

Is gobankingrates.com legit? TrustSniffer's high-trust assessment: 100/100

gobankingrates.com

Verdict

100

OUT OF 100

HIGH TRUST

gobankingrates.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 55%.

What this site appears to be

GOBankingRates is an advertising-supported personal-finance publication offering news, educational articles, product reviews, calculators, and partner offers covering banking, investing, taxes, loans, retirement, credit cards, and saving. The page includes clear advertiser disclosures and a newsletter signup, with no evident credential harvesting or deceptive financial transaction request.

Evidence status and limitations

Evidence completeness: UNKNOWN

• Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it	CLEAR
	VirusTotal	
Google Safe Browsing	Not listed	CLEAR
	Google	
Abuse reports on the host	0 reports	NOTED
	AbuseIPDB; shared hosting inflates this count	
Domain age	18 years old	CLEAR
	Registered history	
Web archive	Never archived	WATCH
	No public history of this site	
Certificate	Encrypted connection	NOTED
	Issued by Amazon RSA 2048 M04	

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

GOBankingRates is an advertising-supported personal-finance publication presenting news, educational articles, product reviews, calculators, and partner offers across banking, saving, investing, taxes, loans, retirement, credit cards, and financial planning; its business model combines advertising with performance-based compensation for referrals that result in applications, account openings, or funded accounts.

Scam/Impersonation Risk

No identity contradictions, impersonation indicators, phishing behavior, or adverse threat-reputation findings were observed. The homepage functions as a content publication rather than a financial-transaction portal: its only detected form supports newsletter subscription, with no password collection, hidden forms, external form destination, wallet interaction, or deceptive transaction request. The long-established domain, substantial global traffic footprint, clean reputation across evaluated threat-intelligence sources, and registration through the corporate registrar MarkMonitor provide convergent evidence of legitimate provenance.

- The domain registration record shows MarkMonitor Inc. as registrar and records the domain as registered on 28 April 2008 (~18.27 years old), with expiry on 28 April 2034.
- The homepage contained one newsletter-subscription form; no login form, sensitive form, hidden form, or untrusted submission destination was detected.
- Interactive examination of the homepage found no cloaking, clipboard hijacking, wallet-provider activity, suspicious scripts, or non-whitelisted external submissions.
- External reputation checks recorded zero malicious and zero suspicious classifications, no harmful browsing classification, no abuse reports, and a global traffic rank of 10,788.

Regulatory Verification Notes

The site presents itself as an editorial and comparison publisher, not as a bank, broker, investment adviser, lender, or other regulated financial-services provider. No licensing claim, license number, or named supervisory authority was identified in the supplied homepage evidence; in this business context, that does not constitute a scam indicator. Its advertiser disclosures appropriately signal that commercial compensation may influence placement or presentation of partner offers, so editorial guidance and third-party product terms should remain analytically distinct. No matching broker-reputation record was identified, but that contextual result is not a legal or licensing determination.

- The homepage describes personal-finance news, guides, reviews, comparisons, and educational material spanning ten consumer-finance topic areas.

- The homepage discloses advertising support and performance-based compensation when visitors follow partner links and complete specified conversion events.
- The site is served from AS16509 (AMAZON-02 — Amazon.com, Inc., US).
- The site’s transport encryption uses a DV TLS certificate issued by Amazon RSA 2048 M04, valid through 13 February 2027.

What to Verify Next

For consequential financial decisions, the institution offering any promoted account, loan, card, brokerage service, or investment product should be confirmed independently, including its applicable regulatory status, contractual terms, fees, eligibility conditions, and deposit or investor protections. Material recommendations should also be compared with non-affiliate sources, and official support channels should be confirmed independently when assistance is required.

- Homepage calls to action include opening bank accounts and beginning savings activity through promoted financial-product pathways.
- The homepage covers potentially consequential subjects including securities, cryptocurrency, annuities, debt management, insurance, and financial-adviser selection.
- The disclosed compensation model can create commercial incentives around partner-link placement and completed applications.

Summary Verdict

The website is a legitimate, established, and trustworthy personal-finance publisher. Its identity, operating model, content behavior, domain provenance, audience footprint, and external reputation converge without contradictory risk signals, supporting a high-confidence assessment suitable for normal use.

Infrastructure Integrity

The website is protected by AWS CloudFront CDN/WAF infrastructure. All four observed addresses were CloudFront edge endpoints, while the origin remained shielded from direct observation; this reduces direct origin exposure and is a security mitigation, though infrastructure protection alone is not proof of legitimacy.

Closing Assessment

Normal browsing, newsletter use, account login where offered, and standard interaction are appropriate, while financial commitments reached through partner offers should follow ordinary institutional due diligence.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of gobankingrates.com.

- The request stayed on gobankingrates.com. It was not redirected to another domain. CLEAR
- Registration is published under MarkMonitor Inc.. CLEAR
- DNS for this domain is served by awsdns-38.org, across 4 name servers. NOTED
- The registration is paid up to 2034-04-28. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	MarkMonitor Inc.
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	13.33.235.60
Name servers	NS-1331.AWSDNS-38.ORG, NS-167.AWSDNS-20.COM, NS-2011.AWSDNS-59.CO.UK, NS-536.AWSDNS-03.NET
SSL issuer	Amazon RSA 2048 M04
SSL expiry	2027-02-13
Domain age	18.3 years
Domain expiry	2034-04-28
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about gobankingrates.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.