



## NerdWallet Announces 2023 Best-Of Award Winners

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*Annual Best-Of Awards help consumers make financial decisions with confidence by recognizing top personal finance products*

SAN FRANCISCO--(BUSINESS WIRE)--Jan. 4, 2023-- [NerdWallet](#), Inc. (Nasdaq: NRDS), a platform that provides financial guidance to consumers and small and mid-sized businesses (SMBs), today announced the winners of its 2023 [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.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20230104005019/en/>



NerdWallet's Best-Of Awards recognize the best financial products across Banking, Credit Cards, Insurance, Investing, Mortgages, Personal Loans, Student Loans, and Travel Rewards. (Graphic: Business Wire)

According to a recent NerdWallet survey conducted online in November 2022 by The Harris Poll among over 2,000 U.S. adults, 75% of Americans do not feel confident about their personal finances going into 2023. Moreover, 70% of Americans do not know where to find reputable information when they have questions about financial products and

topics. This underscores the importance of NerdWallet's Best-Of Awards, which offer clear and reliable guidance to help consumers make smart financial decisions going into the new year.

"Over the past year, our team of trusted journalists have spent countless hours reviewing and assessing a wide range of financial products and services to select this year's Best-Of Awards winners," said Hanah Cho, Vice President of Content at NerdWallet. "Now more than ever, consumers are looking for solutions to help them navigate today's macroeconomic environment, and we believe that these awards will give them the necessary tools and guidance to help find the best financial solutions to meet their needs."

The Best-Of Awards winners are chosen through a rigorous evaluation process involving dozens of NerdWallet writers and editors, using comprehensive scoring methodologies that assess each financial product's key features, while weighting them according to their importance to consumers.

Below is a list of select winners from NerdWallet's 2023 Best-Of Awards. A complete list of winners can be found [here](#).

### [NerdWallet's Best Banking Winners for 2023:](#)

- Best Bank: Ally Bank
- Best Credit Union: Alliant Credit Union
- Best Checking Account Overall: SoFi Checking and Savings
- Best Checking Account for High Interest: SoFi Checking and Savings
- Best Checking Account with No Monthly Fee: SoFi Checking and Savings
- Best Checking Account for Overdraft Fee Avoidance: SoFi Checking and Savings
- Best Bank Account for Sign-Up Bonuses: Chase Total Checking®
- Best Savings Account: Discover Bank Online Savings Account
- Best Money Market Account: Ally Bank Money Market Account
- Best Bank or Credit Union for CDs: Synchrony Bank
- Best Online Banking Experience: Capital One 360
- Best Bank or Credit Union for ATM Access: Charles Schwab Bank
- Best Bank or Credit Union for Branch Access: Tie: Chase and Wells Fargo
- Best Checking and Savings Combo: SoFi Checking and Savings

### [NerdWallet's Best Credit Cards Winners for 2023:](#)

- Best Credit Card for Simple Cash Back: Wells Fargo Active Cash Card
- Best Credit Card for Bonus Cash Back: Chase Freedom Flex<sup>SM</sup>
- 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: Capital One SavorOne Student Cash Rewards Credit Card
- Best Credit Card for Building Credit: Discover it® Secured Credit Card
- Best Small-Business Credit Card: American Express Blue Business Cash™ 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 SavorOne Cash Rewards Credit Card
- Best Credit Card for Gas: Citi Custom Cash<sup>SM</sup> Card
- Best All-Purpose Travel Rewards Credit Card: Chase Sapphire Preferred® Card
- Best Premium Travel Credit Card: Chase Sapphire Reserve®
- Best Balance Transfer Credit Card: BankAmericard® Credit Card
- Best 0% APR Credit Card for Purchases: Bank of America® Customized Cash Rewards

#### [NerdWallet's Best Insurance Winners for 2023:](#)

- Best Budget Auto Insurance: State Farm
- Best Same-Day Term Life Insurance: Ladder Life

#### [NerdWallet's Best Investing Winners for 2023:](#)

- Best Online Broker for Stock Trading Platform and Research: TD Ameritrade
- Best Online Broker for Beginning Investors: Fidelity
- Best Online Broker for IRA Investing: Fidelity
- Best Robo-Advisor for IRA Investing: Schwab Intelligent Portfolios®
- 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

#### [NerdWallet's Best Mortgage Lenders Winners for 2023:](#)

- Best Mortgage Lender Overall: nbkc bank
- Best Mortgage Lender for First-Time Home Buyers: North American Savings Bank (NASB)
- Best Mortgage Lender for Refinancing: North American Savings Bank (NASB)
- Best Mortgage Lender for FHA Loans: Pennymac
- Best Mortgage Lender for VA Loans: North American Savings Bank (NASB)
- Best Mortgage Lender for Jumbo Loans: Wells Fargo
- Best Mortgage Lender for Home Equity Lines of Credit: Bethpage Federal Credit Union
- Best Mortgage Lender for Cash-Out Refinancing: North American Savings Bank (NASB)

#### [NerdWallet's Best Personal Loans Winners for 2023:](#)

- Best Personal Loan for Good and Excellent Credit: SoFi
- Best Personal Loan for Fair Credit: LendingClub
- Best Personal Loan for Bad Credit: Upgrade
- Best Personal Loan for Home Improvement: LightStream
- Best Personal Loan for Debt Consolidation: Upgrade
- Best Online Personal Loan: SoFi

#### [NerdWallet's Best Student Loan Winners for 2023:](#)

- Best Private Student Loan Overall: Ascent Co-signed Student Loan
- Best Private Student Loan for Parents: ISL

- Best Student Loan Refinancing Overall: Tie: College Ave Refinance and RISLA Refinance
- Best Student Loan Refinancing for Fast Payoff: College Ave Student Loan Refinance
- Best Student Loan for Independent Students: Ascent Independent Student Loan
- Best Student Loan Refinancing for Parents: Laurel Road Student Loan Refinance
- Best Student Loan for Flexible Repayment Options: Ascent Co-signed Student Loan
- Best Student Loan for International Students: MPOWER Student Loan

[NerdWallet's Best Travel Rewards Winners for 2023:](#)

- Best Hotel Rewards Program: World of Hyatt
- 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 U.S., UK and Canada.

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**Survey Methodology:**

This survey was conducted online within the United States by The Harris Poll on behalf of NerdWallet from November 10-14, 2022 among 2,064 U.S. adults ages 18 and older. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.8 percentage points using a 95% confidence level. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact [press@nerdwallet.com](mailto:press@nerdwallet.com).

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Source: NerdWallet, Inc.