

# OVERDRAFT FEE REVENUES – 2018

We use federal banking data to report the amount of overdraft and NSF fees charged to consumer bank accounts by banks and credit unions.

To demonstrate how some banks rely on overdraft to pay the cost of offering checking accounts, we show the percentage of revenues earned on checking accounts that were derived from overdraft fees.

Rank	Bank Name	Overdraft Fee Revenue	OD Fees / Checking Account Revenue
1	JPMorgan Chase	\$1,866,000,000	41.2
2	Wells Fargo	\$1,631,000,000	29.0
3	Bank of America	\$1,628,000,000	30.5
4	TD Bank	\$460,633,000	45.2
5	US Bank	\$441,903,000	35.0
6	PNC Bank	\$351,930,000	31.3
7	Regions Bank	\$330,398,000	46.7
8	SunTrust Bank	\$299,855,000	45.5
9	BB&T	\$241,361,000	38.2
10	Woodforest National Bank	\$171,754,000	68.9
11	Capital One	\$161,928,000	46.5
12	USAA	\$146,333,000	87.7
13	Citizen's Bank	\$142,905,000	40.7
14	Fifth Third Bank	\$132,732,000	23.4
15	M&T Bank	\$119,436,000	35.8
16	Citibank	\$111,000,000	17.5
17	TCF National Bank	\$109,671,000	74.1
18	Compass Bank	\$105,031,000	48.6
19	First Convenience Bank	\$104,998,000	77.3
20	Huntington National Bank	\$98,961,000	40.2

Rank	Bank Name	Overdraft Fee Revenue	OD Fees / Checking Account Revenue
21	Arvest Bank	\$86,791,000	64.2
22	KeyBank	\$86,576,000	33.9
23	Santander Bank	\$52,849,000	31.6
24	Citizens Bank of PA	\$52,152,000	38.2
25	Int'l Bank of Commerce	\$49,505,000	75.8
26	First Citizen's Bank & Trust	\$41,030,000	45.3
27	BOKF	\$40,863,000	45.2
28	Bank of the West	\$39,617,000	27.6
29	MUFG Union Bank	\$36,660,000	18.7
30	First Tennessee Bank	\$36,108,000	37.3
31	First Niagara Bank	\$33,921,000	42.0
32	Trustmark	\$30,043,000	60.0
33	Bancorp South	\$29,908,000	58.6
34	First Merit	\$29,318,000	40.7
35	Prosperity Bank	\$29,086,000	59.5
36	Zions Bank	\$28,864,000	17.0
37	Armed Forces Bank	\$27,645,000	78.4
38	South State Bank	\$27,645,000	72.7
39	Synovus	\$27,392,000	34.2
40	FNB	\$27,115,000	62.3

*Data sourced from the Federal Financial Institutions Examination Council, Call Reports.*



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