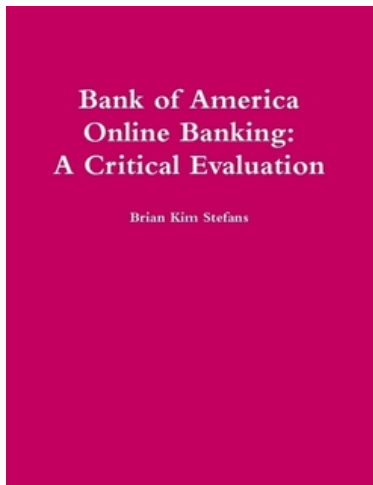


# Bank of America Online Banking: A Critical Evaluation



By Brian Kim Stefans  
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*Bank of America Online Banking: A Critical Evaluation* provides a detailed, easy-to-read critical evaluation of Bank of America Online Banking. It argues that the great portion of the bank's revenue accrued through overdraft fees is often the result of the deceptive and confusing nature of the online banking site.

The average citizen has no choice but to rely on debit and credit cards for many transactions, which are impossible to track on paper due to the ubiquity of virtual transactions. The BoA online banking center, despite its fluffy tutorials and FAQs, does not make this task easier, but rather conceals the increasingly complex nature of virtual transactions.

This analysis, while informal, integrates the new fields of software studies and data visualization with perennial complaints about the abuses of the banking industry. It argues for a complete transformation in how online (and other forms of virtual) banking is conducted rather than the cosmetic policy changes of recent years.

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Brian Kim Stefans is a professor of English and Digital Humanities at the University of California, Los Angeles. The observations and opinions as expressed in this pamphlet are solely that of the author and do not reflect the views of UCLA, nor were any funds from UCLA used in the research or writing.

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