

# TOP 20 BANKS HIGHEST RATES OF OVERDRAFT FEES

## FEES PER \$1,000 IN CONSUMER DEPOSITS

Surveys Banks with More than \$200 Million in Consumer-Based Transaction Accounts;

Q1 through Q3 2015

INSTITUTION	STATE	OVERDRAFT FEES	DEPOSITS	OVERDRAFT FEES PER \$1,000
WOODFOREST NAT'L BANK	TX	\$126,618	\$218,877	\$507.32
FIRST NAT'L BANK OF TEXAS	TX	\$77,947	\$1,416,870	\$85.38
TCF NAT'L BANK	MN	\$81,549	\$646,601	\$76.39
ARMED FORCES NAT'L BANK	KS	\$23,282	\$325,005	\$61.48
CITY NAT'L BANK OF WV	WV	\$14,965	\$254,644	\$54.69
COMPASS BANK	AL	\$78,281	\$1,472,422	\$43.81
USAA FEDERAL	TX	\$108,499	\$1,222,673	\$39.37
PEOPLE'S UNITED	CT	\$17,442	\$556,819	\$35.79
FIRST COMMUNITY BANK	VA	\$7,141	\$282,255	\$34.62
KEYBANK	OH	\$64,031	\$1,635,561	\$34.33
AMERICAN SAVINGS BANK	HI	\$8,367	\$269,757	\$34.28
INT'L BANK OF COMMERCE	TX	\$36,007	\$1,153,216	\$32.86
BANK OF THE OZARKS	AR	\$9,030	\$302,333	\$31.91
ARVEST BANK	AR	\$63,944	\$3,184,633	\$30.45
SOUTH STATE BANK	SC	\$20,028	\$591,380	\$28.23
FIRSTMERIT	OH	\$25,616	\$1,071,908	\$26.06
WESTAMERICA	CA	\$5,653	\$288,172	\$25.02
FIRST NIAGARA	NY	\$24,771	\$948,061	\$23.88
PEOPLE'S BANK	OH	\$5,472	\$288,629	\$23.15
SUNTRUST	GA	\$222,879	\$8,643,753	\$23.01

### All Sums in Thousands of Dollars

SOURCE: FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL. DATA ON OVERDRAFT FEES FROM JANUARY 1 2015 THROUGH SEPTEMBER 30, 2015. DEPOSITS FROM INTEREST-BEARING, NON-INTEREST BEARING TRANSACTION ACCOUNTS INTENDED FOR THE USE OF HOUSEHOLDS, INDIVIDUALS, AND CORPORATIONS. DOES NOT INCLUDE SAVINGS ACCOUNTS, MONEY MARKET ACCOUNTS, BROKERAGE ACCOUNTS, BROKERED DEPOSITS, OR OTHER ACCOUNTS NOT INTENDED FOR USE AS A TRANSACTION ACCOUNT.

SCHEDULES RC-E AND RI; LINES RIADH032, RCONP753, RCONP 754, AND RCONP755