

Overdraft/NSF metrics for Top 20 banks based on overdraft/NSF revenue reported during 2021

as of December 6, 2022

Blue shading reflects recent changes publicly reported since approximately September 1, 2021 that are either already in effect or are planned to go into effect. 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. Some banks may be enacting changes that have not been publicly announced.

Bank	Overdraft/NSF Revenue Reported for 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.	\$1.414 billion	✓				✓	\$35	3 (\$105)	\$5	next day
JP Morgan Chase Bank, N.A.	\$1.211 billion	✓			✓	✓	\$34	3 (\$102)	\$50	next day
Bank of America, N.A.	\$1.135 billion	✓		✓	✓	✓	\$10	2 (\$20)	\$1	--
TD Bank, N.A.	\$477 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. In addition to their daily limits, KeyBank limits overdraft fees to 20 fees per monthly period, while First National Bank Texas limits overdraft fees to 10 fees per calendar month. Green Dot Bank limits overdraft fees to five per monthly statement period.

⁵ Banks reflected here vary as to whether they apply de minimis buffers of up to \$12 based on the size of the transaction, the size of the negative balance, or both. All cushions of \$20 or more reflected here apply to the size of the negative balance.

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Truist Bank	\$415 million		✓			✓	\$36	3 (\$108)	\$5	--
U.S. Bank N.A.	\$338 million		✓			✓	\$36	4 (\$144)	\$50	next day
Regions Bank	\$300 million		✓			✓	\$36	3 (\$108)	\$5	--
PNC Bank, N.A.	\$269 million		✓			✓	\$36	1 (\$36)	\$5	next day
USAA Federal Savings Bank	\$197 million	✓	✓	✓	✓	✓	n/a	n/a	--	n/a
Huntington National Bank	\$152 million					✓	\$15	4 (\$60)	\$50	next day
Citizens Bank, N.A.	\$145 million		✓				\$35	5 (\$175)	\$5	next day
Woodforest National Bank	\$145 million		✓			✓	\$32	3 (\$96)	\$1	--
KeyBank N.A.	\$116 million		✓				\$20	3 (\$60)	\$20	--
First National Bank Texas DBA First Convenience Bank	\$108 million						\$34	2 (\$68)	\$12	next day

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Fifth Third Bank, N.A.	\$107 million		✓				\$37	3 (\$111)	\$5	next day
Citibank, N.A.	\$101 million	✓	✓	✓	✓	✓	n/a	n/a	--	n/a
Manufacturers and Traders Trust Company	\$87 million		✓			✓	\$15	1 (\$15)	\$5	--
Capital One, N.A.	\$73 million	✓	✓	✓	✓	✓	n/a	n/a	see note ⁶	n/a
Arvest Bank	\$73 million		✓			✓	\$17	4 (\$68)	--	--
Green Dot Bank	\$50 million		✓		✓	✓	\$15	5 (\$75)	\$10	next day

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, of the institution.

⁶ Capital One announced “No-Fee Overdraft” which provides overdraft coverage of an unspecified amount.