



NerdWallet Reveals 2022 Best-Of Awards Winners

January 7, 2022

Annual Best-Of Awards recognize the top personal finance products helping consumers make smart and confident money decisions

SAN FRANCISCO, Jan. 7, 2022 /PRNewswire/ -- [NerdWallet](#), Inc. (Nasdaq: NRDS), a website and app that provides consumers and small businesses with trustworthy financial guidance, announces the winners of its [2022 Best-Of Awards](#). This year's awards recognize the best financial products across Banking, Credit Cards, Insurance, Investing, Mortgages, Personal Loans, Student Loans, and Travel Rewards.



"Winners are chosen through a rigorous evaluation process involving a team of our NerdWallet writers and editors with years of experience reviewing and writing about personal finance products and services," said Hanah Cho, Vice President, Content at NerdWallet. "Our Nerds spent countless hours assessing these products' key features by combing through the terms and comparing rates and rewards to create this list of winners."

NerdWallet's Content writers and editors with subject matter expertise use comprehensive scoring methodologies that assess each financial product's key features, weighting them according to their importance to consumers. These awards provide consumers with clear and helpful financial recommendations that allow them to make smart money moves with confidence.

"The NerdWallet Best-Of Award validates these financial products as the top products available to consumers," said Kevin Yuann, Chief Business Officer at NerdWallet. "With NerdWallet's seal of approval, consumers and small to midsize businesses can feel confident that they're getting one of the best financial products to meet their needs."

Below is a list of select winners from NerdWallet's 2022 Best-Of Awards. A complete list of winners can be found [here](#).

[NerdWallet's Best Banking Winners for 2022:](#)

- Best Checking Account Overall: Discover Bank Cashback Debit
- Best Checking Account for High Interest: Lake Michigan Credit Union Max Checking
- Best Checking Account With No Monthly Fee: Ally Bank Interest Checking Account
- Best Checking Account for Overdraft Fee Avoidance: Ally Bank Interest Checking Account
- Best Bank or Credit Union for Sign-Up Bonuses: Chase Total Checking
- Best Savings Account : Marcus by Goldman Sachs Online Savings Account
- Best Money Market Account: Zynlo Money Market
- Best Bank or Credit Union for CDs: Marcus by Goldman Sachs High Yield CDs
- Best Online Banking Experience: Discover Bank
- Best Bank or Credit Union for ATM Access: Schwab Bank
- Best Bank or Credit Union for Branch Access: Wells Fargo
- Best Checking and Savings Combo: Alliant Credit Union High-Rate Checking & High-Rate Savings

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[NerdWallet's Best Credit Cards Winners for 2022:](#)

- Best Credit Card for Simple Cash Back: Wells Fargo Active CashSM Card
- Best Credit Card for Bonus Cash Back: Chase Freedom FlexSM
- Best Basic Travel Rewards Credit Card: Capital One Venture Rewards Credit Card
- Best Credit Card for Travel Perks: Chase Sapphire Reserve®
- Best 0% Intro APR and Balance Transfer Credit Card: Wells Fargo ReflectSM Card
- Best Airline Credit Card: Delta SkyMiles® Gold American Express Card
- Best Hotel Credit Card: World of Hyatt Credit Card
- Best Credit Card for College Students: Discover it® Student chrome
- Best Credit Card for Building Credit: Discover it® Secured Credit Card
- Best Small-Business Credit Card: American Express Blue Business CashTM Card
- Best Credit Card for Dining: U.S. Bank Altitude® Go Visa Signature® Card
- Best Credit Card for Groceries: Blue Cash Preferred® Card from American Express
- Best Credit Card for Entertainment: Capital One® Savor® Cash Rewards Credit Card

[NerdWallet's Best Insurance Winners for 2022:](#)

- Best Budget Auto Insurance: Geico
- Best Same-Day Term Life Insurance: Haven Life

[NerdWallet's Best Investing Winners for 2022:](#)

- Best Online Broker for Stock Trading Platform and Research: TD Ameritrade and TradeStation
- Best Online Broker for Beginning Investors: Fidelity Investments
- Best Online Broker for IRA Investing: Fidelity Investments
- Best Robo-Advisor for IRA Investing: Wealthfront
- Best Robo-Advisor for Low-Cost Investing: Vanguard Digital Advisor
- Best Robo-Advisor for Portfolio Options: Wealthfront
- Best Online Financial Advisor : Zoe Financial
- Best App for Investing : Fidelity Investments
- Best Crypto Exchanges and Platforms for Beginners: Gemini

[NerdWallet's Best Mortgage Lenders Winners for 2022:](#)

- Best Mortgage Lender Overall: LenderFi
- Best Mortgage Lender for First-Time Home Buyers: North American Savings Bank
- Best Mortgage Lender for Refinancing: Flagstar Bank
- Best Mortgage Lender for FHA Loans: PennyMac
- Best Mortgage Lender for VA Loans: North American Savings Bank
- Best Mortgage Lender for Jumbo Loans: Wells Fargo

[NerdWallet's Best Personal Loans Winners for 2022:](#)

- Best Personal Loan for Good and Excellent Credit: SoFi
- Best Personal Loan for Fair Credit: Upstart
- Best Personal Loan for Bad Credit: Upgrade
- Best Personal Loan for Debt Consolidation: Upgrade
- Best Personal Loan for Home Improvement: LightStream
- Best Online Personal Loan: SoFi
- Best Personal Loan from a Bank: Marcus by Goldman Sachs

[NerdWallet's Best Student Loan Winners for 2022:](#)

- Best Private Student Loan Overall: College Ave Private Student Loan
- Best Private Student Loan for Parents: ISL Private Student Loan
- Best Student Loan Refinancing Overall: Earnest Student Loan Refinance
- Best Student Loan Refinancing for Fast Payoff: Earnest Student Loan Refinance
- Best Student Loan for Independent Students: Ascent Independent Student Loan
- Best Student Loan Refinancing for Parents: CommonBond Student Loan Refinance
- Best Student Loan for Flexible Repayment: Ascent Co-signed Student Loan

[NerdWallet's Best Travel Rewards Winners for 2022:](#)

- Best Hotel Rewards Program: Radisson Rewards programs
- Best Airline Rewards Program: Alaska Airlines Mileage Plan

About NerdWallet

NerdWallet (Nasdaq: NRDS) is on a mission to provide clarity for all of life's financial decisions. As a personal finance website and app, NerdWallet provides consumers with trustworthy and knowledgeable financial information so they can make smart money moves. From finding the best credit card to buying a house, NerdWallet is there to help consumers make financial decisions with confidence. Consumers have free access to our expert content and comparison shopping marketplaces, plus a data-driven app, which helps them stay on top of their finances and save time and money, giving them the freedom to do more. NerdWallet is available for consumers in the US, UK and Canada. For more information, visit [NerdWallet.com](https://nerdwallet.com).

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