

Forum:[Hack Forums](#)

Thread: [I'm a banker AMA](#)

noEsc - December 29, 2021, 2:22 pm

As title says im a banker i work with bank accounts, certificate of deposits, and credit cards. Im fairly knowledgeable on banking regulations and budgeting that may or maynot assist you all for your personal finance questions... ask me anything.

I of course will not give out customer info or name of where i work.

Allelujah - December 29, 2021, 2:23 pm

What's the most and least you've seen in an account?

noEsc - December 29, 2021, 2:25 pm

(Dec 29, 2021 03:23 PM)Allelujah Wrote: [\[CITE\]](#) What's the most and least you've seen in an account?

most aggreate ive seen was ~23 million. most in a single account was ~10 mil.

least of course 0.00 unless you count negative accounts.. then negative ~20k.

Allelujah - December 29, 2021, 2:26 pm

(Dec 29, 2021 03:25 PM)noEsc Wrote: [\[CITE\]](#) most aggreate ive seen was ~23 million. most in a single account was ~10 mil.

least of course 0.00 unless you count negative accounts.. then negative ~20k.

Isn't that unsafe to keep that much liquid?

noEsc - December 29, 2021, 2:27 pm

(Dec 29, 2021 03:26 PM)Allelujah Wrote: [\[CITE\]](#) Isn't that unsafe to keep that much liquid?

definitely... FDIC only insures up to so much but thats really only if the bank fails... which they wont because feds will always bail banks out.

but some rich people really dont care because they have more money in other places so they really dont give a shit. it pisses me off to be honest.

edit: unless you mean unsafe against fraud... but at that point it doesnt matter. bank is legally obligated to refund FRAUD per regulations. but even when fraud happens theres limits in play that stop that sort of thing.

Bumface - December 29, 2021, 4:05 pm

(Dec 29, 2021 03:22 PM)noEsc Wrote: [\[CITE\]](#) As title says im a banker i work with bank accounts, certificate of deposits, and credit cards. Im fairly knowledgeable on banking regulations and budgeting that may or maynot assist you all for your personal finance questions... ask me anything.

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do you get to see peoples names on their accounts? if so, what's the worst name you've seen?

noEsc - December 29, 2021, 4:44 pm

(Dec 29, 2021 05:05 PM)BumfacePoobrain Wrote: [\[CITE\]](#) do you get to see peoples names on their accounts? if so, what's the worst name you've seen?

Worst name? Don't think I can spell it but it was clearly a Nigerian prince.(Scammed a customer but gave us his info LOL)

Bumface - December 29, 2021, 4:47 pm

(Dec 29, 2021 05:44 PM)noEsc Wrote: [\[CITE\]](#) Worst name? Don't think I can spell it but it was clearly a Nigerian prince.(Scammed a customer but gave us his info LOL)
Oh okay haha why would he scam tho ?!?

noEsc - December 29, 2021, 7:14 pm

(Dec 29, 2021 05:47 PM)BumfacePoobrain Wrote: [\[CITE\]](#) Oh okay haha why would he scam tho ?!?
It's a pretty common theme. I'm a Nigerian prince, need to sell some gold or whatever just need you to pay taxes or some shit. Bye bye money.

SIM-2756310 - December 30, 2021, 9:41 am

Have you ever been tempted to actually "steal" some money? I know that you can't just transfer to your own account (will be busted), but ofc you can do it in other ways.

cybr - December 30, 2021, 9:43 am

Have you seen the new Spider-Man movie

noEsc - December 30, 2021, 9:51 am

(Dec 29, 2021 08:34 PM)Dyne Wrote: [\[CITE\]](#) I can't believe this sort of thing still works.

I have a question about Charitable Trust Funds, legally if the terms are set and your CTF pays out payroll and is donated Crypto Currency, it then sells that crypto currency it got as a donation, it has liquidity or assets. Even though its a NFP, would the payroll paying the sole trust fund holder required to be in the form of dividends? or would an avg payment over notes payable (acting like one, not actually one) course of time period be legal and unable to be taxed by federal regulation?

Do retail banks deal with CTF? or is it primarily law and protected accounts? Most banks don't deal with trust stuff to that degree. We're only there really for paying out to the trust when account holders pass.

So if: accounts holders pass then we send check in name of trust for the bank account. But dividends and shit we don't handle really.

noEsc - December 30, 2021, 9:59 am

(Dec 30, 2021 10:41 AM)SIM-2756310 Wrote: [\[CITE\]](#) Have you ever been tempted to actually "steal" some money? I know that you can't just transfer to your own account (will be busted), but ofc you can do it in other ways.

Kind of. But honestly i would be busted so quick. There's so many fraud measures in place for internal fraud it's insane. I'd definitely love to see 15mil in my account but I also don't want to go to prison.

SIM-2756310 - December 30, 2021, 10:09 am

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Ever thought of using your position to "help" other criminal persons or organizations?

noEsc - December 30, 2021, 10:14 am

(Dec 30, 2021 11:09 AM)SIM-2756310 Wrote: [\[CITE\]](#) Ever thought of using your position to "help" other criminal persons or organizations?

Considering internal fraud is pretty well protected no, but I'm also not really that type of person. I try my best to find loop holes and fix them and get them reported though. There are other things that

I've reported that can cause damages.

(Dec 30, 2021 10:43 AM)cybr Wrote: [\[CITE\]](#) Have you seen the new Spider-Man movie
Yes it was pretty awesome.

SIM-2756310 - December 30, 2021, 10:15 am

(Dec 30, 2021 11:14 AM)noEsc Wrote: [\[CITE\]](#) Considering internal fraud is pretty well protected no, but I'm also not really that type of person. I try my best to find loop holes and fix them and get them reported though. There are other things that I've reported that can cause damages.

Yes it was pretty awesome.
Okay.. Interesting tbh.

noEsc - December 30, 2021, 10:18 am

(Dec 30, 2021 11:15 AM)SIM-2756310 Wrote: [\[CITE\]](#) Okay.. Interesting tbh.

It really is. I've told management up front that I enjoy poking around in systems to see if I can find access to systems I shouldn't have. I have discovered documents and large points of data that could be used maliciously... But I wouldn't. I just report them to our risk assessor's and move on.

Biggest hole I found was access to some source code on our mobile app. I got a fat reward on that one.

bevc - December 30, 2021, 10:19 am

How realistic is the bank robbery in the Robert De Niro/Al Pacino movie 'Heat'? That movie fucking kicks ASS, but I always wondered why no fuck at the bank noticed that Tom Sizemore and Val Kilmer clearly had automatic weapons under their suits. If I'dve worked there, I'dve been like, holy shit, we're clearly about to get our asses robbed.

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Biggest hole I found was access to some source code on our mobile app. I got a fat reward on that one.

That also requires skills/competences, and is actually a rare element to find in an employee. I have big respect for what you are doing.

noEsc - December 30, 2021, 10:25 am

(Dec 30, 2021 11:19 AM)bevc Wrote: [\[CITE\]](#) How realistic is the bank robbery in the Robert De Niro/Al Pacino movie 'Heat'? That movie fucking kicks ASS, but I always wondered why no fuck at the bank noticed that Tom Sizemore and Val Kilmer clearly had automatic weapons under their suits. If I'dve worked there, I'dve been like, holy shit, we're clearly about to get our asses robbed.

Eh, that's kinda old to be honest so might've been possible back then. I don't work on accounts in person I work from home.

There's been a lot of changes since like 2010 alone.

(Dec 30, 2021 11:22 AM)SIM-2756310 Wrote: [\[CITE\]](#) That also requires skills/competences, and is actually a rare element to find in an employee. I have big respect for what you are doing.
i only do it when I have spare time really. I just find it fun tbh.

bevc - December 30, 2021, 10:34 am

(Dec 30, 2021 11:25 AM)noEsc Wrote: [\[CITE\]](#) Eh, that's kinda old to be honest so might've been possible back then. I don't work on accounts in person I work from home.

There's been a lot of changes since like 2010 alone.

I dunno dude, you seem pretty perceptive, I think if Val Kilmer and Tom Sizemore walked into your house wearing armani suits with automatic machine guns under their jackets, you'd vibe that some shit was about to go down.

Watch that movie though, seriously, it's fucking awesome. Even my wife likes that movie, and she's a girl.

Crippy - December 30, 2021, 7:34 pm

Do you do it for their interest or your own interest in a way?

Do you do home loans, lending etc? What do you specialize in

noEsc - December 30, 2021, 8:47 pm

(Dec 30, 2021 08:34 PM)Crippy Wrote: [\[CITE\]](#) Do you do it for their interest or your own interest in a way?

Do you do home loans, lending etc? What do you specialize in

What do you mean their interest or my own?

We do home loans and lending but I'm trained in bank accounts and credit cards. So pretty much anything to do with them. Fraud claims, disputes, applications, etc.

Polymath - December 30, 2021, 8:58 pm

(Dec 29, 2021 03:22 PM)noEsc Wrote: [\[CITE\]](#) As title says im a banker i work with bank accounts, certificate of deposits, and credit cards. Im fairly knowldgeable on banking regulations and budgeting that may or maynot assist you all for your personal finance questions... ask me anything.

I of course will not give out customer info or name of where i work.My question is: Are you Jewish?

noEsc - December 31, 2021, 7:16 am

(Dec 30, 2021 09:52 PM)forfeit Wrote: [\[CITE\]](#) how much do you get paid?25/hr

(Dec 30, 2021 09:58 PM)Polymath Wrote: [\[CITE\]](#) My question is: Are you Jewish? Atheist. Most here are hardcore christians though. Very conservative company.

popZmoke - December 31, 2021, 7:19 am

What's the process of finding money laundering? : D

evilgnome - December 31, 2021, 7:22 am

What are you doing on HF?

noEsc - December 31, 2021, 10:46 am

(Dec 31, 2021 08:19 AM)popZmoke Wrote: [\[CITE\]](#) What's the process of finding money laundering? : D

I don't work in that department but first line is just reps seeing the signs in money in and out that looks suspicious they get flagged and reviewed from there.

(Dec 31, 2021 08:22 AM)evilgnome Wrote: [\[CITE\]](#) What are you doing on HF?

Originally it was to keep up on certain hacking trends and software. Now it's just for fun.

noEsc - January 26, 2023, 6:32 am

I was off the forums for awhile, actively answering questions for fun again!

noEsc - February 17, 2023, 7:40 am

It's been awhile, no more questions? I still work for a large bank.

Grey Goose - February 17, 2023, 8:09 am

(Dec 29, 2021 03:27 PM)noEsc Wrote: [\[CITE\]](#) definately... FDIC only insures up to so much but thats really only if the bank fails... which they wont because feds will always bail banks out.

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edit: unless you mean unsafe against fraud... but at that point it doesnt matter. bank is legally obligated to refund FRAUD per regulations. but even when fraud happens theres limits in play that stop that sort of thing.

"feds will always bail banks out" People said the same thing in 2007/2008.

noEsc - February 17, 2023, 4:46 pm

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(Feb 17, 2023 09:09 AM)Grey Goose Wrote: [\[CITE\]](#) "feds will always bail banks out" People said the same thing in 2007/2008.

That's exactly what happened though. They couldn't pay some customers so FDIC stepped in.

noEsc - October 25, 2023, 7:05 pm

I'm around again if anyone has questions ? but also been trying to get into the cyber security side of things for the bank.

Jinu - October 25, 2023, 7:30 pm

Have you heard of any of your members got scammed online? If so, how will you manage to solve the issue?

noEsc - October 25, 2023, 7:33 pm

Sorry posting on mobile is annoying and often gets errors.

10k... That entire process is completely automated. But anything can be flagged it's really going to be based on the automations that bank has set up to detect for laundering and such. Furthermore any interaction you have with a bank employee and they have access to your account it's extremely likely they'll skim your ~ 60 days of transactions and try to find weird shit to report. So there's not really a minimum, if it looks sus it'll get reviewed. As far as location, it's really up to their algorithms set up. It'll be ever changing based on trends and other world issues. Like the stuff going on in Russia and Israel. There's a ton of laundering that happens when restricted countries can't get transactions handled through their own country and they need to wash funds.

My job title... My bank titles stuff weird so best way I can describe is like an assistant manager. I do day to day bank teller stuff but also get to do a lot of projects that pull me off the front line. In addition I usually handle the more complex and escalated issue "I wanna talk to your manager" types.

You don't need a degree for this really for any bank but degrees can carry you further and faster up the chain or other areas of interest.

(Oct 25, 2023 07:30 PM)Jinu Wrote: [\[CITE\]](#) Have you heard of any of your members got scammed online? If so, how will you manage to solve the issue?

Don't think I have mainly because I don't think omni I accepts payment by card? But most people that call is usually older customers. However came across an customer that was employed by a rival bank and I asked them about it and laughed together. It's always funny seeing people that use you as their main banking but work for a rival.

Disease - October 25, 2023, 7:38 pm

(Oct 25, 2023 07:33 PM)noEsc Wrote: [\[CITE\]](#) Sorry posting on mobile is annoying and often gets errors.

My job title... My bank titles stuff weird so best way I can describe is like an assistant manager. I do day to day bank teller stuff but also get to do a lot of projects that pull me off the front line. In addition I usually handle the more complex and escalated issue "I wanna talk to your manager" types.

I feel like all banks throw around odd titles. Like VP titles mean nothing in retail banking it seems.

noEsc - October 25, 2023, 8:01 pm

(Oct 25, 2023 07:38 PM)Disease Wrote: [\[CITE\]](#) I feel like all banks throw around odd titles. Like VP titles mean nothing in retail banking it seems.

I think it really depends where you work. But I'd also say the vp like is also someone to blame when stuff goes south.

V?rt - October 25, 2023, 8:07 pm

How often do you run into "Dirty Money" and how do you tell? Like a long-time customer walks in with 10k wanting to deposit. Are yall suspicious?

noEsc - October 25, 2023, 8:35 pm

(Oct 25, 2023 08:07 PM)V?rt Wrote: [\[CITE\]](#) How often do you run into "Dirty Money" and how do you tell? Like a long-time customer walks in with 10k wanting to deposit. Are yall suspicious?

Maybe a once a week I send a report on something looking weird. It's usually just people that got scammed and either realized and called or haven't yet realized and I saw the image they sent. It's not the amount either it's usually the story they give and how confident they are. Regardless I'm still gonna take a peak just in case but won't dig deep if nothing else stands out. Because I'm in the phone and not in person your voice is huge if they're 65 old male with a Western name chances are you won't have a middle eastern accent. I've also heard people trying to give their accent or using voice generated boards etc. We can tell. I got stories for days.

Also, it's sometimes layering meaning large deposits then cash withdrawals then other deposits then large funds transfers or crypto purchases. Crypto has been fairly big indicator especially if their age/occupation/recent history doesn't align with what you'd expect. It's weird how you can see a person's profile and immediately know if it's sketch behavior or not. Normal people with normal activities don't typically have all these weird withdrawals and deposits without very many other transactions mixed in. Especially large volumes and amounts. Won't lie there's a lot of false reports we send that end up being nothing but every so often...

The most interesting stuff I've seen lately is people trying to have fraud against a bank. False reports... Buying stuff and then saying it's fraud... Etc. The bank will catch on and it'll fuck your history real quick and other banks may find out.

(Oct 25, 2023 07:30 PM)Jinu Wrote: [\[CITE\]](#) Have you heard of any of your members got scammed online? If so, how will you manage to solve the issue?

I read this wrong earlier I thought you meant hackforms members.

Scams are crazy difficult and near impossible to resolve because of the regulations in place by the card company (visa. Amex etc.) The reason being is, you send money to someone or buy gift cards and give it to someone else... The bank and card company obligations are over. You don't really have grounds to dispute it. You buy something you got that item.

Same goes for cash app Venmo etc, you're giving money to someone so unless it was submitted fraudulently (like someone else logged into your account and did it) then 99% you won't get money back.... Because you bought a gift card and you got the gift card after that there's nothing anyone can change.

The only analogy that I can think that comes close is, you withdraw cash at an ATM and then give it to someone for whatever reason. Well you got the cash, so now whatever you do after is your problem. So at that point you can either give up cut your losses or try to track down who scammed you and try to sue... Which most of time they're out of country and your screwed unless you know international law and can pursue that which I've never heard of.

(Oct 25, 2023 07:07 PM)phantomman55 Wrote: [\[CITE\]](#) What is your position title? What educational background do you have?

You never answered my question from before.

As far as education, I don't have a degree just some college and dropped out. But I have a bunch of call center experience for various companies. But banks don't really need or want college for entry banking.

It's mostly gears towards them training you on their systems and going from there. Degrees only really help for higher level positions and back end things like software development and such.

LeetSpeed - October 25, 2023, 11:06 pm

How does the bank deal with money laundering?

B3A - October 26, 2023, 12:13 am

Nice to meet you and welcome banker

Hungry4Knowledge - October 26, 2023, 12:48 am

Has it ever happened to you that a colleague was fired because they tried to use their position in the bank to do some kind of dodgy stuff? And it was a shock to you because you would have never guessed they would try something like that....

Proof - October 26, 2023, 1:01 am

[noEsc](#) How have these rate hikes specifically affected your business? (FEDFUNDS & bonds)

noEsc - October 26, 2023, 12:08 pm

(Oct 25, 2023 11:06 PM)LeetSpeed Wrote: [\[CITE\]](#) How does the bank deal with money laundering? Hard to say exactly. The front line reps typically submit a report and that goes over to fraud teams beyond that I'm not 100%. But I'd imagine someday or another gets sent to the feds.

(Oct 26, 2023 12:48 AM)Hungry4Knowledge Wrote: [\[CITE\]](#) Has it ever happened to you that a colleague was fired because they tried to use their position in the bank to do some kind of dodgy stuff? And it was a shock to you because you would have never guessed they would try something like that....

No, people know better. Banks don't mess around, you'll get thrown in jail real quick. However I did know (not personally) a contractor that took customer account info and stuff and did a small amount of fraud. It's crazy what info employees have access to but there's measures in place to throw red

flags up to make sure employees aren't stealing customer account data and such.

bum - October 26, 2023, 8:27 pm

what do you do for fun?

LeetSpeed - October 26, 2023, 10:15 pm

(Oct 26, 2023 12:08 PM)noEsc Wrote: [\[CITE\]](#) Hard to say exactly. The front line reps typically submit a report and that goes over to fraud teams beyond that I'm not 100%. But I'd imagine someday or another gets sent to the feds.

Thanks for your reply!

LOUD - October 26, 2023, 10:25 pm

How often do you see fraud within your business?

Tor - October 29, 2023, 11:30 am

(Dec 29, 2021 03:22 PM)noEsc Wrote: [\[CITE\]](#) As title says im a banker i work with bank accounts, certificate of deposits, and credit cards. Im fairly knowledgeable on banking regulations and budgeting that may or maynot assist you all for your personal finance questions... ask me anything.

I of course will not give out customer info or name of where i work.

Sounds like you've got some solid knowledge about banking and personal finance. I won't pry into customer info or your workplace, of course, but I've got a question: What's your best piece of advice for someone looking to improve their financial situation?

noEsc - November 4, 2023, 1:38 pm

(Oct 26, 2023 08:27 PM)tradez Wrote: [\[CITE\]](#) what do you do for fun?

Lately I play mobile games with my spouse.

(Oct 26, 2023 10:25 PM)Loud Wrote: [\[CITE\]](#) How often do you see fraud within your business?

Quite literally everyday. It's probably half the calls I handle every day. I'd estimate I take 25-40 calls a day as well.

Crowned - November 4, 2023, 1:55 pm

(Nov 4, 2023 01:38 PM)noEsc Wrote: [\[CITE\]](#) Lately I play mobile games with my spouse.

Quite literally everyday. It's probably half the calls I handle every day. I'd estimate I take 25-40 calls a day as well.

Since you see fraud everyday, do you mostly react to larger sums of money or even the small ones? How do I launder money without the banks noticing? ?

noEsc - November 4, 2023, 2:00 pm

(Oct 29, 2023 11:30 AM)Tor Wrote: [\[CITE\]](#) What's your best piece of advice for someone looking to improve their financial situation?

Improving finances tips is kind of difficult for me to be effective for that person or for you so it's hard for me to say since everyone's different. I'd be happy to give more personalized info and guidance in direct messages if you don't want your personal info public here (I'm not selling anything but as I type this that might not be a bad idea) and I'd be glad to help. I find educating people in finance pretty rewarding and fun.

However, understanding how credit works, and using credit cards to your advantage is so underutilized. There's a lot of people that think it's scary or dug a 'inescapable' hole but it's much easier to dig out of and benefit from it's crazy. Knowledge has huge power in credit.

(Nov 4, 2023 01:55 PM)Crowned Wrote: [\[CITE\]](#) Since you see fraud everyday, do you mostly react to larger sums of money or even the small ones? How do I launder money without the banks

noticing? ?

Fraud is almost always done under 10k unless it's wire fraud. I think because I've become so accustomed to fraud it's not really the amount or volume but the situation. It's absolutely crazy the amount of people that still fall for the most basic scams... Paying the "irs" in gift cards... Or the "my social security number was hacked" and paying them in gift cards or whatever. The ones I enjoy looking at is people that think they're so slick trying to filter money through a personal account and it's actually for this business, or laundering. Some people are just so obvious.

Edited*** not answering money laundering questions. I didn't before but my answer was probably borderline. I'm not risking it.

Crowned - November 4, 2023, 9:11 pm

(Nov 4, 2023 02:00 PM)noEsc Wrote: [\[CITE\]](#) Improving finances tips is kind of difficult for me to be effective for that person or for you so it's hard for me to say since everyone's different. I'd be happy to give more personalized info and guidance in direct messages if you don't want your personal info public here (I'm not selling anything but as I type this that might not be a bad idea) and I'd be glad to help. I find educating people in finance pretty rewarding and fun.

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Edited*** not answering money laundering questions. I didn't before but my answer was probably borderline. I'm not risking it.

In which country do you work? If you do not want to answer that, at least which region? EU? NA? I completely understand your wanting to stay somewhat anonymous. As I suppose, the banking system is a bit different from country to country. From your responses, I'm guessing it's NA?

Do you see many people with horrific credit scores who are still trying to get loans or whatever else it may be?

What's the easiest/fastest way to significantly improve your credit score?

Sorry for so many questions ?

noEsc - November 5, 2023, 6:15 am

(Nov 4, 2023 09:11 PM)Crowned Wrote: [\[CITE\]](#) In which country do you work? If you do not want to answer that, at least which region? EU? NA? I completely understand your wanting to stay somewhat anonymous. As I suppose, the banking system is a bit different from country to country. From your responses, I'm guessing it's NA?

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I'm in US. It's the folks that think we can't see their scores and try bragging that gets me giggling. I haven't been on a team that usually takes CC applications for quite some time. I can run them but it's not my norm. However yeah I remember some people just running application after application

carelessly and it's sad because I want to say something but it's strictly not allowed. You're not allowed to encourage or discourage running an application.

There's not really a quick way to just increase your score but it really depends why your score is where it is. If your score is low because of high current debt ratios then just paying that off (if you can) will help. But for most people that have bad scores it's because you have closed cards with negative amounts or bills in collections. Getting those off your record take lots of time and energy. Or if your score is kinda low because you don't have much history, then getting attached to someone in your family's card as an authorized user can help quite a bit as well as long as that bank will report it to the agencies.

Immortal - November 5, 2023, 6:21 am

(Dec 29, 2021 03:27 PM)noEsc Wrote: [\[CITE\]](#) definately... FDIC only insures up to so much but thats really only if the bank fails... which they wont because feds will always bail banks out.

but some rich people really dont care because they have more money in other places so they really dont give a shit. it pisses me off to be honest.

edit: unless you mean unsafe against fraud... but at that point it doesnt matter. bank is legally obligated to refund FRAUD per regulations. but even when fraud happens theres limits in play that stop that sort of thing.

They did not bail out SvB (Silicon Valley Bank) that was 48hours and gone.

noEsc - November 5, 2023, 7:51 am

(Nov 5, 2023 07:21 AM)Immortal Wrote: [\[CITE\]](#) They did not bail out SvB (Silicon Valley Bank) that was 48hours and gone.

What do you mean? Are you implying I said they bailed out svb? SvB wasn't really bailed out.

Immortal - November 5, 2023, 8:53 am

(Nov 5, 2023 08:51 AM)noEsc Wrote: [\[CITE\]](#) What do you mean? Are you implying I said they bailed out svb? SvB wasn't really bailed out.

no sorry I thought I quoted when I replied

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Laughing Man - November 5, 2023, 8:58 am

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Gotcha, so stuff my mattresses full of \$100 bills to keep it liquid but safe!

Syndicate - November 5, 2023, 9:35 am

(Nov 5, 2023 09:58 AM)Laughing Man Wrote: [\[CITE\]](#) Gotcha, so stuff my mattresses full of \$100 bills to keep it liquid but safe!

Wdym? He said that your money is essentially safe against fraud and theft

Laughing Man - November 5, 2023, 11:02 am

(Nov 5, 2023 10:35 AM)Sirius Wrote: [\[CITE\]](#) Wdym? He said that your money is essentially safe against fraud and theft

Yeah but is it safe from the government.

because honestly t(-_-t) the government.

noEsc - November 5, 2023, 6:08 pm

(Nov 5, 2023 09:58 AM)Laughing Man Wrote: [\[CITE\]](#) Gotcha, so stuff my mattresses full of \$100 bills to keep it liquid but safe!

No I mean that there's limits to how much you're money will be insured for. Having millions and millions in a single account is not a good idea. More specifically if that bank fails and the fdic steps in, you may only get 250k-500 potentially more depending on how the account is set up.

(Nov 5, 2023 12:02 PM)Laughing Man Wrote: [\[CITE\]](#) Yeah but is it safe from the government.

because honestly t(-_-t) the government.

As much as I'm not a fan of the government either, what do you mean by safe? It's not like they're gonna just up and seize your money for no reason when they can just print it.

They do however track pretty much all transactions in this country. Even most cash transactions are tracked.

Tikva - November 5, 2023, 9:27 pm

(Dec 29, 2021 03:22 PM)noEsc Wrote: [\[CITE\]](#) As title says im a banker i work with bank accounts, certificate of deposits, and credit cards. Im fairly knowldgeable on banking regulations and budgeting that may or maynot assist you all for your personal finance questions... ask me anything.

I of course will not give out customer info or name of where i work.

So then you've seen all the credit card/cheque scams? What do you think about it... like a certified cheque being deposited in a random account

noEsc - October 9, 2024, 9:29 pm

It's crazy I made this thread so long ago. Anyone have any new questions?

(Nov 5, 2023 10:27 PM)Tikva Wrote: [\[CITE\]](#) So then you've seen all the credit card/cheque scams? What do you think about it... like a certified cheque being deposited in a random account

I must've forgot to reply my bad.

But yes I don't think I've seen a 'new' scam in years.

noEsc - July 23, 2025, 3:16 pm

I haven't been on in awhile, feel free to ask questions again!

W1NK1LL3RX - July 24, 2025, 8:28 am

Do banks secretly have a 'just because' fee? ?

Sorry, dad joke!

Anyway, I was at 895 and now I'm down to 887 even though I've been paying my credit cards on time, not overspending, and keeping everything tight. Why would it drop like that? And how do I max

out to 900 on my credit score? I can provide screenshots if anyone thinks I'm making it up, lol.

noEsc - July 24, 2025, 8:33 pm

(Jul 24, 2025 08:28 AM)W1NK1LL3RX Wrote: [\[CITE\]](#) Do banks secretly have a 'just because' fee? ?

Sorry, dad joke!

Anyway, I was at 895 and now I'm down to 887 even though I've been paying my credit cards on time, not overspending, and keeping everything tight. Why would it drop like that? And how do I max out to 900 on my credit score? I can provide screenshots if anyone thinks I'm making it up, lol.

No, unless you consider 'maintenance' a just because. Some banks charge fees just to have an account which honestly is crazy. Should only be for high value profiles.

Credit scores fluctuate. It's likely just your credit and debt ratio and will probably change again next month. A big purchase or lower spending can cause that to happen. Your score isn't really a big deal though it's what's in your history that's important. I've seen people with 850 credit scores get denied a credit card just because they have too much credit from other banks.

As far as maxing it out I honestly don't know but it doesn't really matter either because like I said lenders don't look at your score they look at what credit and such you have.