



2009 USA TODAY bank overdraft survey

A USA TODAY survey of the 10 largest retail banks, by assets, in the nation found that nine process paychecks and electronic transactions from highest to lowest dollar amount. SunTrust, which declined to respond to the survey, says in its deposit agreement that it will pay transactions in any order it likes, including from "largest to smallest dollar amount."

Largest Retail Banks

Overdraft Fee Amounts

Bank of America	\$35
JP Morgan Chase	\$35
Citigroup	\$34
Wells Fargo	\$35
HSBC North America	\$35
PNC Financial Services	\$36
U.S. Bancorp	\$37.50
SunTrust	\$36
Capital One	\$35
Citizen's Financial	\$39

Memphis Banks

First Tennessee	\$35
Regions	\$35
SunTrust	\$35
Bank of America	\$35
Bancorp South	\$35

Credit Union

Kemba Delta Federal Credit Union \$25 -30% less than banks!!!
 Kemba process's checks in the best interest of the member in order to minimize overdraft fees.

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