Spankyourbank home page showing some of the self help “Spank Assist” menu.
Some of the self help content.
Knowledge is Key page showing content menu.

Knowledge is key
Research, read the fine print, talk to your bank, use a credit union.

Now hit the banks where it hurts!
Make sure you don’t get charged fees.
Don’t pay late, read the fine print, pay on time, don’t incur any potential fees. EVER.

Also check out any exit fees your bank wants to charge if you want to switch. Add these costs into any new loan when you calculate to see if it is worth it. If you decide to switch, demand not to pay the fees. You never know. Yell loud enough and tell them you are going to spank them and you might get it waived. Remember to tell us about it if you do.

Lenders Mortgage Insurance is a killer. This HUGE sum of money you, the borrower, pay insures the bank against you falling over and not paying them back. YOU ARE NOT INSURED. If this happens the insurer will hunt you down and do their best to get all their money back, read the fine print. Ask questions. Know what you are getting for the...
The Spank your bank Blog home page