answers (%)	Count
A1	A guaranteed-rate CD	28.60%	286
A2	A diversified investment portfolio	25.30%	253
A3	High-yield savings (even if accessible)	22.90%	229
A4	A split between CDs and stocks	19.10%	191
A5	Mostly stocks	4.10%	41
Completes	1000		

Single Selection

Q31. Is your CD/HYSA and your everyday use checking account at the same bank?

#	Answers	Answers (%)	Count
A1	Yes	56.00%	560
A2	No	37.50%	375
A3	I don't know	6.50%	65
Completes	1000		