

# THE TOP 20 BANKS THAT CHARGE THE MOST IN OVERDRAFT FEES

Q1 through Q3 2015

INSTITUTION	STATE	OVERDRAFT FEES	DEPOSITS	OVERDRAFT FEES / ALL SERVICE CHARGES
JPMORGAN CHASE	NY	\$1,373,000	\$197,666,000	41 %
BANK OF AMERICA	NC	\$1,199,000	\$173,367,000	30 %
WELLS FARGO	CA	\$1,194,000	\$99,967,000	29 %
TDBANK	ME	\$335,460	\$20,680,809	45 %
USBANK	MN	\$325,007	\$25,914,346	34 %
PNC	PA	\$256,681	\$37,125,142	31 %
REGIONS	AL	\$246,281	\$14,278,132	46 %
SUNTRUST	GA	\$222,879	\$9,687,838	45 %
BB&T	NC	\$175,138	\$11,234,960	38 %
WOODFOREST	TX	\$126,618	\$249,580	68 %
CAPITAL ONE	VA	\$120,256	\$17,125,423	46 %
USAA FEDERAL	TX	\$108,499	\$2,755,932	87 %
CITIZENS	RI	\$104,611	\$9,476,902	41 %
FIFTH THIRD	OH	\$97,945	\$17,473,962	23 %
M & T	NY	\$88,372	\$9,969,109	35 %
CITIBANK	NY	\$82,000	\$83,696,000	18 %
TCF	MN	\$81,549	\$1,067,484	74 %
COMPASS BANK	AL	\$78,281	\$1,786,775	48 %
FIRST CONVENIENCE	TX	\$77,947	\$912,985	77 %
HUNTINGTON	WV	\$73,446	\$3,893,340	40 %

## All Sums in Thousands of Dollars

SOURCE: FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL; THIRD QUARTER CALL REPORTS

OVERDRAFT FEE SUMS FROM "CONSUMER OVERDRAFT-RELATED SERVICE CHARGES LEVIED ON THOSE TRANSACTION ACCOUNT AND NON-TRANSACTION SAVINGS ACCOUNT DEPOSIT PRODUCTS INTENDED PRIMARILY FOR INDIVIDUALS FOR PERSONAL, HOUSEHOLD, OR FAMILY USE."

### **SCHEDULES RI ITEM RIADH032**

ALL SERVICE CHARGE FEES FROM "COMPONENTS OF SERVICE CHARGES ON DEPOSIT ACCOUNTS IN DOMESTIC OFFICES."

### **SCHEDULE RI ITEMS RIADH032, RIADH033, RIADH034 AAND RIADH035**