

CRYPTO AT THE BANK

October 2026

What Americans want from banks, credit unions and advisors on crypto.



Consumers already give banks and advisors considerable credibility on crypto, and digital asset services could help financial institutions win more business.

We surveyed 2,017 U.S. adults to see how they think about crypto at their bank, credit union or financial advisor. The results show that many Americans would be more likely to open an account with, or use more financial services from, a financial institution that offers crypto, and that they rate banks and advisors among the most credible guides on the topic. But most say those institutions have never raised it with them. This report shows where customer demand sits, who is most receptive, and how financial institutions can start the conversation.

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01. THE CUSTOMER OPPORTUNITY

Crypto access can influence where Americans bank.



Crypto could help financial institutions attract and deepen customer relationships. Americans who say they would be more likely to open an account with a bank that offers crypto outnumber those who say they'd be less likely by roughly two to one.

The same two-to-one pattern holds when it comes to using a bank for more of their financial needs, suggesting crypto could help institutions both attract new customers and deepen relationships with existing ones. Altogether, about 112 million Americans say access to crypto would make them more likely to do one or both.

HOW OFFERING CRYPTO WOULD AFFECT AMERICANS' BANKING CHOICES

% of U.S. adults. Question: If a bank offered crypto, how would that affect your likelihood of...

	MORE LIKELY	LESS LIKELY
OPENING A NEW ACCOUNT WITH THAT INSTITUTION	35%	18%
USING THAT INSTITUTION FOR MORE OF YOUR FINANCIAL NEEDS	36%	16%

42%

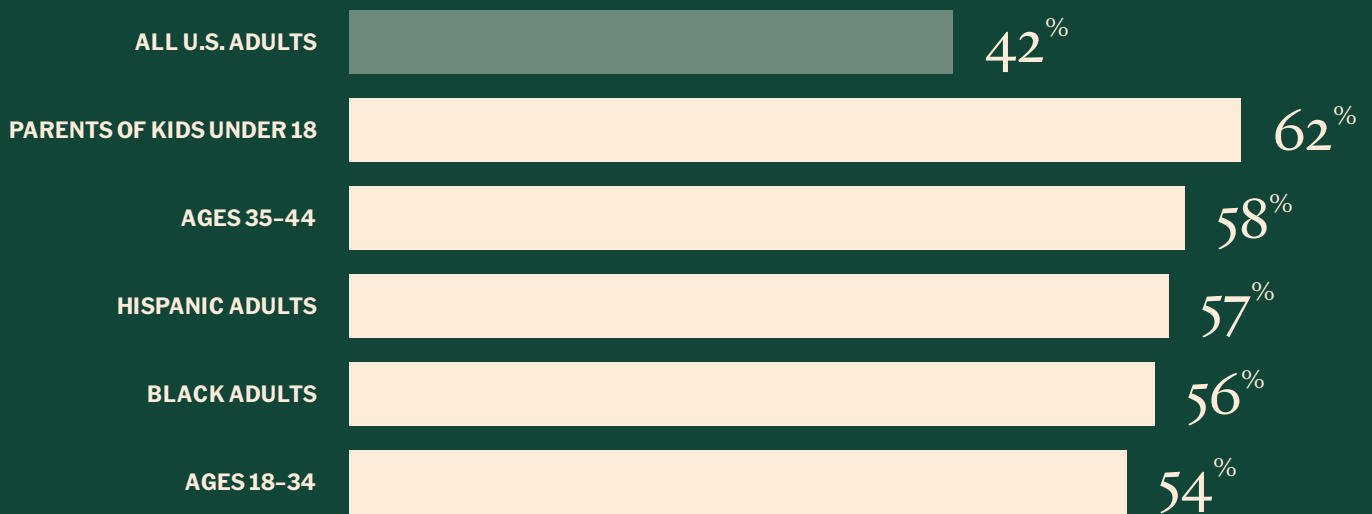
of Americans would be more likely to open an account with a bank that offers crypto, or use it for more of their financial needs.

02. WHO RESPONDS MOST

The pull is strongest among parents and younger adults.

WHO IS MOST LIKELY TO BANK MORE WITH AN INSTITUTION THAT OFFERS CRYPTO

% more likely to open an account with a bank that offers crypto, or use it for more of their financial needs



Interest in crypto access varies significantly across age and demographic groups. Men ages 35–44 are the most likely to say crypto would make them more likely to choose a bank, at 69%. That interest declines with age, to 35% among adults ages 55–64 and 16% among those 65 and older.

Interest is also notably higher among Black and Hispanic adults, both of whom report higher rates of current or past crypto ownership than White adults (53% and 48%, respectively, compared with 31%). For financial institutions, offering crypto could provide another way to meet the needs of a more diverse customer base.



62% of parents with kids under 18 would be more likely to open an account or use their bank more if it offered crypto, which is nearly twice the rate of adults without kids under 18 (33%).

75% of parents with kids under 18 would also be comfortable with their bank holding their crypto.

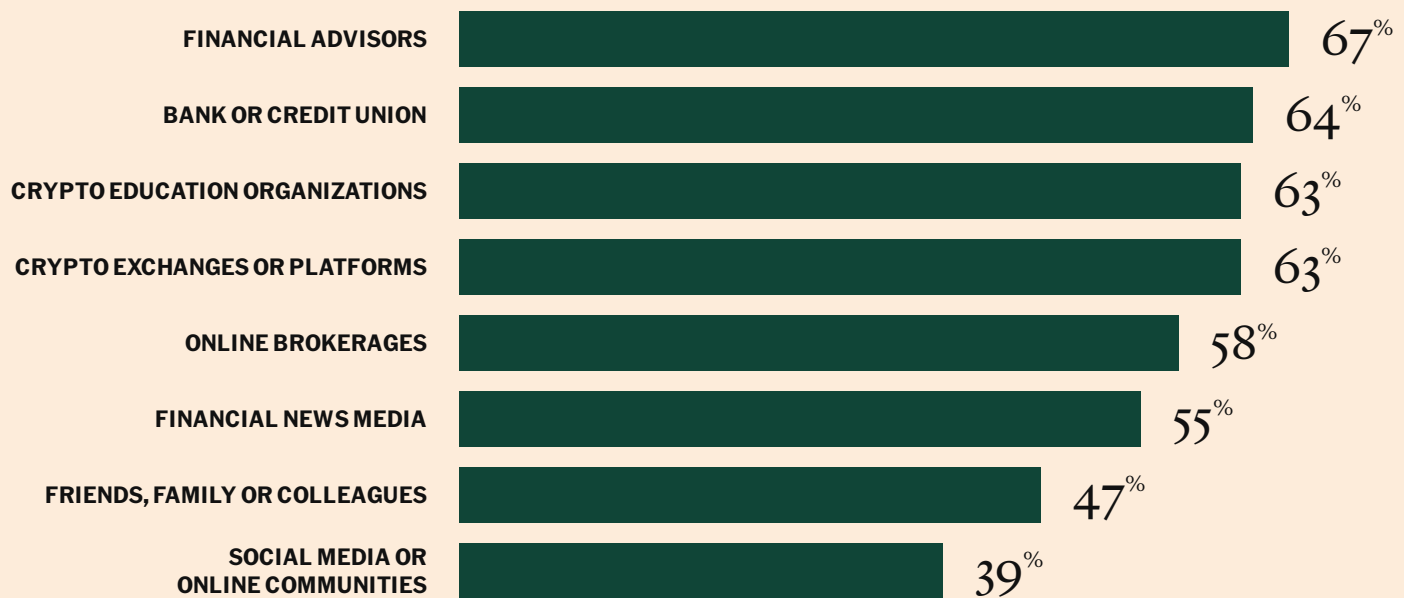
03.

TRUST AND COMFORT

Americans see banks and advisors as credible voices on crypto, along with crypto education organizations and crypto exchanges.

WHO AMERICANS TRUST TO GIVE RELIABLE CRYPTO GUIDANCE

% of U.S. adults very or somewhat confident each has the knowledge and expertise to provide reliable guidance on crypto



Americans are looking to trusted financial institutions for crypto guidance. When asked who has the knowledge and expertise to provide reliable information about crypto, Americans rank their financial advisor and bank highest, ahead of online brokerages and financial news sources.

Crypto education organizations and crypto platforms follow closely behind, while social media and online communities rank lowest. In fact, half of Americans (50%) say they have little or no confidence in these sources when it comes to crypto. The takeaway is clear: when people have questions about crypto, they want answers from sources they know and trust.

MOST AMERICANS WOULD BE COMFORTABLE WITH THEIR BANK HOLDING THEIR CRYPTO

% of U.S. adults. Question: How comfortable would you feel with your primary bank holding your crypto for you?

59%

of Americans would be very or somewhat comfortable with their bank holding their crypto for them. That’s about 156 million people.

HOW COMFORTABLE AMERICANS WOULD BE WITH THEIR BANK HOLDING THEIR CRYPTO

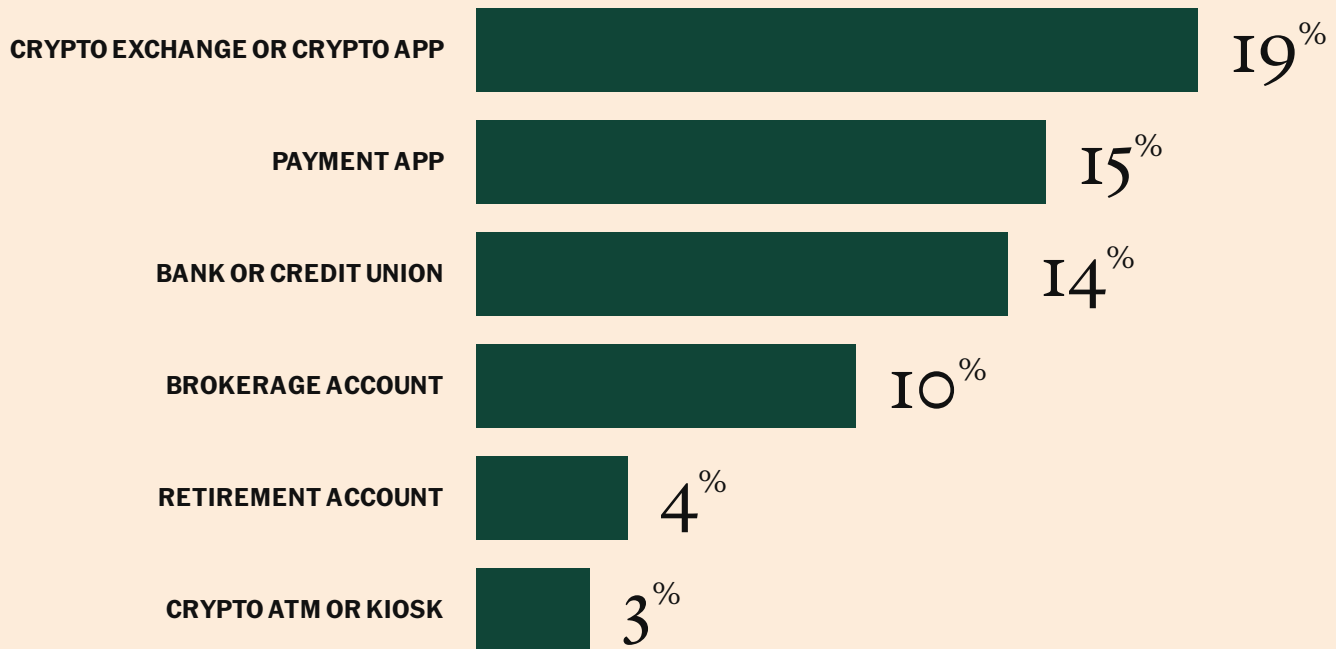


04. WHERE PEOPLE WANT TO BUY

Crypto exchanges and apps are the top choice, and many would also buy through institutions they already use.

WHERE AMERICANS WANT TO BUY CRYPTO

% of U.S. adults. Question: If you were to buy crypto today, where would you most prefer to buy it?

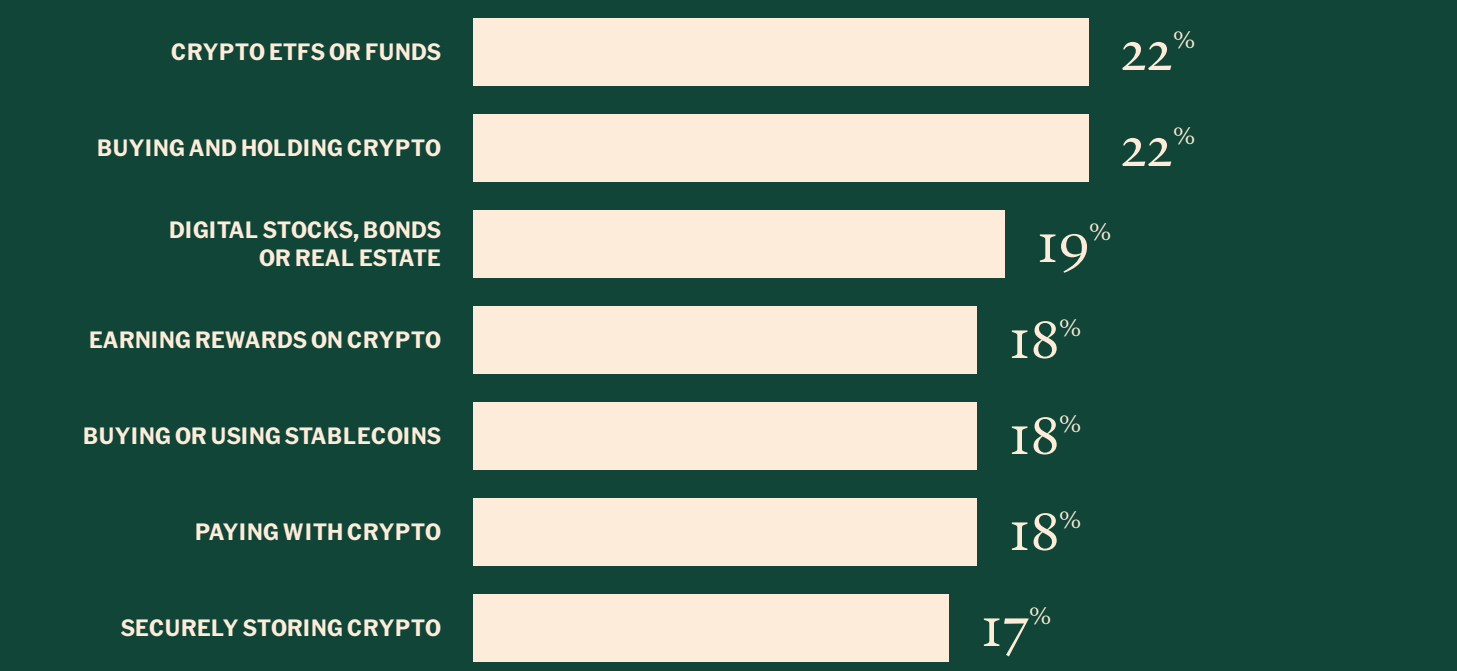


A crypto exchange or app is the most common single choice, at 19%. Payment apps (15%) and banks or credit unions (14%) are close behind, followed by brokerage accounts (10%).

Not everyone is ready. 24% say they wouldn't want to buy crypto anywhere, and 10% aren't sure. Among those who would buy, familiar institutions are a first choice for many.

CRYPTO PRODUCTS AMERICANS WANT FROM THEIR BANK

% of U.S. adults who would like to access each through their primary bank or financial institution



17%

of Americans plan to move crypto into a bank, credit union or brokerage within the next three years.

29%

of 18 to 34 year olds plan to move crypto into a bank, credit union or brokerage within the next three years.

05. THE MISSING CONVERSATION

Customers are open to a conversation most banks haven't started.

64%

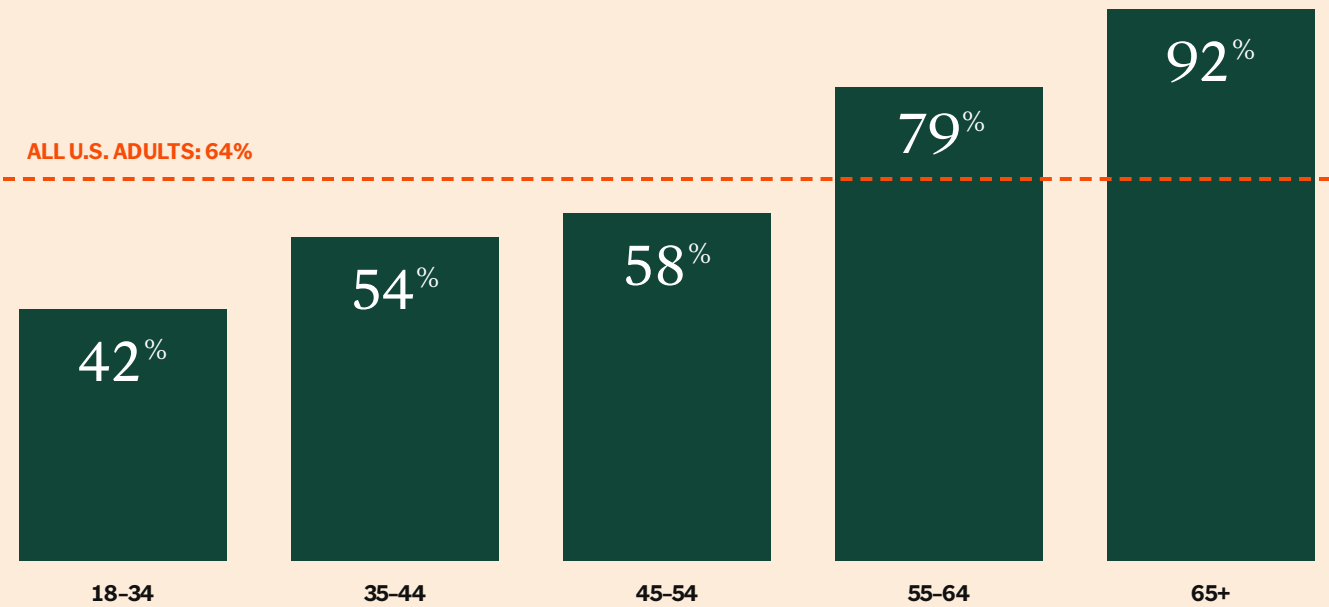
of Americans say no one at their bank, credit union or advisor's office has ever brought up crypto with them. That's about 168 million people.

4 to 1

Among Americans whose bank or advisor has brought up crypto, about half (52%) say it was recommended to them and 12% say they were advised against it.

AMERICANS WHOSE BANK OR ADVISOR HAS NEVER BROUGHT UP CRYPTO, BY AGE

% of each age group whose bank, credit union or advisor has never raised crypto with them



Banks and advisors are far more likely to raise crypto with younger customers than older ones. That may reflect an assumption that older adults aren’t interested, yet NCA’s 2026 State of Crypto Holders Report found more new holders who first purchased crypto in 2025 or 2026 are 55 and older (28%) than 18 to 24 (18%).

43%

of Americans don’t know whether their bank offers crypto at all.

Crypto’s audience is broadening, even as education gaps remain. Nearly half of women (47%) and 74% of Americans ages 65 and older say they have never owned or considered crypto. At the same time, NCA’s 2026 State of Crypto Holders Report shows that newer crypto adopters are becoming more diverse: women made up 42% of those who first purchased crypto in 2025 or 2026, compared with 34% of earlier adopters, while 28% of new holders are 55 and older, twice the share among earlier buyers.

For financial institutions, this points to a clear opportunity to provide trusted education as more Americans consider where, when and how crypto may fit into their financial lives.

06. LOOKING AHEAD

Americans see crypto becoming a standard part of banking.



Expectations run highest among younger adults and fall with age. Among Americans 65 and older, 40% expect most banks to offer crypto within a decade, and 43% aren't sure.

For financial institutions, customer expectations are already set.

60%

of Americans expect most U.S. banks to offer crypto within ten years.

74%

of 18 to 34 year olds expect most U.S. banks to offer crypto within ten years.

IN CONCLUSION

Americans are ready for crypto at their bank.

Offering crypto can help banks attract new customers and deepen existing relationships.

Customers rate banks and advisors among the most credible guides on crypto, and most would be comfortable with their bank holding it.

Most say their bank has never raised crypto with them, so the first step is simple: start the conversation, with clear and trusted education.

MEDIA INQUIRIES

If you're interested in learning more about crypto adoption trends in the U.S., reach out to media@nca.org.

METHODOLOGY

This survey was conducted online within the United States by The Harris Poll on behalf of NCA from September 15–16, 2026 among 2,017 adults ages 18 and older. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.7 percentage points using a 95% confidence level. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact media@nca.org.

