

Overdraft/NSF metrics for Top 20 banks based on overdraft/NSF revenue reported

Overdraft (OD) and NSF (non-sufficient fund) fee revenue is based on reported values from January 2021 through September 30, 2021.

Blue shading reflects recent changes reported since approximately September 1, 2021 that are either already in effect or are planned to go into effect in the near term. Check with the bank or review your account agreement to confirm the details prior to opening an account. Some banks below also offer accounts with no overdraft or NSF fees, or with other terms that differ from the account terms listed below.

Bank	Overdraft/NSF Revenue for 9 months ended September 2021	No overdraft fees on any transactions ¹	No NSF fees	No overdraft fees on debit card purchases ²	No overdraft fees on ATM withdrawals	No extended/sustained overdraft fees	Size of overdraft and/or NSF fee ³	Daily limit on number of overdraft/NSF fees ⁴	Cushion before overdraft fee is charged ⁵	Extended grace period
Wells Fargo Bank, N.A.	\$1 billion	✓	✓			✓	\$35	3 (\$105)	\$5	next day
JP Morgan Chase Bank, N.A.	\$924 million	✓	✓		✓	✓	\$34	3 (\$102)	\$50	next day
Bank of America, N.A.	\$823 million	✓	✓	✓	✓	✓	\$10	4 (\$40)	\$1	--
TD Bank, N.A.	\$347 million					✓	\$35	3 (\$105)	\$50	next day

¹ Overdraft practices reflected in this chart exclude those associated with formal overdraft lines of credit or links to credit cards or savings accounts.

² This column describes non-recurring debit card transactions, like point-of-sale transactions. Recurring debit card transactions may still result in overdraft fees if the institution otherwise charges overdraft fees.

³ If a bank's fee size changes based on the number of overdraft fees charged, the highest overdraft fee is reflected here.

⁴ Unless otherwise noted, this limit applies to the total number of overdraft and NSF fees combined. Huntington and Santander appear to apply this limit to overdraft and NSF fees separately. From public information, it is not clear whether Fifth Third applies this limit to overdraft and NSF fees combined, or only to overdraft fees.

⁵ Banks reflected here vary as to whether they apply de minimis buffers of up to \$5 based on the size of the transaction, the size of the negative balance, or both. All cushions of \$50 or more reflected here apply to the size of the negative balance.

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Truist Bank	\$301 million		✓			✓	\$36	6 (\$216)	\$5	--
U.S. Bank N.A.	\$242 million		✓				\$36	4 (\$144)	\$50	next day
Regions Bank	\$221 million		✓			✓	\$36	3 (\$108)	--	--
PNC Bank, N.A. ⁶	\$210 million		✓			✓	\$35	1 (\$35)	\$5	next day
USAA Federal Savings Bank	\$139 million	✓		✓	✓	✓	\$29	3 (\$87)	--	n/a
Huntington National Bank	\$119 million						\$36	4 each (\$288)	\$50	next day
Citizens Bank, N.A.	\$115 million						\$37	5 (\$185)	\$5	next day
Woodforest National Bank	\$107 million					✓	\$32	3 (\$96)	\$1	--
KeyBank N.A.	\$80 million						\$38.50	--	--	--
Fifth Third Bank, N.A.	\$78 million						\$37	3 (\$111 in overdraft fees)	\$5	next day

⁶ Includes overdraft/NSF revenue of BBVA USA, which PNC acquired effective June 1, 2021.

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Citibank, N.A.	\$70 million			✓	✓	✓	\$34	4 (\$136)	--	--
Manufacturers and Traders Trust Company	\$62 million		✓			✓	\$15	1 (\$15)	\$5	--
Capital One, N.A.	\$58 million	✓	✓	✓	✓	✓	n/a	n/a	see note ⁷	n/a
Arvest Bank	\$52 million					✓	\$17	8 (\$136)	--	--
Santander Bank, N.A.	\$38 million						\$35	3 each (\$210)	\$100	--
Bank of The West	\$33 million						\$35	5 (\$175)	\$5	--

Note: The chart reflects a snapshot of the CFPB’s review of press releases, publicly available account disclosures, and news reports. We will continue to assess bank practices and update the chart periodically. Information on this chart has not been independently verified by the CFPB, and the inclusion of an institution on this list does not reflect a CFPB endorsement, or lack thereof, of the institution by the CFPB.

⁷ Capital One announced “No-Fee Overdraft” which provides overdraft coverage of an unspecified amount.