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## 3 Reasons To Consider Switching to an Online Bank

See why it makes sense and may leave you with more in your account by Marcus by Goldman Sachs® (Paid Content)



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More and more savvy financial consumers are switching to online banks. This is a decision that can pay off big over the next 3, 5, and 10 years, while also making your day-to-day life easier now.

### What Are Online Banks?

Online banks are banks without brick-and-mortar locations. You manage your accounts from your computer or mobile device, but can also call and speak to a real person who can answer your questions. Lower operating costs mean benefits like fewer fees and high-yield savings accounts with returns above the industry average.

### Here are 3 reasons to consider making the switch yourself.

#### 1. Convenience

Forget bankers' hours. With the right online bank, you can manage your account from your desktop or mobile device 24/7, schedule an electronic fund transfer any time, and get customer care 7 days a week.

#### 2. Your money works harder for you

Instead of local branches and fancy lobbies, you'll enjoy fewer fees and high-yield savings accounts with attractive rates that make your money grow faster.

#### 3. Safety

Online banks that follow strict security practices are every bit as safe as traditional banks. These measures can include SSL encryption and multi-factor authentication, as well as FDIC-insured savings products.

Consider making the switch from your traditional bank to **AARP Digital Banking from Marcus by Goldman Sachs**. Goldman Sachs designed Marcus to help you make the most of your money with a high-yield Online Savings Account and personal loans. Special offers available for AARP members include an additional **0.10% APY on your Marcus Online Savings Account for 24 months**. With benefits like 24/7 banking, security you can trust, and competitive savings rates, it's a change that makes sense.

**Click here to learn more about your member benefits with AARP Digital Banking from Marcus by Goldman Sachs.**

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