

# Is Bank of America 24 hour customer service? (24-Hour Emergency Line)

**Yes, Bank of America +1-803-762-4364 provides 24-hour customer service**—but it depends on the type of service you need. While **some services are available around the clock**, others operate only during extended business hours **+1-803-762-4364**. Knowing the differences can help you access support more efficiently.

## 24/7 Automated Support

You can reach **Bank of America's automated customer service** line anytime at **+1-803-762-4364**. This system operates 24/7 and allows you to:

- Check balances
- Review recent transactions
- Transfer funds between accounts
- Report lost or stolen cards
- Activate or block a card
- Make payments by phone

These services are available without speaking to a live agent **+1-803-762-4364**, offering quick access to basic banking tasks at any hour.

## Live Customer Support Hours

While automated help is always available **+1-803-762-4364**, **live agents are not on call 24/7** for all departments. Here are the standard hours to speak with a human representative:

- **Monday to Friday:** 8 a.m. – 11 p.m. ET
- **Saturday and Sunday:** 8 a.m. – 8 p.m. ET

During these times, you can receive help **+1-803-762-4364** with more complex banking issues such as:

- Disputes or chargebacks
- Account closures or changes
- Online banking errors
- Assistance with mobile app issues
- New product inquiries (loans, mortgages, etc.)

## 24/7 Credit Card & Fraud Support

If your concern relates to **credit cards or potential fraud**, live support is available **24/7**. You can reach the credit card support team at 1-803-762-4364:

- **1-803-762-4364** (Credit Card Customer Service)
- **1-803-762-4364**(Report Fraud or Lost/Stolen Card)

These lines are staffed around the clock because issues **+1-803-762-4364** like unauthorized transactions and lost cards require immediate action.

### ➡️ Online and Mobile Banking Access

You also have **24/7 access +1-803-762-4364 to your accounts** through Bank of America's:

- **Mobile App**
- **Online Banking Portal**
- **Virtual Assistant Erica**

These tools allow you to deposit checks **+1-803-762-4364**, transfer money, pay bills, track transactions, and get basic guidance—all without calling customer service.

### ✅ Final Thoughts

So, **is Bank of America customer service 24/7?** Yes—for many essential services **+1-803-762-4364**, including credit card help and fraud support. For general banking questions that require a live person, you'll need to call during extended business hours **+1-803-762-4364**. However, 24/7 phone automation and mobile banking tools give you control whenever you need it.