

FACT SHEET

TOP 15 LARGEST RECIPIENTS OF OVERDRAFT FEES

CONTROLLING FOR DEPOSITS

HELD IN TRANSACTION ACCOUNTS OF INDIVIDUAL, HOUSEHOLD AND FAMILIES, BANKS WITH DEPOSITS > \$150 MILLION

INSTITUTION	CONSUMER DEPOSITS (\$000S)	OVERDRAFT FEES (\$000S)	FEES PER \$1,000 IN CONSUMER DEPOSITS
WOODFOREST	\$189,508	\$87,664	\$463
TD BANK	\$2,055,111	\$218,000	\$106
TRUST MARK	\$157,842	\$14,494	\$92
REGIONS	\$1,847,862	\$163,008	\$88
U.S. BANK	\$2,564,358	\$207,419	\$81
BB & T	\$1,438,092	\$110,898	\$77
COMPASS	\$766,864	\$50,542	\$66
ASSOCIATED	\$190,169	\$11,976	\$63
KEYBANK	\$663,805	\$41,294	\$62.2
TCF NATIONAL	\$856,097	\$52,961	\$61.9
HANCOCK	\$256,311	\$12,785	\$50
INT'L BANK OF COMMERCE	\$483,514	\$22,862	\$47
WELLS FARGO	\$16,620,000	\$756,000	\$45
HARRIS BANK	\$244,807	\$10,711	\$43.7
CAPITAL ONE	\$1,773,334	\$77,335	\$43.6

*Consumer Deposits equals sum of interest-bearing and non-interest bearing transaction accounts intended for use by individuals, families and households. FFIEC Call Report, RCONP753 and RCONP754. Sum is the average of holdings at the end of q1 and q2, 2015.

Overdraft Fees from Schedule RI – Income Statement. Part 15, Row A “Consumer Overdraft-Related Service Charges Levied on Those Transaction Accounts and Non-Transaction Savings Account Deposit Products Intended Primarily for Individuals for Personal, Household, or Family Use.” Item RIADH032 * An estimate, created by multiplying the divisor of overdraft fees as a share of deposit balances by \$1,000.