

# Overdraft Survey—Complete Aggregated Results

Table 1

Overdraft Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size				
Did your institution operate this program at any point in 2006 or 2007?	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Memo Item(s):	
					\$1 Billion to \$5 Billion	Greater than \$5 Billion
<i>By automated overdraft program</i>						
Automated	474	253	138	83	53	30
	40.5	29.7	65.2	76.9	73.6	83.3
Promoted <sup>b</sup>	374	211	114	49	38	11
	78.9	83.3	82.6	59.0	71.7	36.7
Nonpromoted only	100	42	24	34	15	19
	21.1	16.6	17.4	41.0	28.3	63.3
No automated	697	598	74	25	19	6
	59.5	70.3	34.8	23.1	26.4	16.7
Linked and/or LOCs	532	449	63	21	15	6
	76.4	75.0	84.8	84.0	78.9	100.0
No formal program only <sup>b</sup>	165	150	11	4	4	0
	23.6	25.0	15.2	16.0	21.1	0.0
Total study population banks	1,171	851	212	108	72	36
	100.0	100.0	100.0	100.0	100.0	100.0
<i>All program combinations</i>						
Automated, linked, and LOCs	199	81	64	54	37	17
	17.0	9.5	30.3	50.0	51.4	47.2
Automated and linked	127	81	32	14	9	5
	10.8	9.5	15.2	13.0	12.5	13.9
Automated and LOCs	54	15	26	13	6	7
	4.6	1.8	12.1	12.0	8.3	19.4
Automated only	95	77	16	2	1	1
	8.1	9.0	7.6	1.9	1.4	2.8
Linked and LOCs	204	165	30	9	6	3
	17.5	19.4	14.4	8.3	8.3	8.3
Linked only	198	176	18	4	2	2
	16.9	20.7	8.3	3.7	2.8	5.6
LOCs only	130	107	14	8	7	1
	11.1	12.6	6.8	7.4	9.7	2.8
No formal program only	165	150	11	4	4	0
	14.1	17.6	5.3	3.7	5.6	0.0
Total study population banks	1,171	851	212	108	72	36
	100.0	100.0	100.0	100.0	100.0	100.0
<b>Survey Question(s):</b>						
IA1. Does the institution offer linked transfer accounts, or offered it at any point in 2006 or 2007?						
IA2. Does the institution offer overdraft lines of credit, or offered it at any point in 2006 or 2007?						
IA3. Does the institution offer promoted automated overdraft protection, or offered it at any point in 2006 or 2007?						
IA4. Does the institution extend nonpromoted automated overdraft protection, or did so at any point in 2006 or 2007?						

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Fourteen institutions operated both a promoted automated and a nonpromoted automated overdraft program. These institutions are included only in the promoted total. No formal program refers to NSF/overdraft items not processed under automated, linked-account, or overdraft LOC programs.

Table 2

Start Year of Automated Overdraft Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Type of Automated Program	
<i>If your institution initiated the program within the last five years, what year was the program initiated?</i> <sup>b</sup>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Nonpromoted	Promoted
Had program in 2001	150 31.6	46 18.2	58 41.9	46 55.4	35 35.2	114 30.6
2002	23 4.8	12 4.5	8 5.8	3 3.6	1 1.0	22 5.8
2003	50 10.4	31 12.1	13 9.3	6 7.2	7 7.4	42 11.3
2004	73 15.5	42 16.7	24 17.4	7 8.4	14 13.8	59 15.9
2005	84 17.6	54 21.2	21 15.1	9 10.8	21 21.3	62 16.6
2006	50 10.4	35 13.6	8 5.8	7 8.4	10 9.6	40 10.7
2007	46 9.7	35 13.6	6 4.7	5 6.0	12 11.6	34 9.2
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Start year indicates the first year after 2001 in which the program operated for 6 months or more.

**Survey Question(s):**

*IA3.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.*

*IA4.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.*

Table 3

<b>Start Year of Linked-Account Overdraft Programs</b>				
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>		<b>By Asset Size</b>		
<i>If your institution initiated the program within the last five years, what year was the program initiated?<sup>b</sup></i>	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
Had program in 2001	650 89.4	445 88.5	132 91.1	74 91.4
2002	5 0.7	4 0.8	0 0.0	1 1.2
2003	27 3.7	23 4.6	2 1.1	2 2.5
2004	22 3.0	15 3.1	6 4.4	0 0.0
2005	13 1.8	12 2.3	2 1.1	0 0.0
2006	6 0.9	4 0.8	2 1.1	1 1.2
2007	5 0.6	0 0.0	2 1.1	3 3.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Start year indicates the first year in which the program operated for six months or more.				
<b>Survey Question(s):</b>				
<i>IA1.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>				

Table 4

Start Year of Overdraft LOC Programs				
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size		
<i>If your institution initiated the program within the last five years, what year was the program initiated?</i> <sup>b</sup>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion
Had program in 2001	504 85.9	307 83.3	120 89.3	77 91.7
2002	8 1.4	4 1.0	2 1.2	3 3.6
2003	29 5.0	27 7.3	2 1.2	1 1.2
2004	13 2.2	12 3.1	2 1.2	0 0.0
2005	9 1.5	8 2.1	0 0.0	1 1.2
2006	16 2.7	8 2.1	6 4.8	2 2.4
2007	7 1.2	4 1.0	3 2.4	0 0.0
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Start year indicates the first year in which the program operated for six months or more.				
<b>Survey Question(s):</b>				
<i>IA2.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>				

Table 5

Accounts Covered by Automated Overdraft Programs								
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program	
<i>For which of the following accounts did your institution offer the program?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non- promoted	Promoted
<i>All accounts that apply<sup>b</sup> (Multiple answers allowed)</i>								
Checking	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0
NOW	355 74.9	180 71.2	114 82.6	61 73.5	62 65.1	293 77.4	79 78.3	277 74.0
MMD	153 32.2	73 28.8	42 30.2	38 45.8	22 23.6	130 34.3	43 42.9	110 29.3
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0
<i>All account combinations</i>								
Checking, NOW, and MMD	147 31.0	73 28.8	40 29.1	34 41.0	22 23.6	125 32.8	40 40.3	107 28.5
Checking and NOW	208 43.9	107 42.4	74 53.5	27 32.5	39 41.5	169 44.5	38 38.1	170 45.5
Checking and MMD	6 1.2	0 0.0	2 1.2	4 4.8	0 0.0	6 1.5	3 2.6	3 0.8
Checking Only	113 23.9	73 28.8	22 16.3	18 21.7	33 34.9	80 21.2	19 19.1	94 25.2
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.								
<b>Survey Question(s):</b>								
<i>IIE1. For which of the following accounts is the program offered?</i>								

Table 6

Accounts Covered by Linked-Account Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
<i>For which of the following accounts did your institution offer the program?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs
<i>All accounts that apply<sup>b</sup> (Multiple Answers Allowed)</i>						
Checking	722 99.3	498 99.2	143 98.9	81 100.0	198 100.0	524 99.0
NOW	595 81.7	403 80.2	125 86.7	67 82.7	159 80.1	436 82.3
MMD	439 60.3	311 61.8	72 50.0	56 69.1	123 61.9	316 59.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<i>All account combinations</i>						
Checking, NOW, and MMD	430 59.0	311 61.8	69 47.8	50 61.7	122 61.4	308 58.1
Checking and NOW	164 22.5	92 18.3	55 37.8	17 21.0	37 18.7	126 23.9
Checking and MMD	9 1.3	0 0.0	3 2.2	6 7.4	1 0.5	8 1.5
Checking only	120 16.5	96 19.1	16 11.1	8 9.9	38 19.4	82 15.4
NOW only	2 0.2	0 0.0	2 1.1	0 0.0	0 0.0	2 0.3
None (savings only)	4 0.5	4 0.8	0 0.0	0 0.0	0 0.0	4 0.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.						
<b>Survey Question(s):</b>						
<i>IIE1. For which of the following accounts is the program offered?</i>						

Table 7

Accounts Covered by Overdraft LOC Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Presence of Other Overdraft Programs	
For which of the following accounts did your institution offer the program?	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs
<i>All accounts that apply<sup>b</sup> (Multiple Answers Allowed)</i>						
Checking	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
NOW	432 73.6	268 72.9	104 77.4	59 70.2	74 56.8	358 78.3
MMD	212 36.2	150 40.6	37 27.4	26 31.0	35 26.9	178 38.8
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<i>All account combinations</i>						
Checking, NOW, and MMD	205 34.9	146 39.6	37 27.4	22 26.2	31 23.9	174 38.0
Checking and NOW	227 38.7	123 33.3	67 50.0	37 44.1	43 32.9	184 40.3
Checking and MMD	8 1.3	4 1.0	0 0.0	4 4.8	4 3.0	4 0.9
Checking only	147 25.1	96 26.0	30 22.6	21 25.0	52 40.2	95 20.8
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.						
<b>Survey Question(s):</b>						
<i>IIE1. For which of the following accounts is the program offered?</i>						

Table 8

Account Coverage by Multiple Overdraft Programs								
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Overdraft Programs Offered		By Type of Automated Program	
Did your institution allow an account to be covered by more than one overdraft program?	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and LOC Only	Non- promoted	Promoted
<i>All accounts that apply<sup>b</sup> (Multiple answers allowed)</i>								
No	164 28.2	107 31.5	40 26.3	17 18.9	119 31.3	46 22.4	21 24.3	98 33.3
Yes	419 71.8	234 68.5	112 73.7	73 81.1	261 68.7	159 77.6	65 75.7	195 66.7
Total that operated more than one program	584 100.0	341 100.0	152 100.0	90 100.0	379 100.0	204 100.0	86 100.0	293 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.								
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.								
<b>Survey Question(s):</b>								
<i>IC3. Can an account be covered by more than one overdraft program?</i>								

Table 9

Order Overdraft Programs Invoked						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Type of Automated Program		
<i>In what order did your institution invoke a customer's applicable overdraft programs?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Nonpromoted	Promoted
<i>Had automated</i>						
Linked, LOCs, automated <sup>b</sup>	109 41.9	42 39.3	37 41.8	30 46.2	30 45.3	80 40.7
LOCs, linked, automated	14 5.5	0 0.0	3 3.6	11 16.9	11 16.3	4 1.8
Linked, automated, LOCs <sup>b</sup>	14 5.5	4 3.6	6 7.3	4 6.2	1 1.5	13 6.8
LOCs, automated, linked	9 3.6	8 7.1	2 1.8	0 0.0	0 0.0	9 4.7
Automated, linked, LOCs	2 0.8	0 0.0	0 0.0	2 3.1	1 1.5	1 0.5
Automated, LOCs, linked	1 0.4	0 0.0	0 0.0	1 1.5	1 1.5	0 0.0
Linked, automated	79 30.3	46 42.9	24 27.3	9 13.8	12 18.8	67 34.2
LOCs, automated	24 9.2	8 7.1	11 12.7	5 7.7	7 11.1	17 8.5
Automated, LOCs	4 1.6	0 0.0	3 3.6	1 1.5	2 2.5	3 1.3
Automated, linked	4 1.4	0 0.0	2 1.8	2 3.1	1 1.5	3 1.3
Total that operated more than one program, allowed multiple coverage, and had automated	261 100.0	107 100.0	88 100.0	65 100.0	65 100.0	195 100.0
<i>Did not have automated</i>						
Linked, LOCs	139 87.8	115 90.9	19 80.0	5 62.5	0 NA	0 NA
LOCs, linked	18 11.2	12 9.1	3 13.3	3 37.5	0 NA	0 NA
Item(s) not reported	2 1.0	0 0.0	2 6.7	0 0.0	0 NA	0 NA
Total that operated more than one program, allowed multiple coverage, and did not have automated	159 100.0	127 100.0	24 100.0	8 100.0	0 NA	0 NA
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Fourteen institutions that reported that they invoked their linked-account then overdraft LOC program also operated an automated overdraft program. Four institutions that reported that they invoked their linked-account then automated overdraft program also operated an overdraft LOC program. Note: NA = not applicable.						
<b>Survey Question(s):</b>						
<i>IC3.1 Please rank...the order in which a customers applicable overdraft protection programs are invoked.</i>						



Table 10

Transactions Covered by Automated Overdraft Programs								
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Presence of Other Overdraft Programs		By Type of Automated Program	
<i>Which transactions were covered by your institution's program in the event of an overdraft?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non- promoted	Promoted
<i>All transaction combinations</i>								
Checks, ATM, POS/debit, and any ACH	381 80.5	199 78.8	117 84.9	65 78.3	77 81.1	305 80.3	76 76.0	305 81.7
Checks, ATM, and POS/debit	3 0.5	0 0.0	2 1.2	1 1.2	0 0.0	3 0.7	1 1.0	2 0.4
Checks, ATM, and any ACH	1 0.2	0 0.0	0 0.0	1 1.2	0 0.0	1 0.3	0 0.0	1 0.3
Checks, POS/debit, and any ACH	15 3.1	8 3.0	3 2.3	4 4.8	4 4.1	11 2.9	3 3.0	12 3.2
Checks and POS/debit	4 0.8	4 1.5	0 0.0	0 0.0	0 0.0	4 1.0	0 0.0	4 1.0
Checks and any ACH	61 12.9	38 15.2	16 11.6	7 8.4	9 9.8	52 13.7	17 17.0	44 11.9
Checks only	9 1.9	4 1.5	0 0.0	5 6.0	5 5.1	4 1.1	3 3.0	6 1.6
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0
<i>By ATM and/or POS/debit</i>								
ATM and POS/debit	384 81.0	199 78.8	119 86.1	66 79.5	77 81.1	307 81.0	77 77.0	307 82.1
ATM only	1 0.2	0 0.0	0 0.0	1 1.2	0 0.0	1 0.3	0 0.0	1 0.3
POS/debit only	19 3.9	12 4.5	3 2.3	4 4.8	4 4.1	15 3.9	3 3.0	16 4.2
No ATM and no POS/debit	70 14.8	42 16.7	16 11.6	12 14.5	14 14.9	56 14.8	20 20.0	50 13.4
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.								
<b>Survey Question(s):</b>								
<i>IIE2. Which transactions are covered by the program in the event of an overdraft?</i>								

Table 11

Transactions Covered by Linked-Account Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		
Which transactions were covered by your institution's program in the event of an overdraft?	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs
<i>All transaction combinations</i>						
Checks, ATM, POS/debit, and any ACH	601 82.6	410 81.7	123 85.6	67 82.7	155 78.5	445 84.1
Checks, ATM, and POS/debit	3 0.4	0 0.0	2 1.1	1 1.2	0 0.0	3 0.5
Checks, ATM, and any ACH	6 0.9	4 0.8	2 1.1	1 1.2	2 0.8	5 0.9
Checks, POS/debit, and any ACH	18 2.5	8 1.5	6 4.4	4 4.9	11 5.5	7 1.4
Checks and ATM	4 0.5	4 0.8	0 0.0	0 0.0	0 0.0	4 0.7
Checks and POS/debit	8 1.1	8 1.5	0 0.0	0 0.0	4 1.9	4 0.7
Checks and any ACH	74 10.1	61 12.2	6 4.4	6 7.4	21 10.5	53 10.0
Checks only	13 1.8	8 1.5	3 2.2	2 2.5	4 1.9	9 1.7
Any ACH only	2 0.2	0 0.0	2 1.1	0 0.0	2 0.8	0 0.0
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<i>By ATM and/or POS/debit</i>						
ATM and POS/debit	603 82.9	410 81.7	125 86.7	68 84.0	155 78.5	448 84.6
ATM only	10 1.4	8 1.5	2 1.1	1 1.2	2 0.8	9 1.6
POS/debit only	26 3.5	15 3.1	6 4.4	4 4.9	15 7.4	11 2.1
No ATM and no POS/debit	88 12.1	69 13.7	11 7.8	8 9.9	26 13.2	62 11.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<b>Survey Question(s):</b>						
<i>IIE2. Which transactions are covered by the program in the event of an overdraft?</i>						

Table 12

Transactions Covered by Overdraft LOC Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
<i>Which transactions were covered by your institution's program in the event of an overdraft?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs
<i>All transaction combinations</i>						
Checks, ATM, POS/debit, and any ACH	491 83.7	299 81.3	120 89.3	72 85.7	117 89.9	375 82.0
Checks, ATM, and POS/debit	5 0.8	4 1.0	0 0.0	1 1.2	0 0.0	5 1.1
Checks, ATM, and any ACH	14 2.4	12 3.1	2 1.2	1 1.2	4 3.0	10 2.2
Checks, POS/Debit, and any ACH	9 1.5	4 1.0	3 2.4	2 2.4	4 3.0	5 1.1
Checks and ATM	4 0.7	4 1.0	0 0.0	0 0.0	0 0.0	4 0.8
Checks and POS/debit	1 0.2	0 0.0	0 0.0	1 1.2	0 0.0	1 0.2
Checks and any ACH	42 7.2	35 9.4	5 3.6	3 3.6	4 3.0	38 8.4
Checks only	19 3.3	12 3.1	5 3.6	3 3.6	2 1.2	18 3.9
Other	1 0.2	0 0.0	0 0.0	1 1.2	0 0.0	1 0.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<i>By ATM and/or POS/debit</i>						
ATM and POS/debit	496 84.6	303 82.3	120 89.3	73 86.9	117 89.9	379 83.0
ATM only	18 3.1	15 4.2	2 1.2	1 1.2	4 3.0	14 3.1
POS/debit only	10 1.7	4 1.0	3 2.4	3 3.6	4 3.0	6 1.4
No ATM and no POS/debit	63 10.7	46 12.5	10 7.1	7 8.3	5 4.2	57 12.5
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<b>Survey Question(s):</b>						
<i>IIE2. Which transactions are covered by the program in the event of an overdraft?</i>						

Table 13

Batch-Processing Methods									
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Overdraft Programs Offered			By Type of Automated Program	
<i>For those items which are batch processed, which method best describes the order in which transactions were typically paid by your institution?</i>		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and/or LOC Only	No Formal Program	Non-promoted	Promoted
All									
By check number	213 18.2	134 15.8	59 28.0	19 17.6	128 27.1	79 14.8	5 3.3	12 12.2	116 31.1
By order of presentation	89 7.6	73 8.6	10 4.5	7 6.5	35 7.3	37 6.9	18 10.9	2 2.0	33 8.7
By size, largest-to-smallest	289 24.7	176 20.7	55 25.8	58 53.7	164 34.5	96 18.0	29 17.9	48 47.8	116 31.0
By size, smallest-to-largest	553 47.2	449 52.7	87 40.9	18 16.7	143 30.2	313 58.9	97 58.6	34 33.9	109 29.2
Other	27 2.3	19 2.3	2 0.8	6 5.6	4 0.8	7 1.4	15 9.3	4 4.0	0 0.0
Total study population banks	1,171 100.0	851 100.0	212 100.0	108 100.0	474 100.0	532 100.0	165 100.0	100 100.0	374 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.									
<b>Survey Question(s):</b>									
<i>IC2. For those items which the institution batch processes, which method best describes in what order transactions are typically paid?</i>									

Table 14

Transactions Paid First									
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Overdraft Programs Offered			By Type of Automated Program	
<i>In what order were transactions typically paid by your institution?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and/or LOC Only	No Formal Program	Non-promoted	Promoted
Cash	375 60.4	268 61.9	75 55.3	31 60.8	146 53.7	174 63.0	55 75.4	26 59.9	120 52.5
POS/debit	66 10.7	46 10.6	14 10.6	6 11.8	34 12.4	33 11.8	0 0.0	3 6.0	31 13.7
In-house ATM	60 9.6	38 8.8	14 10.6	7 13.7	44 16.1	11 4.1	5 6.6	10 22.2	34 14.9
On-us checks	40 6.5	27 6.2	11 8.2	2 3.9	15 5.7	25 8.9	0 0.0	4 8.3	12 5.2
System ATM	30 4.9	23 5.3	6 4.7	1 2.0	16 5.8	9 3.4	5 7.5	0 0.0	16 6.9
Online payments	21 3.4	15 3.5	5 3.5	1 2.0	10 3.8	11 3.9	0 0.0	0 0.0	10 4.5
Other	16 2.5	12 2.7	3 2.4	1 2.0	2 0.6	10 3.7	4 5.3	2 3.7	0 0.0
ACH	12 2.0	4 0.9	6 4.7	2 3.9	5 1.9	3 1.2	4 5.3	0 0.0	5 2.3
Total that ranked transactions for processing	621 100.0	433 100.0	136 100.0	51 100.0	272 100.0	276 100.0	73 100.0	44 100.0	228 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.									
<b>Survey Question(s):</b>									
<i>IC1. In what order are transactions typically paid?</i>									

Table 15

<b>The Incidence of Fees Charged by Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Automated Overdraft Program</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Has Automated Overdraft Program</b>	<b>No Automated Overdraft Program</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
<i>What types of fees are charged by your institution?</i>	<b>All</b>										
None of the three fees	2 0.3	0 0.0	2 1.2	0 0.0	0 0	2 0.43	0 0	2 1.0	0 0	0 0.0	2 0.4
Only usage fee	455 96.0	242 95.5	132 95.4	82 98.8	100 100.0	355 94.9	152 92.8	162 96.8	141 98.88	69 98.6	386 95.56
Maintenance and usage fee	5 1.0	4 1.5	0 0.0	1 1.2	0 0.0	5 1.3	1 0.6	4 2.3	0 0.0	1 1.4	4 1.0
Initiation and usage fees	11 2.3	8 3.0	3 2.3	0 0.0	0 0.0	11 2.9	9 5.7	0 0.0	2 1.1	0 0.0	11 2.7
All three fees	2 0.3	0 0.0	2 1.2	0 0.0	0 0.0	2 0.4	2 1.0	0 0.0	0 0.0	0 0.0	2 0.4
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0	164 100.0	167 100.0	143 100.0	70 100.0	404 100.0
<i>Memo Item(s):</i>											
Total with automated charging usage fee	472	253	136	83	100	372	164	166	143	70	402
Percent of banks with automated	99.7	100.0	98.8	100.0	100.0	99.6	100.0	99.0	100.0	100.0	99.6
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey questions used to derive incidences:</b>											
<i>IID.1 What is the initiation fee associated with the program?</i>											
<i>IID.2 What is the maintenance fee to maintain the program?</i>											
<i>IID.4.3 What is the highest fee charged to PAY an NSF item?</i>											

Table 16

<b>Usage Fees for Automated Overdraft Programs</b>				
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>		<b>By Asset Size</b>		
<i>How are overdraft items charged by your institution?</i>	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
No fee charged	2 0.3	0 0.0	2 1.2	0 0.0
Charged per daily occurrence	4 0.8	4 2	0 0	0 0
Charged on a per-item basis	467 98.4	249 98.5	136 98.8	81 97.6
Item(s) not reported	2 0.4	0 0.0	0 0.0	2 2.4
Total with automated	474 100.0	253 100.0	138 100.0	83.0 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.				
<b>Survey Question(s):</b>				
<i>IID.3 How are overdraft items charged?</i>				

Table 17

Per Item Fees Charged by Automated Overdraft Programs											
Dollar Amounts Number of Study Population Banks <sup>a</sup> Percent of Banks with Program	By Asset Size				By Type of Automated Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Non- promoted	Promoted	Largest- to- Smallest	Not Size Related	Smallest- to- Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>What is the highest fee charged by your institution to pay an NSF item?</i>											
<i>All reporting fee greater than 0<sup>b</sup></i>											
Minimum	10.00	10.00	16.00	22.00	15.00	10.00	10.00	16.00	15.00	10.00	16.00
Mean	27.12	25.79	27.65	30.27	28.17	26.83	28.64	27.14	25.35	25.12	27.47
Median	27.00	25.00	28.00	30.00	30.00	27.00	29.00	27.50	25.00	25.00	27.50
Maximum	38.00	33.00	35.00	38.00	38.00	36.00	38.00	35.00	35.00	35.00	38.00
Total with automated and fee greater than 0	472	253	136	83	100	372	164	166	143	70	402
Percent of banks with automated	99.7	100.0	98.9	100.0	100.0	99.6	100.0	99.1	100.0	100.0	99.6
<i>Does not use vendor</i>											
Minimum	15.00	15.00	24.00	22.00	15.00	22.00	24.00	23.00	15.00	15.00	20.00
Mean	27.85	26.44	27.21	30.99	29.06	27.34	29.94	27.31	24.75	25.07	28.34
Median	28.00	27.00	27.00	30.00	30.00	27.00	30.00	27.50	25.00	25.00	28.00
Maximum	38.00	32.00	35.00	38.00	38.00	36.00	38.00	34.00	35.00	33.00	38.00
Total with automated and fee greater than 0 and does not use vendor	214	96	63	56	64	151	97	64	54	32	182
Percent of banks with automated	45.2	37.9	45.4	67.5	63.7	40.3	59.0	38.1	37.8	46.1	45.1
<i>Uses vendor</i>											
Minimum	10.00	10.00	16.00	23.00	20.00	10.00	10.00	16.00	20.00	10.00	16.00
Mean	26.49	25.40	28.03	28.66	26.46	26.49	26.69	27.03	25.71	25.17	26.71
Median	25.00	25.00	29.00	29.00	25.00	25.00	28.00	27.00	25.00	25.00	25.00
Maximum	35.00	33.00	35.00	35.00	34.00	35.00	35.00	35.00	35.00	35.00	35.00
Total with automated and fee greater than 0 and uses vendor	257	157	74	26	35	222	66	102	89	38	219
Percent of banks with automated	54.2	62.1	53.5	31.3	35.3	59.3	40.4	60.9	62.2	53.9	54.3
<i>Memo item(s):</i>											
Total with automated	474	253	138	83	100	374	164	167	143	70	404
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<p><b>Survey Question(s):</b></p> <p><i>IID.4.3 What is the highest fee charged to PAY an NSF item?</i></p>											

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Includes fee amounts for four institutions that charged fee on a per-daily-occurrence basis.



Table 18

Per-Item Fees for the Advance of Funds under Automated Overdraft Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Type of Automated Program		By Processing Method			By Transactions Covered	
<i>What is the highest fee charged by your institution to pay an NSF item?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
0 dollars	2 0.3	0 0.0	2 1.2	0 0.0	0 0.0	2 0.4	0 0	2 1.0	0 0.0	0 0.0	2 0.4
Less than \$20	9 2.0	8 3.0	2 1.2	0 0.0	4 3.8	5 1.5	4 2.3	2 1.0	4 2.7	8 10.9	2 0.4
\$20 up to \$25	63 13.2	46 18.2	13 9.3	4 4.8	8 7.7	55 14.8	12 7.5	18 10.7	33 22.8	5 7.7	57 14.2
\$25	130 27.4	88 34.9	32 23.3	10 12.1	23 23.1	107 28.7	19 11.4	49 29.4	62 43.6	27 37.9	104 25.7
\$25 up to \$30	133 28.1	65 25.8	48 34.9	20 24.1	15 15.2	118 31.6	52 31.6	62 37.1	20 13.7	19 27.5	114 28.2
\$30	75 15.8	31 12.1	27 19.8	17 20.5	25 25.2	50 13.3	39 23.9	20 11.8	16 11.2	9 13.1	66 16.3
Between \$30 and \$35	54 11.3	15 6.1	14 10.5	24 28.9	19 19.0	35 9.3	30 18.4	15 9.1	8 5.9	2 2.9	52 12.8
Greater than \$35	8 1.7	0 0.0	0 0.0	8 9.6	6 6.0	2 0.5	8 4.9	0 0.0	0 0.0	0 0.0	8 2.0
Total with automated <sup>b</sup>	474 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0	164 100.0	167 100.0	143 100.0	70 100.0	404 100.0
<i>Memo item(s):</i> Total with auto- mated and fee greater than 0	473	253	136	83	100	372	164	166	143	70	402
Percent of banks with automated	99.7	100.0	98.8	100.0	100.0	99.6	100.0	99.0	100.0	100.0	99.6

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Includes fee amounts for four institutions that charged fee on a per-daily-occurrence basis.

**Survey Question(s):**

*IID.4.3 What is the highest fee charged to PAY an NSF item?*

Table 19

<b>Initiation and Maintenance Fees for Automated Overdraft Programs</b>												
<b>Dollar Amounts</b>	<b>Number of Study Population Banks<sup>a</sup></b>	<b>Percent of Banks with Program</b>	<b>By Asset Size</b>			<b>By Type of Automated Program</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
			<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Non-promoted</b>	<b>Promoted</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>											
<i>What is the initiation fee associated with the program?</i>												
Minimum	6.00	27.00	6.00	NA	NA	6.00	6.00	NA	30.00	NA	6.00	
Mean	25.69	28.00	22.00	NA	NA	25.69	25.05	NA	30.00	NA	25.69	
Median	29.00	28.00	30.00	NA	NA	29.00	28.00	NA	30.00	NA	29.00	
Maximum	30.00	29.00	30.00	NA	NA	30.00	30.00	NA	30.00	NA	30.00	
Total with automated and fee greater than 0	12	8	5	NA	NA	12	11	NA	2	NA	12	
Percent of banks with automated	2.6	3.0	3.5	NA	NA	3.3	6.6	NA	1.1	NA	3.1	
<i>What is the maintenance fee to maintain the program?</i>												
Minimum	72.00	96.00	72.00	120.00	NA	72.00	72.00	96.00	NA	120.00	72.00	
Mean	93.75	96.00	72.00	120.00	NA	93.75	90.43	96.00	NA	120.00	88.92	
Median	96.00	96.00	72.00	120.00	NA	96.00	72.00	96.00	NA	120.00	96.00	
Maximum	120.00	96.00	72.00	120.00	NA	120.00	120.00	96.00	NA	120.00	96.00	
Total with automated and fee greater than 0	6	4	2	1	NA	6	3	4	NA	1	5	
Percent of banks with automated	1.4	1.5	1.2	1.2	NA	1.7	1.6	2.3	NA	1.4	1.3	
<i>Memo Item(s):</i>												
Total with automated	474	253	138	83	100	374	164	167	143	70	404	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
* Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. Note: NA = not applicable.												
<b>Survey Question(s):</b>												
<i>IID.1 What is the initiation fee associated with the program?</i>												
<i>IID.2 What is the maintenance fee to maintain the program?</i>												

Table 20

<b>Features of Usage-Related Fees for Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Type of Automated Program</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Non-promoted</b>	<b>Promoted</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>											
No	423 89.1	234 92.4	120 87.2	69 83.1	83 83.0	340 91.0	146 89.1	147 87.7	131 91.3	63 89.4	360 89.3
Yes	52 10.9	19 7.6	18 12.8	14 16.9	17 17.0	34 9.0	18 10.9	21 12.3	12 8.7	7 10.6	43 10.7
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0	164 100.0	167 100.0	143 100.0	70 100.0	404 100.0
<i>Once an account is overdrawn, are additional fees or interest assessed subsequent to regular per item/per occurrence fees for being in overdraft status?</i>											
No	357 75.4	203 80.3	101 73.3	53 63.9	69 69.0	288 77.1	118 71.8	125 74.8	115 80.2	49 69.6	308 76.4
Yes	117 24.6	50 19.7	37 26.7	30 36.1	31 31.0	86 22.9	46 28.2	42 25.2	28 19.8	21 30.4	95 23.6
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0	164 100.0	167 100.0	143 100.0	70 100.0	404 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IID.5 Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>											
<i>IID.7 Once an account is overdrawn, are additional fees or interest assessed subsequent to regular per item/per occurrence fees for being in overdraft status?</i>											

Table 21

<b>Credit Limits of Automated Overdraft Programs</b>												
<b>Dollar Amounts</b>	<b>Number of Study Population Banks<sup>a</sup></b>	<b>Percent of Banks with Program</b>	<b>By Asset Size</b>			<b>By Type of Automated Program</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
			<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Non-promoted</b>	<b>Promoted</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
<i>If your institution has adopted written policies and specified a cap on advances, what is the dollar limit?</i>	<b>All</b>											
<i>Any automated overdraft program</i>												
Minimum	85	100	85	300	300	85	300	85	100	100	85	
Mean	783.7	653.5	801.2	1,066.1	986.2	741.6	864.7	798.6	670.5	819.1	778.7	
Median	500	500	700	750	700	500	550	700	500	500	700	
Maximum	10,000	1,700	3,000	10,000	10,000	3,200	3,200	10,000	1,500	10,000	3,200	
Total with automated reporting limit	346	165	112	69	60	287	117	128	101	42	304	
Percent of banks with automated	73.0	65.2	81.4	83.1	59.4	76.7	71.6	76.6	70.4	60.1	75.3	
<i>Does not use vendor</i>												
Minimum	100	100	200	300	300	100	300	250	100	100	200	
Mean	819.4	718.3	675.0	1,063.0	1,049.9	731.3	906.5	955.9	549.3	1,116.2	780.2	
Median	500	500	500	750	700	500	700	500	500	500	550	
Maximum	10,000	1,700	1,500	10,000	10,000	3,200	3,200	10,000	1,500	10,000	3,200	
Total with automated reporting limit	136	42	48	46	38	99	61	37	38	16	120	
Percent of banks with automated	28.8	16.7	34.9	55.4	37.6	26.4	37.1	22.2	26.8	22.6	29.8	

(continued)

Table 21, con't

<b>Credit Limits of Automated Overdraft Programs</b>											
<b>Dollar Amounts</b>					<b>By Type of Automated Program</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Number of Study Population Banks<sup>a</sup></b>											
<b>Percent of Banks with Program</b>	<b>By Asset Size</b>										
<i>If your institution has adopted written policies and specified a cap on advances, what is the dollar limit?</i>	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Non-promoted</b>	<b>Promoted</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
<i>Uses vendor</i>											
Minimum	85	300	85	400	500	85	400	85	400	300	85
Mean	760.5	631.3	895.9	1,072.2	876.6	746.9	819.7	734.4	745.0	640.1	777.8
Median	500	500	700	900	710	500	500	700	700	500	700
Maximum	3,000	1,500	3,000	2,500	2,500	3,000	3,000	2,500	1,500	1,700	3,000
Total with automated reporting limit	210	123	64	23	22	188	56	91	62	26	183
Percent of banks with automated	44.3	48.5	46.5	27.7	21.9	50.3	34.5	54.4	43.6	37.5	45.4
<i>Memo item(s):</i>											
Total with automated	474	253	138	83	100	374	164	167	143	70	404
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total with automated and no written policy	81	61	14	5	22	59	28	22	31	23	58
	17.0	24.2	10.5	6.0	21.5	15.8	17.1	13.0	21.7	32.1	14.4
Total with automated and written policy with no limit specified	47	27	11	9	19	28	18	17	11	5	42
	9.9	10.6	8.1	10.8	19.1	7.5	11.3	10.4	7.9	7.7	10.3
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey questions used to derived the information above:</b>											
<i>IIA.1 Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?</i>											
<i>IIA.1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program, which is consistent with the institution's ability to absorb losses?</i>											
<i>IIA.1.1.1 If yes, what is that dollar limit?</i>											

Table 22

Credit Limits on Automated Overdraft Program As Specified in Written Policies											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Type of Automated Program		By Processing Method			By Transactions Covered	
If your institution has adopted written policies and specified a cap on advances, what is the dollar limit?	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
	No written policy	81 17.0	61 24.2	14 10.5	5 6.0	22 21.5	59 15.9	28 17.1	22 13.0	31 21.7	23 32.1
Limit less than \$500	40 8.4	19 7.6	14 10.5	6 7.2	5 4.6	35 9.4	7 4.2	17 10.0	16 11.2	8 11.5	32 7.8
Limit equals \$500	135 28.4	81 31.8	35 25.6	19 22.9	18 18.0	117 31.2	52 31.6	47 28.2	36 25.2	19 26.7	116 28.8
Limit between \$500 and \$1,000	69 14.6	35 13.6	21 15.1	14 16.9	14 14.2	55 14.7	19 11.5	30 17.9	21 14.4	8 11.5	61 15.2
Limit equals \$1,000	58 12.2	19 7.6	26 18.6	13 15.7	12 12.4	45 12.2	16 9.8	18 11.0	23 16.3	4 5.5	54 13.4
Limit greater than \$1,000	45 9.4	12 4.6	16 11.6	17 20.5	10 10.2	34 9.2	24 14.6	16 9.5	5 3.4	4 5.1	41 10.1
Written policy but no limit specified	47 9.9	27 10.6	11 8.1	9 10.8	19 19.1	28 7.5	18 11.3	17 10.4	11 7.9	5 7.7	42 10.3
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0	164 100.0	167 100.0	143 100.0	70 100.0	404 100.0
Memo item(s): Total with automated with reported limits	346 73.0	165 65.2	112 81.4	69 83.1	60 59.4	287 76.7	117 71.6	128 76.6	101 70.4	42 60.1	304 75.3

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

**Survey questions used to derived the information above:**

*IIA.1 Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?*

*IIA.1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program, which is consistent with the institution's ability to absorb losses?*

*IIA.1.1.1 If yes, what is that dollar limit?*

Table 23

How Are Overdraft Funds Typically Transferred/Advanced?									
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Type of Automated Program		By Processing Method		
<i>How are overdraft funds typically transferred/advanced by your institution?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest
As needed to meet overdraft	340 90.9	188 74.2	106 76.7	46 55.4	NA NA	340 90.9	99 60.5	146 87.2	95 66.4
Cover overdraft with minimum draw	1.6 0.4	0.0 0.0	1.6 1.2	0.0 0.0	NA NA	1.6 0.4	1.6 1.0	0.0 0.0	0.0 0.0
Round lots	4 1.1	0.0 0.0	3.2 2.3	1.0 1.2	NA NA	4.2 1.1	2.6 1.6	1.6 1.0	0.0 0.0
Other	28 7.5	23.0 9.1	3.2 2.3	2.0 2.4	NA NA	28.2 7.6	12.5 7.6	1.6 1.0	14.1 9.9
Total with promoted automated	374 100.0	211 100.0	114 100.0	49 100.0	NA NA	374 100.0	116 100.0	149 100.0	109 100.0
<i>Memo item(s):</i>									
Not reported <sup>b</sup>	100	42	24	34	100	0	48	18	34
Percent of banks with automated	21.1	16.7	17.4	41.0	100.0	0.0	29.3	10.9	23.8
Total with automated	474.0 100.0	253 100.0	138 100.0	83 100.0	100 100.0	374 100.0	164 100.0	167 100.0	143 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Banks that did not operate a promoted program were not asked how funds were transferred. Note: NA = not applicable.									
<b>Survey Question(s):</b>									
IID.6 How are overdraft funds typically transferred/advanced?									

Table 24

<b>NSF Fees Charged by Study Population Banks</b>											
<b>Dollar Amount</b> <b>Number of Study Population Banks<sup>a</sup></b> <b>Percent of Banks with Program</b>	<b>By Asset Size</b>				<b>By Overdraft Programs Offered<sup>b</sup></b>				<b>By Processing Method</b>		
	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Has Non-promoted Automated</b>	<b>Has Promoted Automated</b>	<b>Has Linked and/or LOC</b>	<b>No Formal Program</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>
<i>What is the highest fee charged by your institution to pay an NSF item?</i>											
<i>No automated overdraft program</i>											
Minimum	7.50	7.50	15.00	15.00	NA	NA	7.50	9.00	15.00	7.50	10.00
Mean	22.90	22.26	26.80	27.10	NA	NA	23.54	20.84	25.45	23.70	21.81
Median	25.00	24.00	27.75	25.00	NA	NA	25.00	20.00	25.00	25.00	20.00
Maximum	50.00	35.00	37.50	50.00	NA	NA	50.00	32.00	37.00	50.00	35.00
Total with no automated program and fee greater than 0	690	594	71	25	NA	NA	525	165	125	156	408
<i>Automated overdraft program</i>											
Minimum	10.00	10.00	16.00	22.00	15.00	10.00	NA	NA	10.00	16.00	15.00
Mean	27.12	25.79	27.65	30.27	28.17	26.83	NA	NA	28.64	27.14	25.35
Median	27.00	25.00	28.00	30.00	30.00	27.00	NA	NA	29.00	27.50	25.00
Maximum	38.00	33.00	35.00	38.00	38.00	36.00	NA	NA	38.00	35.00	35.00
Total with automated program and fee greater than 0	472	253	136	83	100	372	NA	NA	164	166	143
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> For banks that do not operate an automated overdraft program, this is the NSF fee reported by the bank for processing and paying an NSF item not covered under another formal program. Note: NA = not applicable.											
<b>Survey Question(s):</b>											
<i>IID.4.3 What is the highest fee charged to PAY an NSF item?</i>											



Table 25

The Incidence of Fees Charged for Linked-Account Overdraft Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
<i>What types of fees are charged by your institution?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>All combinations</i>											
None of the three fees	356 48.9	276 55.0	61 42.2	19 23.5	122 37.4	234 58.3	70 37.4	81 40.7	205 60.1	52 58.5	304 47.6
Only initiation fee	7 1.0	4 0.8	3 2.2	0 0.0	2 0.5	5 1.4	0 0.0	2 0.8	5 1.6	0 0.0	7 1.1
Only maintenance	6 0.8	0 0.0	2 1.1	4 4.9	6 1.7	0 0.0	4 2.1	0 0.0	2 0.5	0 0.0	6 0.9
Only transfer fee	335 46.1	207 41.2	75 52.2	53 65.4	182 55.9	154 38.2	103 54.8	114 57.2	119 34.8	37 41.5	299 46.7
Maintenance and transfer fees	2 0.3	0 0.0	0 0.0	2 2.5	1 0.3	1 0.3	1 0.5	0 0.0	1 0.3	0 0.0	2 0.3
Initiation and transfer fees	19 2.5	15 3.1	3 2.2	0 0.0	11 3.3	8 1.9	8 4.1	2 0.8	9 2.7	0 0.0	19 2.9
All three fees	1 0.1	0 0.0	0 0.0	1 1.2	1 0.3	0 0.0	1 0.5	0 0.0	0 0.0	0 0.0	1 0.2
Item(s) not reported	2 0.3	0 0.0	0 0.0	2 2.5	2 0.6	0 0.0	1 0.5	1 0.5	0 0.0	0 0.0	2 0.3
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	325 100.0	402 100.0	188 100.0	199 100.0	341 100.0	88 100.0	639 100.0
<i>Memo Item(s):</i>											
Has initiation fee?	27 3.7	19 3.8	6 4.4	1 1.2	13 4.1	13 3.3	9 4.6	3 1.6	15 4.3	0 0.0	27 4.2
Has maintenance fee?	9 1.2	0 0.0	2 1.1	7 8.6	8 2.3	1 0.2	6 3.2	0 0.0	3 0.8	0 0.0	9 1.3
Has transfer fee?	357 49.1	222 44.3	79 54.4	56 69.1	195 59.8	162 40.4	113 60.0	115 58.0	129 37.8	37 41.5	320 50.1
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey questions used to derive incidences:</b>											
<i>IID.1 What is the initiation fee associated with the program?</i>											
<i>IID.2 What is the maintenance fee to maintain the program?</i>											
<i>IID.4.1 For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?</i>											

Table 26

Fees for Linked-Account Overdraft Programs											
Dollar Amounts Number of Study Population Banks <sup>a</sup> Percent of Banks with Program	By Asset Size				By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest- to- Smallest	Not Size Related	Smallest- to- Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>What is the initiation fee associated with the program?</i>											
Minimum	1.00	1.00	3.00	12.00	3.00	1.00	5.00	10.00	1.00	NA	1.00
Mean	8.98	7.40	13.25	12.00	6.47	11.57	5.81	10.00	10.64	NA	8.98
Median	5.00	5.00	10.00	12.00	5.00	1.00	5.00	10.00	1.00	NA	5.00
Maximum	30.00	25.00	30.00	12.00	12.00	30.00	12.00	10.00	30.00	NA	30.00
Total with linked accounts with fee greater than 0	27	19	6	1	13	13	9	3	15	NA	27
Percent of banks with linked accounts	3.7	3.8	4.4	1.2	4.1	3.3	4.6	1.6	4.3	NA	4.2
<i>What is the maintenance fee to maintain the program?</i>											
Minimum	12.00	NA	16.00	12.00	12.00	12.00	12.00	NA	12.00	NA	12.00
Mean	26.58	NA	16.00	29.00	28.49	12.00	31.83	NA	14.46	NA	26.58
Median	35.00	NA	16.00	36.00	36.00	12.00	36.00	NA	16.00	NA	35.00
Maximum	36.00	NA	16.00	36.00	36.00	12.00	36.00	NA	16.00	NA	36.00
Total with linked accounts with fee greater than 0	9	NA	2	7	8	1	6	NA	3	NA	9
Percent of banks with linked accounts	1.2	NA	1.1	8.6	2.3	0.2	3.2	NA	0.8	NA	1.3
<i>For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?</i>											
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	1.00
Mean	5.17	4.89	4.73	6.86	5.63	4.61	6.16	4.80	4.63	5.87	5.09
Median	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	3.00	5.00	5.00
Maximum	25.00	25.00	15.00	25.00	25.00	25.00	20.00	25.00	25.00	11.00	25.00
Total with linked accounts with fee greater than 0	358	222	79	57	196	162	114	115	129	37	321
Percent of banks with linked accounts	49.2	44.3	54.5	70.4	60.1	40.4	60.5	58.0	37.8	41.5	50.3
<i>Memo item(s):</i>											
Total with linked accounts	728	502	144	81	325	402	188	199	341	88	639
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
* Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. Note: NA = not applicable.											
<b>Survey Question(s):</b>											
<i>IID.1 What is the initiation fee associated with the program?</i>											
<i>IID.2 What is the maintenance fee to maintain the program?</i>											
<i>IID.4.1 For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?</i>											

Table 27

Linked-Account Fees: Usage-Related Transfer Fees											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
<i>What is the fee to transfer funds?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
\$0	370 50.8	280 55.7	66 45.6	24 29.6	130 39.9	240 59.6	74 39.5	83 42.0	212 62.2	52 58.5	318 49.8
\$1	29 4.0	23 4.6	5 3.3	1 1.2	5 1.5	24 6.0	4 2.0	2 0.8	23 6.9	0 0.0	29 4.5
\$2	48 6.6	38 7.6	10 6.7	0 0.0	16 4.8	32 8.0	5 2.6	15 7.4	28 8.3	5 6.2	43 6.7
\$2<fee<\$5	60 8.3	38 7.6	13 8.9	9 11.1	36 10.9	25 6.1	10 5.6	31 15.6	19 5.5	1 1.1	59 9.3
\$5	138 19.0	73 14.5	40 27.8	25 30.9	89 27.4	49 12.1	54 28.7	51 25.7	33 9.7	14 15.7	124 19.4
\$5<fee<\$10	37 5.1	23 4.6	5 3.3	9 11.1	29 9.0	8 1.9	18 9.5	11 5.7	8 2.3	12 13.0	25 4.0
\$10	27 3.7	15 3.1	5 3.3	7 8.6	9 2.7	18 4.6	16 8.5	1 0.5	10 3.0	4 4.4	23 3.7
\$10<fee<\$15	9 1.2	8 1.5	0 0.0	1 1.2	4 1.2	5 1.2	4 2.0	1 0.5	4 1.1	1 1.1	8 1.2
Less than or equal to \$15	10 1.4	4 0.8	2 1.1	5 6.2	8 2.6	2 0.5	3 1.6	4 1.8	4 1.1	0 0.0	10 1.6
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	325 100.0	402 100.0	188 100.0	199 100.0	341 100.0	88 100.0	639 100.0
<i>Memo item(s):</i> Total with linked accounts with fee greater than 0	358	222	79	57	196	162	114	115	129	37	321
Percent of banks with linked accounts	49.2	44.3	54.4	70.4	60.1	40.4	60.5	58.6	37.8	41.5	50.3

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

**Survey Question(s):**

*II.D.4.1 For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?*

Table 28

Features of Linked-Account Transfer Fees											
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>How are overdraft items charged?</i>											
No transfer fee	369 50.7	280 55.7	66 45.6	23 28.4	129 39.6	240 59.6	73 39.0	83 42.0	212 62.2	52 58.5	317 49.6
Charged per daily occurrence	207 28.5	130 26.0	48 33.3	29 35.8	100 30.9	107 26.6	72 38.3	54 27.1	82 23.9	19 21.5	189 29.5
Charged on a per-item basis	145 20.0	92 18.3	27 18.9	26 32.1	92 28.2	53 13.3	41 21.6	60 30.1	45 13.2	18 20.1	128 20.0
Item(s) not reported	6 0.9	0 0.0	3 2.2	3 3.7	4 1.3	2 0.5	2 1.1	2 0.8	3 0.8	0 0.0	6 1.0
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	325 100.0	402 100.0	188 100.0	199 100.0	341 100.0	88 100.0	639 100.0
<i>Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>											
No	682 93.8	464 92.4	140 96.7	79 97.5	311 95.6	372 92.4	180 96.0	186 93.4	317 92.8	83 94.5	599 93.7
Yes	45 6.2	38 7.6	5 3.3	2 2.5	14 4.5	31 7.6	7 4.0	13 6.6	25 7.2	5 5.5	40 6.3
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	325 100.0	402 100.0	188 100.0	199 100.0	341 100.0	88 100.0	639 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IID.3 How are overdraft items charged?</i>											
<i>IID.5 Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>											

Table 29

Linked-Account Fund Transfers				
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion
<i>How are overdraft funds typically transferred/advanced by your institution?</i>				
Cover overdraft with minimum draw	169 23.3	46 5.3	54 3.3	69 4.9
Other	73 10.0	61 12.2	6 4.4	5 6.2
Round lots	255 35.0	184 36.6	55 37.8	16 19.8
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.				
<b>Survey Question(s):</b>				
<i>IID.6 How are overdraft funds typically transferred/advanced?</i>				

Table 30

The Incidence of Noninterest Fees Charged by Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>All combinations</i>											
None of the three fees	348 59.2	234 63.5	74 54.8	40 47.6	121 47.7	227 67.98	90 57.36	95 51.14	163 66.55	46 72.7	302 57.64
Only initiation fee	5 0.9	4 1.0	2 1.2	0 0.0	2 0.6	4 1.2	0 0.0	2 0.9	4 1.6	0 0.0	5 1.0
Only maintenance	106 18.0	61 16.7	22 16.7	22 26.2	62 24.4	44 13.2	33 21.2	39 20.9	34 13.9	2 3.2	104 19.8
Only usage fee	56 9.5	23 6.3	21 15.5	12 14.3	34 13.6	22 6.4	22 14.12	15 8.37	18 7.45	10 16.4	46 8.7
Maintenance and usage fees	16 2.7	8 2.1	3 2.4	5 6.0	15 5.9	1 0.3	3 1.9	12 6.4	1 0.4	2 2.6	14 2.7
Initiation and usage fees	8 1.3	8 2.1	0 0.0	0 0.0	0 0.0	8 2.3	0 0.0	0 0.0	8 3.1	0 0.0	8 1.5
Maintenance and initiation fees	40 6.9	27 7.3	10 7.1	4 4.8	15 6.1	25 7.5	6 3.7	19 10.2	16 6.4	3 5.1	37 7.1
All three fees	7 1.2	4 1.0	3 2.4	0 0.0	3 1.3	4 1.2	2 1.0	4 2.1	2 0.7	0 0.0	7 1.3
Item(s) not reported	1 0.2	0 0.0	0 0.0	1 1.2	1 0.4	0 0.0	1 0.6	0 0.0	0 0.0	0 0.0	1 0.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Memo item(s):</i>											
Has initiation fee	61 10.3	42 11.5	14 10.7	4 4.8	20 8.0	40 12.1	7 4.8	24 13.2	29 11.7	3 5.1	57 11.0
Has maintenance fee	169 28.8	100 27.1	38 28.6	31 36.9	95 37.7	74 22.1	44 27.9	73 39.6	52 21.3	7 10.9	162 31.0
Has noninterest usage fee	87 14.9	42 11.5	27 17.9	12 14.3	38 14.9	33 9.9	24 15.1	19 10.4	28 11.2	10 16.4	60 11.5

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

**Survey questions used to derive incidences:**

*IID.1 What is the initiation fee associated with the program?*

*IID.2 What is the maintenance fee to maintain the program?*

*IID.4.1 For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?*

Table 31

<b>Noninterest Fees Charged by Overdraft LOC Programs</b>											
Dollar Amounts Number of Study Population Banks <sup>a</sup> Percent of Banks with Program	By Asset Size				By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest- to- Smallest	Not Size Related	Smallest- to- Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>What is the initiation fee associated with the program?</i>											
Minimum	5.00	5.00	12.00	10.00	10.00	5.00	10.00	20.00	5.00	15.00	5.00
Mean	30.32	23.18	50.56	32.50	45.14	22.86	24.89	34.28	28.36	20.00	30.89
Median	25.00	25.00	25.00	30.00	25.00	25.00	25.00	25.00	20.00	20.00	25.00
Maximum	200.00	50.00	200.00	60.00	200.00	50.00	60.00	99.00	200.00	25.00	200.00
Total with overdraft LOC programs with fee greater than 0	61	42	14	4	20	40	7	24	29	3	57
Percent of banks with overdraft LOC programs	10.3	11.5	10.7	4.8	8.0	12.1	4.8	13.2	11.7	5.5	10.9
<i>What is the maintenance fee to maintain the program? (annual basis)</i>											
Minimum	10.00	12.00	12.00	10.00	10.00	12.00	10.00	15.00	12.00	15.00	10.00
Mean	26.41	23.35	33.38	27.61	24.96	28.28	27.91	24.40	27.98	19.27	26.71
Median	25.00	25.00	25.00	25.00	24.00	25.00	25.00	20.00	25.00	20.00	25.00
Maximum	200.00	50.00	200.00	100.00	100.00	200.00	100.00	50.00	200.00	25.00	200.00
Total with overdraft LOC programs with fee greater than 0	169	100	38	31	95	74	44	73	52	7	162
Percent of banks with overdraft LOC programs	28.8	27.1	28.6	36.9	37.7	22.1	27.9	39.6	21.3	11.6	30.8
<i>For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?</i>											
Minimum	1.00	1.00	1.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00	1.00
Mean	6.65	6.04	5.79	9.39	6.76	6.49	6.22	6.48	7.25	7.67	6.49
Median	5.00	5.00	5.00	5.50	5.00	5.00	5.00	5.00	5.00	8.00	5.00
Maximum	25.00	10.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	11.00	25.00
Total with overdraft LOC programs with fee greater than 0	87	42	27	18	53	34	28	31	29	12	76
Percent of banks with overdraft LOC programs	14.9	11.5	20.2	21.4	21.1	10.2	17.7	16.9	11.6	20.2	14.3
<i>Memo item(s):</i>											
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
* Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
IID.1 What is the initiation fee associated with the program?											
IID.2 What is the maintenance fee to maintain the program? (annual basis)											
IID.4.1 For the institution's linked accounts and lines of credit programs, what is the fee to transfer or advance funds?											

Table 32

<b>APRs for Overdraft LOC Programs</b>											
<b>Dollar Amounts</b>	<b>By Asset Size</b>				<b>By Presence of Automated Overdraft Program</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Number of Study Population Banks<sup>a</sup></b>											
<b>Percent of Banks with Program</b>											
<i>For your institution's lines of credit program, what is the typical APR on the outstanding balance?</i>	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Has Automated Overdraft Program</b>	<b>No Automated Overdraft Program</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
Minimum	6.00	8.00	6.00	6.00	6.00	6.00	8.00	8.00	6.00	8.00	6.00
Mean	16.38	16.41	16.46	16.09	16.54	16.26	16.51	16.63	16.11	15.34	16.50
Median	18.00	18.00	18.00	17.99	18.00	18.00	18.00	18.00	18.00	16.00	18.00
Maximum	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	18.75	21.00
Total with overdraft LOC programs reporting APRs	572	357	133	82	239	333	152	176	244	63	509
Percent of banks with overdraft LOC programs	97.4	96.9	98.8	97.6	94.4	99.7	96.9	95.3	99.4	100.0	97.1
<i>Memo item(s):</i>											
Total with overdraft LOC programs	587	368	135	84	253	334	156	185	245	63	524
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IID.4.2 For the institution's lines of credit program, what is the typical APR on the outstanding balance?</i>											

Table 33

Credit Limits on Overdraft LOC Programs											
Dollar Amounts	Number of Study Population Banks <sup>a</sup> Percent of Banks With Program	By Asset Size			By Overdraft Programs Offered		By Batch Processing Mode			By Transactions Covered	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	All Programs	Automated and Linked	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>If your institution has adopted written policies and specified a cap on advances, what is the dollar limit?</i>	All	300.00	500.00	500.00	1,000.00	300.00	500.00	300.00	500.00	1,000.00	300.00
Minimum		300.00	500.00	500.00	1,000.00	300.00	500.00	300.00	500.00	1,000.00	300.00
Mean		8,211.11	9,484.38	13,662.77	8,924.34	7,633.01	9,170.06	9,284.27	6,438.32	5,249.72	8,383.42
Median		5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Maximum		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	25,000.00	25,000.00	100,000.00
Total with overdraft LOC programs with written limits <sup>b</sup>		194	51	43	87	107	62	61	71	11	183
Percent of banks with overdraft LOC programs		33.1	38.1	51.2	34.4	32.1	39.9	32.9	28.8	17.0	35.0
Memo item(s):											
Total with overdraft LOC programs		587	135	84	253	334	156	185	245	63	524
		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.  
<sup>b</sup> Additional information about credit limits as stipulated in written policies is reported in Table 36.

**Survey questions used to derive information above:**

*IIA.1 Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?*

*IIA.1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program, which is consistent with the institution's ability to absorb losses?*

*IIA.1.1.1 If yes, what is that dollar limit?*



Table 34

<b>Features of Noninterest Usage Fees on Overdraft LOC Programs</b>				
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>		<b>By Asset Size</b>		
	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
<i>How are overdraft items charged?</i>				
No transfer fee	498 84.9	326 88.5	107 79.8	65 77.4
Charged per daily occurrence	44 7.5	19 5.2	16 11.9	9 10.7
Charged on a per-item basis	25 4.3	12 3.1	5 3.6	9 10.7
Item(s) not reported	19 3.2	12 3.1	6 4.8	1 1.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0
<i>Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>				
No	580 98.9	364 99.0	133 98.8	83 98.8
Yes	6 1.1	4 1.0	2 1.2	1 1.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.				
<b>Survey Question(s):</b>				
<i>IID.3 How are overdraft items charged?</i>				
<i>IID.5 Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>				

Table 35

APRs on Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
0<APR<10%	33 5.6	19 5.2	6 4.8	7 8.3	13 5.2	20 5.9	11 6.8	11 6.1	11 4.3	8 12.2	25 4.8
10<=APR<15%	83 14.1	58 15.6	16 11.9	9 10.7	32 12.5	51 15.3	16 9.9	19 10.5	48 19.4	14 21.6	69 13.2
15<=APR<16%	54 9.1	31 8.3	13 9.5	10 11.9	16 6.3	38 11.3	9 6.0	12 6.3	32 13.2	8 12.2	46 8.7
16<=APR<18%	62 10.6	27 7.3	19 14.3	16 19.1	31 12.1	31 9.4	23 14.9	13 7.2	26 10.4	5 8.7	57 10.8
APR=18%	295 50.3	192 52.1	72 53.6	31 36.9	133 52.6	162 48.5	78 50.2	111 59.9	106 43.1	25 39.5	270 51.5
18<APR<22%	46 7.9	31 8.3	6 4.8	9 10.7	14 5.7	32 9.5	14 9.1	10 5.4	22 8.9	4 5.8	42 8.1
APR not reported	15 2.6	12 3.1	2 1.2	2 2.4	14 5.6	1 0.3	5 3.1	9 4.7	2 0.7	0 0.0	15 2.9
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Memo item(s):</i> Total with overdraft LOC programs reporting APR	572 97.4	357 96.9	133 98.8	82 97.6	239 94.4	333 99.7	152 95.1	176 94.8	244 98.1	63 100.0	509 97.1
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IID.4.2 For the institution's lines of credit program, what is the typical APR on the outstanding balance?</i>											

Table 36

Written Policies Specifying Limits on Funds Advanced under Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup>	By Asset Size				By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
Percent of Column Total		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>If your institution has adopted written policies and specified a cap on advances, what is the dollar limit?</i>	All										
No written policy	210 35.8	153 41.7	45 33.3	12 14.3	91 36.1	119 35.6	65 41.3	77 41.4	69 28.2	22 35.4	188 35.9
\$0<LIMIT<\$1,000	22 3.7	19 5.2	2 1.2	1 1.2	0 0.0	22 6.5	4 2.5	5 2.6	13 5.3	0 0.0	22 4.2
\$1,000<=LIMIT<\$5,000	56 9.6	31 8.3	18 13.1	8 9.5	33 13.0	23 7.0	25 15.7	20 10.8	12 4.8	5 7.7	51 9.8
LIMIT=\$5000	69 11.7	31 8.3	16 11.9	22 26.2	36 14.2	33 9.8	21 13.5	20 10.7	28 11.4	5 7.7	64 12.2
\$5,000<LIMIT<=\$10,000	25 4.3	12 3.1	10 7.1	4 4.8	9 3.7	16 4.7	4 2.7	11 5.8	10 4.2	0 0.0	25 4.8
\$10,000<LIMIT<=\$25,000	17 3.0	8 2.1	5 3.6	5 6.0	6 2.2	12 3.6	7 4.4	3 1.7	7 3.0	1 1.6	16 3.1
\$25,000<LIMIT	5 0.8	0 0.0	2 1.2	3 3.6	3 1.2	2 0.5	2 1.3	3 1.4	0 0.0	0 0.0	5 0.9
NO LIMIT specified in written policy	183 31.1	115 31.3	38 28.6	29 34.5	74 29.5	108 32.3	29 18.8	47 25.7	106 43.1	30 47.6	153 29.1
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Memo item(s):</i>											
Total with overdraft LOC programs and written limit greater than 0	194 33.1	100 27.1	51 38.1	43 51.2	87 34.4	107 32.1	62 39.9	61 32.9	71 28.8	11 17.0	183 35.0
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

**Survey questions used to derive the classifications above:**

*IIA.1 Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?*

*IIA.1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program, which is consistent with the institution's ability to absorb losses?*

*IIA.1.1.1 If yes, what is that dollar limit?*

Table 37

Features of Noninterest Usage Fees on Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Automated Overdraft Program		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Overdraft Program	No Automated Overdraft Program	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>How are overdraft items charged?</i>											
No transfer fee	498 84.9	326 88.5	107 79.8	65 77.4	198 78.5	300 89.8	128 81.7	154 83.1	217 88.4	51 81.0	448 85.4
Charged per daily occurrence	44 7.5	19 5.2	16 11.9	9 10.7	27.5 11	16.7 5	18 11.8	5 2.8	21 8.4	5 7.7	39 7.5
Charged on a per-item basis	25 4.3	12 3.1	5 3.6	9 10.7	13.4 5	11.9 4	8 4.9	14 7.3	4 1.7	5 8.7	20 3.8
Item(s) not reported	19 3.2	12 3	6 5	1 1	13 5	5 2	3 2	12 7	4 2	2 3	17 3
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>											
No	580 98.9	364 99.0	133 98.8	83 98.8	250 99.0	330 98.9	155 99.4	181 97.9	244 99.4	63 100.0	518 98.8
Yes	6 1.1	4 1.0	2 1.2	1 1.2	3 1.0	4 1.2	1 0.6	4 2.1	2 0.7	0 0.0	6 1.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	253 100.0	334 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IID.3 How are overdraft items charged?</i>											
<i>IID.5 Does the per item/occurrence fee change with the number of items/occurrences with insufficient funds?</i>											

Table 38

How Institutions with Two or More Overdraft Programs Determine Offerings to Customers													
Number of Study Population Banks <sup>a</sup>	By Asset Size			By Overdraft Programs Offered		By Type of Automated Program		By Processing Method			By Transactions Covered		
	Percent of Column Total	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and LOC Only	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>How did your institution determine which overdraft program to offer new customers?</i>	<b>All</b>												
Offers all programs available	266	169	61	36	157	108	30	128	89	77	100	32	234
Offers only automated overdraft program unless customer requests other options	45.5	49.4	40.0	40.0	41.5	52.9	34.5	43.6	49.5	41.9	45.2	44.0	45.7
Uses software to determine which customers are offered programs	113	50	40	23	113	0	8	105	28	48	37	17	96
Other	19.3	14.6	26.3	25.6	29.8	0.0	9.3	35.8	15.3	26.3	16.9	23.3	18.8
Item(s) not reported													
Total that operate more than one program <sup>b</sup>	584	342	152	90	379	205	86	293	181	182	221	72	512
<i>Memo item(s):</i>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of banks with one or no overdraft program	587	510	59	18	0	0	14	81	108	146	333	211	377
Percent of study population banks	50.1	59.9	28.0	16.7	0.0	0.0	14.1	21.6	37.4	44.5	60.1	74.6	42.4

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Banks with two or more overdraft programs are those that operate at least two of the following: promoted automated overdraft programs, nonpromoted automated overdraft programs, linked-account programs, or overdraft LOC programs.

**Survey Question(s):**

*ID1. How does the institution determine which overdraft protection program to offer new customers?*

Table 39

Whether Opt-In/Opt-Out for Automated Overdraft Programs										
Frequency of Study Population <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Vendor Usage	
<i>Did customers opt-in or opt-out of your institution's program, or was the option not available?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non-promoted	Promoted	Does not Use Vendor	Uses Vendor
Opt-in	53	31	16	6	13	40	0	53	17	36
	11.1	12.1	11.6	7.2	13.8	10.4	0.0	14.1	6.6	16.5
Opt-out	356	188	104	64	71	285	45	311	212	144
	75.1	74.2	75.6	77.1	74.7	75.2	44.6	83.3	82.6	66.6
Other <sup>b</sup>	65	35	18	13	11	54	56	10	28	37
	13.7	13.6	12.8	15.7	11.5	14.3	55.4	2.6	10.7	16.9
Total with automated	474	253	138	83	95	379	100	374	257	216
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Of the 65 institutions that reported "Other," 26 described in comments that neither the opt-in nor opt-out option was available.

**Survey Question(s):**

*IIE3. Is the program, opt-in, opt-out, or other?*

Table 40

Whether Opt-In/Opt-Out for Linked Programs						
Frequency of Study Population <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
<i>Did customers opt-in or opt-out of your institution's program, or was the option not available?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs
Opt-in	689	475	135	79	194	495
	94.7	94.7	93.3	97.5	98.1	93.5
Opt-out	17	12	5	1	0	17
	2.4	2.3	3.3	1.2	0.0	3.3
Other	21	15	5	1	4	17
	2.9	3.1	3.3	1.2	1.9	3.3
Total with linked accounts	728	502	144	81	198	530
	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

**Survey Question(s):**

*IIE3. Is the program completely opt-in, completely opt-out, or other?*

Table 41

Customer Qualification Rules for Automated Overdraft Programs										
Number of Study Population Banks <sup>a</sup>		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Vendor Usage	
Percent of Column Total										
<i>Which rules were used by your institution to determine if customer qualifies for program?<sup>b</sup></i> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non-promoted	Promoted	Does not Use Vendor	Uses Vendor
	Credit check	77 16.3	46 18.2	19 14.0	12 14.5	17 18.3	60 15.8	10 10.0	67 18.0	38 17.6
Minimum balance	157 33.0	96 37.9	34 24.4	27 32.5	40 41.9	117 30.8	32 31.4	125 33.4	53 24.7	102 39.7
Age of account	339 71.6	176 69.7	101 73.3	62 74.7	78 82.8	261 68.8	69 68.6	271 72.4	124 57.6	214 83.2
History with bank	285 60.1	146 57.6	83 60.5	56 67.5	61 64.2	224 59.1	65 64.9	220 58.9	114 53.0	170 66.0
Recurring deposit	121 25.5	65 25.8	30 22.1	25 30.1	37 39.6	83 21.9	22 22.4	98 26.3	53 24.6	67 25.9
Other	164 34.7	88 34.8	48 34.9	28 33.7	27 28.7	137 36.2	48 47.9	116 31.1	84 39.1	80 31.1
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0	216 100.0	257 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers which apply are included.

**Survey Question(s):**

*IIE5. What rules/procedures are used to determine whether a customer qualifies for the program?*

Table 42

Customer Qualification Rules for Linked-Account Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
<i>Which rules were used by your institution to determine if customer qualifies for program?<sup>b</sup></i> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked	Linked and Other Programs
Credit check	78 10.7	54 10.7	16 11.1	8 9.9	15 7.4	63 11.9
Minimum balance	117 16.1	81 16.0	22 15.6	14 17.3	21 10.5	96 18.2
Age of account	126 17.4	92 18.3	22 15.6	12 14.8	25 12.4	102 19.2
History with bank	198 27.3	153 30.5	32 22.2	13 16.1	45 22.9	153 28.9
Recurring deposit	41 5.7	31 6.1	5 3.3	6 7.4	8 3.9	34 6.4
Other <sup>c</sup>	380 52.2	261 51.9	72 50.0	47 58.0	119 60.0	261 49.3
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers which apply are included.

<sup>c</sup> Of the 380 institutions that reported "Other," 308 (81.2 percent) described in comments that two or more accounts within the institution were required for linked accounts.

**Survey Question(s):**

*IIE5. What rules/procedures are used to determine whether a customer qualifies for the program?*



Table 43

Customer Qualification Rules for Overdraft LOC Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		
<i>Which rules were used by your institution to determine if customer qualifies for program?</i> <sup>b</sup> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs
Credit check	538 91.7	341 92.7	122 90.5	75 89.3	116 89.1	422 92.4
Minimum balance	84 14.3	65 17.7	13 9.5	6 7.1	23 18.0	61 13.3
Age of account	171 29.2	138 37.5	19 14.3	14 16.7	45 34.5	126 27.7
History with bank	302 51.5	222 60.4	55 40.5	25 29.8	84 64.9	218 47.6
Recurring deposit	81 13.9	65 17.7	11 8.3	5 6.0	20 15.1	62 13.5
Other	88 15.0	58 15.6	19 14.3	11 13.1	19 14.6	69 15.1
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*IIE5. What rules/procedures are used to determine whether a customer qualifies for the program?*

Table 44

**Information Provided to Consumers to Compare Overdraft Programs at Institutions with Two or More Overdraft Programs**

Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Overdraft Programs Offered		By Type of Automated Program		By Processing Method			By Transactions Covered	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and LOC Only	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
All													
<i>Did your institution provide comparative information?</i>													
No	215	127	61	28	142	73	40	103	54	81	80	30	186
	36.9	37.1	40.0	31.1	37.5	35.9	45.9	35.0	30.1	44.3	36.3	41.2	36.3
Yes	368	215	91	62	237	131	47	191	126	102	140	42	326
	63.1	62.9	60.0	68.9	62.5	64.1	54.1	65.0	69.9	55.7	63.7	58.8	63.7
Total that operate more than one program <sup>c</sup>	584	341	152	90	379	204	86	293	181	182	220	72	512
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If yes, all types of information that apply<sup>b</sup> (Multiple Answers Allowed)</i>													
Deposit account agreement	137	73	30	34	95	43	22	73	56	36	45	19	118
	37.3	33.9	33.3	54.8	39.9	32.6	47.3	38.1	44.7	35.0	32.3	45.2	36.3
Brochure about accounts	207	111	56	40	153	55	22	131	93	57	58	23	184
	56.3	51.8	61.4	64.5	64.3	41.8	47.3	68.5	73.6	55.8	41.1	54.8	56.5
Information provided by bank personnel	282	157	77	48	185	97	34	151	92	85	105	34	248
	76.7	73.2	84.2	77.4	78.0	74.1	73.6	79.1	72.9	84.2	74.6	81.0	76.1
Information provided only when asked	46	38	5	3	22	25	9	13	11	6	28	2	45
	12.5	17.9	5.3	4.8	9.1	18.8	18.6	6.8	8.9	6.3	20.3	3.8	13.7
Other	38	4	18	17	34	5	12	21	17	8	14	3	36
	10.5	1.8	19.3	27.4	14.2	3.7	26.2	11.2	13.3	7.7	9.9	6.2	11.0
Total that operate more than one program and provide information <sup>c</sup>	368	215	91	62	237	131	47	191	126	102	140	42	326
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(continued)

Table 44, con't

Information Provided to Consumers to Compare Overdraft Programs at Institutions with Two or More Overdraft Programs													
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Overdraft Programs Offered		By Type of Automated Program		By Processing Method			By Transactions Covered	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and LOC Only	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>If yes, all information combinations</i>													
Only source of information is written materials	21	12	3	6	15	5	1	14	13	5	3	4	17
	5.6	5.4	3.5	9.7	6.4	4.2	2.1	7.5	10.5	4.8	1.9	9.1	5.2
Only source of information is bank personnel	77	50	16	11	39	38	7	31	12	27	38	12	65
	20.9	23.2	17.5	17.7	16.4	29.1	16.0	16.5	9.5	26.3	27.1	29.1	19.8
Other	5	0	3	2	5	0	1	4	1	3	1	0	5
	1.4	0.0	3.5	3.2	2.2	0.0	2.1	2.2	0.8	3.2	0.7	0.0	1.6
Multiple sources of information provided	219	115	64	40	156	63	28	128	89	60	70	25	195
	59.5	53.6	70.2	64.5	65.9	48.0	61.1	67.1	70.2	59.4	50.0	58.1	59.7
Information provided only when asked	46	38	5	3	22	25	9	13	11	6	28	2	45
	12.5	17.9	5.3	4.8	9.1	18.8	18.6	6.8	8.9	6.3	20.3	3.8	13.7
Total that operate more than one program and provide information <sup>c</sup>	368	215	91	62	237	131	47	191	126	102	140	42	326
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.  
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.  
<sup>c</sup> Banks with two or more overdraft programs are those that operate at least two of the following: promoted automated overdraft programs, nonpromoted automated overdraft programs, linked-account programs, or overdraft LOC programs.

**Survey Question(s):**

ID2. Does the institution provide information that allows consumers to compare the features and costs of alternative types of overdraft protection?  
 ID2.1 If yes, with what means are customers informed of alternative types of overdraft protection offered by the institution?

Table 45

Educational Information Provided to Consumers by Institutions with Formal Overdraft Programs													
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Overdraft Programs Offered		By Type of Automated Program		By Processing Method			By Transactions Covered	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and/or LOC Only	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Did your institution provide educational information?</i>													
No	716	537	119	61	256	461	69	186	162	197	358	92	625
	71.2	76.5	59.2	58.7	53.9	86.6	69.2	49.9	62.3	68.0	78.3	78.1	70.3
Yes	290	165	82	43	218	71	31	187	98	93	99	26	264
	28.8	23.5	40.8	41.3	46.1	13.4	30.8	50.1	37.7	32.0	21.7	21.9	29.7
Total with formal overdraft programs	1,006	702	200	104	474	532	100	374	259	290	457	118	889
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo Item(s):</i>													
Number of banks that have no formal program	165	150	11	4	0	0	0	0	29	39	97	52	113
Percent of study population banks	14.1	17.6	5.3	3.7	0.0	0.0	0.0	0.0	10.2	11.8	17.5	30.8	11.2
<i>If yes, all types of information that apply<sup>b</sup> (Multiple Answers Allowed)</i>													
Comparison chart	32	15	10	7	32	0	6	26	18	2	12	5	27
	11.0	9.3	11.8	16.3	14.6	0.0	19.4	13.9	18.3	1.7	12.6	21.1	10.1
Fee sheets	154	88	43	23	100	54	17	83	51	42	62	20	135
	53.3	53.5	52.9	53.5	45.8	76.3	55.1	44.3	51.8	45.2	62.4	77.3	51.0
Examples of costs	50	27	16	7	38	7	2	36	14	21	15	5	45
	17.2	16.3	19.6	16.3	17.6	9.9	6.5	19.4	14.6	22.1	15.2	18.8	17.1
Overdraft protection brochure	149	81	48	20	134	15	10	124	55	50	44	9	140
	51.3	48.8	58.8	46.5	61.2	21.1	31.3	66.1	55.8	53.7	44.7	35.1	52.9
Other	117	61	32	24	92	26	5	27	33	47	37	1	116
	40.5	37.2	39.2	55.8	42.1	35.9	17.6	14.2	33.7	50.9	37.6	3.9	44.1
Total with formal programs that provide educational information	290	165	82	43	218	71	31	187	98	93	99	26	264
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(continued)

Table 45, con't

Educational Information Provided to Consumers by Institutions with Formal Overdraft Programs													
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Overdraft Programs Offered		By Type of Automated Program		By Processing Method			By Transactions Covered	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated	Linked and/or LOC Only	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>If yes, all information combinations</i>													
Only fee sheets	43	31	8	4	11	32	4	7	8	7	27	12	31
	14.7	18.6	9.8	9.3	5.1	44.4	13.6	3.6	8.6	7.6	27.5	46.1	11.7
Only brochure	58	35	18	6	57	2	8	49	33	11	14	5	53
	20.1	20.9	21.6	14.0	25.9	2.2	24.8	26.1	34.2	11.4	14.2	18.8	20.2
Other	55	31	14	10	44	12	6	37	13	28	14	1	54
	19.0	18.6	17.6	23.3	20.0	16.1	20.1	20.0	12.9	30.1	14.6	3.9	20.5
Multiple sources of information provided	134	69	42	23	107	27	13	94	43	47	43	8	126
	46.2	41.9	51.0	53.5	49.1	37.3	41.5	50.3	44.2	50.9	43.7	31.2	47.6
Total with formal programs that provide educational information	290	165	82	43	218	71	31	187	98	93	99	26	264
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.  
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers which apply are included.

**Survey Question(s):**

ID3. Does the institution offer any educational information that helps customer use overdraft protection wisely/efficiently?  
 ID3.1 If yes, with what means are customers assisted in selecting an overdraft protection program?

Table 46

Timing of Information Provided to Consumers for Promoted Automated Programs													
Number of Study Population Banks <sup>a</sup>	By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered		By Vendor Use	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor
<i>All instances that apply<sup>b</sup> (Multiple answers allowed)</i>													
When account is opened	307	176	91	39	68	239	98	116	93	39	267	121	186
	82.1	83.6	80.3	79.6	83.7	81.6	84.2	78.1	85.3	78.8	82.6	79.6	83.8
Periodically with account updates	97	58	29	11	22	75	29	39	29	4	94	38	59
	26.1	27.3	25.4	22.4	27.8	25.6	25.4	26.5	26.2	7.6	28.9	25.0	26.8
When asked by consumers	195	100	72	23	42	153	48	71	76	18	177	62	133
	52.1	47.3	63.4	46.9	52.0	52.2	41.8	47.5	69.4	35.3	54.7	40.5	60.1
Other	62	23	26	13	11	51	30	18	14	9	53	29	33
	16.5	10.9	22.5	26.5	13.5	17.3	25.5	12.3	12.7	18.0	16.3	18.7	15.0
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324	152	222
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>All combinations</i>													
Only when account is opened	109	77	22	10	28	81	42	43	24	23	86	55	55
	29.2	36.4	19.7	20.4	34.5	27.7	36.2	29.1	22.0	46.6	26.5	35.9	24.6
Only when asked	15	8	6	1	0	15	1	9	5	2	13	6	9
	4.0	3.6	5.6	2.0	0.0	5.1	0.9	6.2	4.4	3.2	4.2	3.8	4.2
Only with periodic account updates	5	4	0	1	4	1	1	4	0	0	5	1	4
	1.3	1.8	0.0	2.0	4.8	0.3	0.9	2.6	0.0	0.0	1.5	0.7	1.7
Only at other times	28	12	8	8	5	22	12	9	6	5	22	17	10
	7.4	5.5	7.0	16.3	6.7	7.5	10.7	6.2	5.3	10.4	6.9	11.3	4.6
Informed at multiple times	217	111	77	29	44	174	59	83	74	20	197	74	144
	58.1	52.7	67.6	59.2	54.0	59.2	51.4	55.9	68.3	39.8	60.9	48.3	64.8
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324	152	222
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*IIC1. When does the institution inform its customers of the program?*

Table 47

Timing of Information Provided to Consumers for Linked-Account Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
<i>When did your institution inform its customers of the program?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>All instances that apply<sup>b</sup> (Multiple answers allowed)</i>											
When account is opened	450 61.9	307 61.1	87 60.0	57 70.4	115 57.8	336 63.4	135 72.0	118 59.5	197 57.8	39 44.7	411 64.3
Periodically with account updates	74 10.2	46 9.2	14 10.0	14 17.3	16 8.3	58 11.0	26 14.0	9 4.8	39 11.3	8 8.7	67 10.4
When asked by consumers	562 77.2	380 75.6	117 81.1	65 80.2	155 78.5	406 76.7	146 77.5	153 76.9	263 77.2	60 68.5	501 78.4
Consumers are not informed	20 2.7	15 3.1	3 2.2	1 1.2	8 3.9	12 2.2	1 0.5	3 1.6	15 4.5	5 6.2	14 2.2
Other	88 12.0	58 11.5	16 11.1	14 17.3	41 20.9	46 8.7	28 14.7	14 7.0	46 13.5	6 7.3	81 12.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0	188 100.0	199 100.0	341 100.0	88 100.0	639 100.0
<i>All combinations</i>											
Only when account is opened	118 16.2	84 16.8	21 14.4	13 16.1	18 9.1	100 18.9	30 15.8	43 21.5	46 13.4	15 16.7	103 16.2
Only when asked	223 30.7	153 30.5	50 34.4	20 24.7	55 27.8	168 31.7	44 23.6	72 36.2	107 31.4	41 46.1	182 28.5
Only at other times	1 0.1	0 0.0	0 0.0	1 1.2	0 0.0	1 0.2	0 0.0	0 0.0	1 0.3	0 0.0	1 0.2
Customer not informed	20 2.7	15 3.1	3 2.2	1 1.2	8 3.9	12 2.2	1 0.5	3 1.6	15 4.5	5 6.2	14 2.2
Informed at multiple times	366 50.3	249 49.6	71 48.9	46 56.8	117 59.3	248 46.9	113 60.1	81 40.7	172 50.4	27 31.0	338 52.9
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0	188 100.0	199 100.0	341 100.0	88 100.0	639 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.											
<b>Survey Question(s):</b>											
<i>IIC1. When does the institution inform its customers of the program?</i>											

Table 48

Timing of Information Provided to Consumers for Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
<i>When did your institution inform its customers of the program?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>All instances that apply<sup>b</sup></i>											
When account is opened	353 60.2	207 56.2	85 63.1	61 72.6	68 52.2	285 62.5	100 64.1	119 64.2	134 54.6	27 42.7	326 62.3
Periodically with account updates	64 11.0	38 10.4	16 11.9	10 11.9	10 7.9	54 11.8	16 10.2	25 13.7	23 9.4	1 1.6	63 12.1
When asked by consumers	480 81.8	299 81.2	117 86.9	64 76.2	118 91.1	362 79.2	123 78.7	150 80.8	208 84.6	44 70.8	436 83.1
Other	69 11.8	46 12.5	14 10.7	9 10.7	21 16.0	49 10.7	18 11.3	21 11.1	31 12.7	13 20.0	57 10.9
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>All combinations</i>											
Only when account is opened	70 11.9	42 11.5	13 9.5	15 17.9	4 3.0	66 14.5	25 15.8	24 12.7	22 8.9	12 19.0	58 11.1
Only when asked	205 34.9	142 38.5	45 33.3	18 21.4	53 40.7	152 33.3	46 29.7	62 33.5	96 39.2	26 40.9	179 34.2
Only at other times	16 2.6	12 3.1	0 0.0	4 4.8	4 3.0	12 2.6	5 3.1	1 0.5	10 3.9	5 7.7	11 2.0
Informed at multiple times	293 50.0	173 46.9	74 54.8	47 56.0	69 53.4	224 49.0	80 51.4	95 51.5	118 48.0	19 29.9	275 52.4
Item(s) not reported	3 0.5	0 0.0	3 2.4	0 0.0	0 0.0	3 0.7	0 0.0	3 1.7	0 0.0	2 2.6	2 0.3
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.											
<b>Survey Question(s):</b>											
<i>IIC1. When does the institution inform its customers of the program?</i>											



Table 49

Means of Informing Consumers about Promoted Automated Overdraft Programs													
Number of Study Population Banks <sup>a</sup>	By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered		By Vendor Use	
	Percent of Column Total	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor
<i>With what means did your institution inform customers of the features of the program?</i>													
<b>All</b>													
<i>All means that apply<sup>b</sup> (Multiple answers allowed)</i>													
Deposit account agreement	150	84	45	21	36	114	46	56	49	15	135	55	96
	40.2	40.0	39.4	42.9	44.5	39.0	39.4	37.3	45.0	30.1	41.8	35.8	43.2
Brochure about accounts	206	107	66	33	37	169	68	61	76	22	184	70	136
	55.1	50.9	57.7	67.3	46.0	57.7	59.0	41.3	70.0	44.2	56.8	46.3	61.2
Bank personnel	254	146	77	31	51	202	70	94	89	31	223	91	163
	67.9	69.1	67.6	63.3	63.5	69.1	60.8	63.2	81.8	61.5	68.9	59.6	73.6
Letter or special mailing	173	96	58	19	34	139	55	76	42	24	148	44	129
	46.2	45.5	50.7	38.8	42.0	47.3	47.4	51.1	38.2	48.6	45.8	28.6	58.2
Other	38	12	16	10	5	32	16	17	4	7	30	16	22
	10.0	5.5	14.1	20.4	6.7	11.0	14.0	11.5	3.9	14.8	9.3	10.3	9.9
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324	152	222
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>All combinations</i>													
Only through deposit account agreement	24	19	5	0	12	12	9	9	5	0	24	11	13
	6.4	9.1	4.2	0.0	14.3	4.3	8.0	6.2	5.0	0.0	7.4	7.1	5.9
Only through letter, special mailing, or brochure	55	27	19	9	11	44	20	23	12	12	43	35	20
	14.7	12.7	16.9	18.4	13.5	15.1	17.2	15.7	10.9	24.9	13.2	22.9	9.2
Only by bank personnel	29	27	2	1	4	26	8	16	5	6	23	21	9
	7.9	12.7	1.4	2.0	4.8	8.7	6.6	11.0	5.0	12.8	7.1	13.7	3.9
Only by other means	14	4	6	4	2	13	4	9	2	2	12	8	6
	3.8	1.8	5.6	8.2	2.0	4.3	3.5	5.8	1.5	4.0	3.8	5.1	2.9
Informed at multiple times	251	134	82	35	53	198	75	91	85	29	222	78	173
	67.2	63.6	71.8	71.4	65.5	67.6	64.7	61.3	77.7	58.3	68.5	51.2	78.1
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324	152	222
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*II.C2. What are the primary means by which customers are informed of the features of the program?*

Table 50

Means of Informing Consumers about Linked-Account Programs											
Number of Study Population Banks <sup>a</sup>		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
Percent of Column Total		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
With what means did your institution inform customers of the features of the program?	All										
<i>All means that apply<sup>b</sup> (Multiple answers allowed)</i>											
Deposit account agreement	240	146	51	43	47	193	74	71	94	25	215
	33.0	29.0	35.6	53.1	23.9	36.4	39.6	35.9	27.7	28.8	33.6
Brochure about accounts	194	127	47	21	40	154	64	42	89	18	176
	26.7	25.2	32.2	25.9	20.4	29.0	33.8	21.1	26.0	20.3	27.5
Bank personnel	607	426	115	66	166	441	149	168	290	70	537
	83.4	84.7	80.0	81.5	84.0	83.2	79.4	84.4	85.1	79.2	84.0
Letter or special mailing	34	23	6	5	1	33	10	11	14	4	31
	4.7	4.6	4.4	6.2	0.5	6.3	5.1	5.4	4.1	4.3	4.8
Customer not informed	39	27	10	3	8	32	2	10	27	10	29
	5.4	5.3	6.7	3.7	3.9	6.0	1.1	5.2	8.0	11.6	4.6
Other	60	31	21	8	25	35	16	10	33	13	47
	8.2	6.1	14.4	9.9	12.4	6.6	8.8	5.1	9.7	14.2	7.4
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>All combinations</i>											
Only through deposit account agreement	30	15	6	8	2	28	16	8	6	3	27
	4.1	3.1	4.4	9.9	0.8	5.3	8.3	3.9	1.9	3.0	4.2
Only through letter, special mailing, or brochure	13	8	5	1	2	12	6	5	2	2	12
	1.9	1.5	3.3	1.2	0.8	2.2	3.4	2.7	0.5	1.8	1.9
Only by bank personnel	304	234	48	22	108	196	74	81	149	31	273
	41.8	46.6	33.3	27.2	54.6	37.0	39.3	40.7	43.8	34.9	42.7
Only by other means	21	12	6	3	13	8	3	4	14	4	17
	2.9	2.3	4.4	3.7	6.6	1.5	1.7	1.8	4.1	4.3	2.7
Customer not informed	39	27	10	3	8	32	2	10	27	10	29
	5.4	5.3	6.7	3.7	3.9	6.0	1.1	5.2	8.0	11.6	4.6
Informed at multiple times	320	207	69	44	66	254	87	91	142	39	281
	44.0	41.2	47.8	54.3	33.3	48.0	46.2	45.7	41.7	44.3	43.9
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<p><sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.</p> <p><sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.</p>											
<b>Survey Question(s):</b>											
<i>IIC2. What are the primary means by which customers are informed of the features of the program?</i>											

Table 51

Means of Informing Consumers about Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup>		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
Percent of Column Total		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>With what means did your institution inform customers of the features of the program?</i>	All										
<i>All means that apply<sup>b</sup> (Multiple answers allowed)</i>											
Deposit account agreement	160 27.3	96 26.0	32 23.8	32 38.1	107 82.5	320 70.0	43 27.3	62 33.5	55 22.5	8 12.8	152 29.0
Brochure about accounts	213 36.2	115 31.3	63 46.4	35 41.7	43 32.9	170 37.2	51 32.4	80 43.2	82 33.4	9 15.1	203 38.8
Bank personnel	472 80.5	307 83.3	103 76.2	63 75.0	112 86.2	361 78.9	120 76.6	150 81.0	203 82.6	44 69.8	429 81.8
Letter or special mailing	33 5.6	19 5.2	5 3.6	9 10.7	4 3.0	29 6.4	5 3.2	18 9.6	10 4.2	5 7.7	28 5.4
Other	133 22.7	81 21.9	34 25.0	19 22.6	40 30.6	93 20.5	32 20.3	29 15.9	72 29.4	21 33.2	112 21.4
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>All combinations</i>											
Only through deposit account agreement	22 3.7	15 4.2	2 1.2	5 6.0	0 0.0	22 4.8	11 6.8	7 4.0	4 1.6	2 2.6	20 3.9
Only through letter, special mailing, or brochure	22 3.7	12 3.1	6 4.8	4 4.8	4 3.0	18 4.0	3 1.7	10 5.6	9 3.7	5 8.7	16 3.1
Only by bank personnel	169 28.8	123 33.3	32 23.8	14 16.7	41 31.8	127 27.9	59 37.5	44 23.7	66 27.0	23 36.4	146 27.9
Only by other means	49 8.4	31 8.3	10 7.1	9 10.7	14 10.9	35 7.7	14 9.1	8 4.6	27 10.8	9 14.8	40 7.6
Informed at multiple times	320 54.5	188 51.0	80 59.5	52 61.9	71 54.3	250 54.6	70 44.9	110 59.5	140 56.9	22 35.0	298 56.9
Item(s) not reported	5 0.8	0 0.0	5 3.6	0 0.0	0 0.0	5 1.1	0 0.0	5 2.6	0 0.0	2 2.6	3 0.6
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.											
<b>Survey Question(s):</b>											
<i>IIC2. What are the primary means by which customers are informed of the features of the program?</i>											

Table 52

Content of Information Provided to Consumers about Promoted Automated Overdraft Programs														
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered		By Vendor Use	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor	
All features that apply <sup>b</sup> (Multiple answers allowed)														
Fees	355 95.0	203 96.4	106 93.0	46 93.9	77 95.2	278 94.9	105 90.8	146 97.8	104 95.6	44 88.4	311 96.0	140 92.0	215 97.1	
APR	20 5.2	15 7.3	3 2.8	1 2.0	12 14.3	8 2.7	4 3.3	9 5.8	7 6.5	0 0.0	20 6.0	9 6.1	10 4.6	
Transactions coverage	294 78.8	161 76.4	91 80.3	42 85.7	66 81.8	229 78.0	94 81.6	108 72.7	92 84.1	45 89.6	250 77.1	112 73.4	183 82.5	
Transactions processing	207 55.4	111 52.7	69 60.6	27 55.1	35 43.2	172 58.8	73 63.0	83 55.9	51 46.7	24 48.6	183 56.5	75 49.3	132 59.6	
Dollar limit covered	335 89.6	192 90.9	101 88.7	42 85.7	74 91.3	261 89.1	99 85.8	133 89.2	103 94.1	47 92.8	288 89.1	134 88.0	201 90.7	
Other	28 7.4	15 7.3	6 5.6	6 12.2	5 6.7	22 7.6	4 3.5	2 1.1	22 20.3	2 4.0	26 8.0	13 8.3	15 6.8	
Total with promoted automated	374 100.0	211 100.0	114 100.0	49 100.0	81 100.0	293 100.0	116 100.0	149 100.0	109 100.0	50 100.0	324 100.0	152 100.0	222 100.0	
<i>All combinations</i>														
Only price	4 1.1	0 0.0	3 2.8	1 2.0	2 2.0	3 0.9	0 0.0	3 1.7	2 1.5	2 3.2	3 0.8	2 1.1	3 1.2	
Only dollar limit	2 0.4	0 0.0	2 1.4	0 0.0	0 0.0	2 0.5	0 0.0	2 1.1	0 0.0	0 0.0	2 0.5	0 0.0	2 0.7	
Only other features	4 1.0	0 0.0	2 1.4	2 4.1	0 0.0	4 1.2	2 1.7	2 1.1	0 0.0	1 2.0	3 0.8	3 1.7	1 0.5	
Multiple features	364 97.5	211 100.0	107 94.4	46 93.9	79 98.0	285 97.3	114 98.3	143 96.1	107 98.5	48 94.8	317 97.9	148 97.2	216 97.6	
Total with promoted automated	374 100.0	211 100.0	114 100.0	49 100.0	81 100.0	293 100.0	116 100.0	149 100.0	109 100.0	50 100.0	324 100.0	152 100.0	222 100.0	

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.  
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**  
*IIC3. Which features are customers informed of when they enroll or are included in the program?*

Table 53

Content of Information Provided to Consumers about Linked-Account Programs												
Number of Study Population Banks <sup>a</sup>		By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
Percent of Column Total												
<i>Which features did your institution inform customers of when they enrolled or were included in the program?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	
		<i>All features that apply<sup>b</sup> (Multiple answers allowed)</i>										
Fees	498	322	109	67	105	393	136	148	214	49	450	
	68.5	64.1	75.6	82.7	53.0	74.2	72.4	74.7	62.7	55.0	70.3	
APR	23	15	6	1	4	19	1	12	9	2	21	
	3.1	3.1	4.4	1.2	1.9	3.6	0.5	6.3	2.7	1.8	3.3	
Transactions coverage	432	288	88	56	115	317	119	127	186	48	384	
	59.3	57.3	61.1	69.1	57.8	59.9	63.2	64.1	54.4	53.9	60.1	
Transactions processing	202	119	50	33	31	171	75	52	74	15	187	
	27.7	23.7	34.4	40.7	15.7	32.2	40.0	26.2	21.8	16.4	29.3	
Other	95	77	14	4	48	48	15	26	54	23	72	
	13.1	15.3	10.0	4.9	24.1	9.0	8.0	13.1	15.8	25.8	11.3	
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<i>All combinations</i>												
Only price	177	127	34	17	44	134	42	44	92	19	158	
	24.4	25.2	23.3	21.0	22.0	25.2	22.3	22.1	26.8	21.4	24.8	
Only transaction coverage	105	81	18	7	43	62	24	21	61	13	93	
	14.5	16.0	12.2	8.6	21.8	11.7	12.5	10.3	17.9	14.2	14.5	
Only other features	75	61	11	2	31	44	12	17	45	21	54	
	10.2	12.2	7.8	2.5	15.5	8.3	6.3	8.7	13.3	23.5	8.4	
Multiple features	355	222	80	52	77	278	104	115	136	36	319	
	48.7	44.3	55.6	64.2	38.8	52.4	55.2	58.1	39.7	40.8	49.8	
Missing	16	12	2	3	4	12	7	2	8	0	16	
	2.2	2.3	1.1	3.7	1.9	2.3	3.6	0.8	2.2	0.0	2.5	
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.												
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.												
<b>Survey Question(s):</b>												
<i>IIC3. Which features are customers informed of when they enroll or are included in the program?</i>												

Table 54

Content of Information Provided to Consumers about Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Which features did your institution inform customers of when they enrolled or were included in the program?</i>											
<i>All features that apply<sup>b</sup> (Multiple answers allowed)</i>											
Fees	385	230	88	67	87	298	102	135	148	32	354
	65.7	62.5	65.5	79.8	67.2	65.2	65.5	72.8	60.4	50.4	67.5
APR	524	326	128	70	118	406	137	164	223	63	462
	89.3	88.5	95.2	83.3	91.1	88.8	87.9	88.7	90.7	100.0	88.1
Transactions coverage	339	192	85	62	75	264	92	125	123	30	309
	57.7	52.1	63.1	73.8	57.6	57.8	58.6	67.4	49.9	47.2	59.0
Transactions processing	204	111	51	41	50	154	56	85	63	16	187
	34.7	30.2	38.1	48.8	38.3	33.6	35.6	46.1	25.5	25.7	35.8
Dollar limit covered	490	303	115	72	107	383	135	156	199	37	453
	83.6	82.3	85.7	85.7	82.8	83.8	86.1	84.5	81.2	59.5	86.4
Other	30	23	5	2	9	21	0	3	27	10	20
	5.1	6.3	3.6	2.4	7.1	4.5	0.0	1.4	11.1	16.4	3.7
Total with overdraft LOC programs	587	368	135	84	130	457	156	185	245	63	524
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>All combinations</i>											
Only price	37	27	6	4	2	36	16	5	16	14	23
	6.3	7.3	4.8	4.8	1.2	7.8	10.3	2.9	6.4	22.5	4.4
Only transaction coverage/processing	4	4	0	0	0	4	0	4	0	0	4
	0.7	1.0	0.0	0.0	0.0	0.8	0.0	2.1	0.0	0.0	0.7
Only dollar limit covered	1	0	0	1	0	1	1	0	0	0	1
	0.2	0.0	0.0	1.2	0.0	0.2	0.6	0.0	0.0	0.0	0.2
Multiple features	545	337	128	79	128	417	139	176	230	49	496
	92.8	91.7	95.2	94.1	98.8	91.1	89.1	95.0	93.6	77.5	94.7
Total with overdraft LOC programs	587	368	135	84	130	457	156	185	245	63	524
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.											
<b>Survey Question(s):</b>											
<i>IIC3. Which features are customers informed of when they enroll or are included in the program?</i>											

Table 55

Advertising for Promoted Automated Overdraft Programs													
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered		By Vendor Use	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor
<i>Did your institution send customer mailings prominently featuring the program?</i>													
Yes	63	50	6	7	17	46	23	34	6	9	55	15	49
	16.9	23.6	5.6	14.3	21.0	15.8	19.5	23.0	5.9	17.3	16.9	9.5	22.0
No	310	161	107	42	64	247	93	115	103	41	269	138	173
	83.1	76.4	94.4	85.7	79.0	84.2	80.5	77.0	94.1	82.7	83.1	90.5	78.0
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324	152	222
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution advertise in newspapers, radio or television?</i>													
Yes	304	161	99	44	81	255	108	136	92	33	271	116	189
	81.5	76.4	87.3	89.8	100.0	87.1	93.1	91.4	84.5	66.7	83.8	76.2	85.1
No	69	50	14	5	0	38	8	13	17	17	53	36	33
	18.5	23.6	12.7	10.2	0.0	12.9	6.9	8.6	15.5	33.3	16.2	23.8	14.9
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324	152	222
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If yes, did your institution feature the overdraft program?</i>													
Yes	24	12	6	6	9	15	8	12	4	0	24	8	16
	7.9	7.1	6.5	13.6	14.9	6.2	8.5	9.5	4.4	0.0	8.8	6.7	8.5
No	281	150	93	38	50	231	90	113	78	33	247	108	172
	92.1	92.9	93.5	86.4	85.1	93.8	91.5	90.5	95.6	100.0	91.2	93.3	91.5
Total with promoted automated and advertised	304	161	99	44	58	246	99	125	81	33	271	116	189
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(continued)

Table 55, con't

Advertising for Promoted Automated Overdraft Programs													
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered		By Vendor Use	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor
<i>If yes, was it featured prominently?</i>													
Yes	16 66.4	8 66.7	3 50.0	5 83.3	5 72.4	7 88.1	6 54.2	2 55.5	0 0.0	16 66.4	6 79.5	10 60.0	
No	8 33.6	4 33.3	3 50.0	4 44.2	4 27.6	1 11.9	5 45.8	2 44.5	0 0.0	8 33.6	2 20.5	6 40.0	
Total with promoted automated and featured program in advertisement	24 100.0	12 100.0	6 100.0	9 100.0	15 100.0	8 100.0	12 100.0	4 100.0	0 0.0	24 100.0	8 100.0	16 100.0	
* Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.													
<b>Survey Question(s):</b>													
IIC8. In 2006, how many times did the institution advertise in newspapers, radio, or television?													
IIC8.1 If the institution had print, radio, or television advertisements, how many featured the program?													
IIC8.2 Of these advertisements which featured the program, how many were primarily to promote the program or prominently featured the program?													
IIC9. In 2006, of all the institution's customer mailings (including emails), how many primarily or prominently featured the program?													



Table 56

Advertising for Linked-Account Programs												
Number of Study Population Banks <sup>a</sup>		By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
Percent of Column Total		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	
	All											
<i>Did your institution send customer mailings prominently featuring the program?</i>												
Yes	13	12	2	0	0	13	0	9	4	0	13	
	1.8	2.3	1.1	0.0	0.0	2.5	0.0	4.7	1.1	0.0	2.1	
No	714	491	143	81	198	516	188	189	337	88	626	
	98.2	97.7	98.9	100.0	100.0	97.5	100.0	95.3	98.9	100.0	98.0	
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<i>Did your institution advertise in newspapers, radio, or television?</i>												
Yes	621	426	120	75	178	443	154	175	291	56	565	
	85.3	84.7	83.3	92.6	89.8	83.7	82.2	88.3	85.3	63.0	88.4	
No	107	77	24	6	20	87	33	23	50	33	74	
	14.7	15.3	16.7	7.4	10.2	16.3	17.8	11.7	14.7	37.0	11.6	
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<i>If yes, did your institution feature the overdraft program?</i>												
Yes	10	4	3	3	0	10	1	3	6	0	10	
	1.6	0.9	2.7	4.0	0.0	2.3	0.6	1.5	2.2	0.0	1.8	
No	611	422	117	72	178	433	153	173	285	56	555	
	98.4	99.1	97.3	96.0	100.0	97.7	99.4	98.5	97.8	100.0	98.2	
Total with linked accounts and advertised	621	426	120	75	178	443	154	175	291	56	565	
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<i>If yes, was it featured prominently?</i>												
Yes	2	0	2	0	0	2	0	2	0	0	2	
	16.0	0.0	50.0	0.0	0.0	16.0	0.0	61.6	0.0	0.0	16.0	
No	8	4	2	3	0	8	1	1	6	0	8	
	84.0	100.0	50.0	100.0	0.0	84.0	100.0	38.4	100.0	0.0	84.0	
Total with linked accounts and featured program in advertisement	10	4	3	3	0	10	1	3	6	0	10	
	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	0.0	100.0	
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.												
<b>Survey Question(s):</b>												
<i>IIC8. In 2006, how many times did the institution advertise in newspapers, radio, or television?</i>												
<i>IIC8.1 If the institution had print, radio, or television advertisements, how many featured the program?</i>												
<i>IIC8.2 Of these advertisements which featured the program, how many were primarily to promote the program or prominently featured the program?</i>												
<i>IIC9. In 2006, of all the institution's customer mailings (including emails), how many primarily or prominently featured the program?</i>												

Table 57

Advertising for Overdraft LOC Programs											
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Did your institution send customer mailings prominently featuring the program?</i>											
Yes	22 3.8	15 4.2	5 3.6	2 2.4	0 0.0	22 4.8	4 2.3	15 8.0	4 1.6	6 9.3	16 3.1
No	565 96.2	353 95.8	130 96.4	82 97.6	130 100.0	435 95.2	153 97.7	170 92.1	242 98.4	57 90.7	508 96.9
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Did your institution advertise in newspapers, radio, or television?</i>											
Yes	488 83.2	299 81.3	117 86.9	72 85.7	98 75.5	390 85.4	123 78.4	160 86.7	205 83.6	45 71.4	443 84.6
No	99 16.8	69 18.7	18 13.1	12 14.3	32 24.5	67 14.6	34 21.6	25 13.3	40 16.4	18 28.6	81 15.4
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>If yes, did your institution feature the overdraft program?</i>											
Yes	17 3.6	8 2.6	5 4.1	5 6.9	0 0.0	17 4.5	3 2.4	7 4.6	7 3.4	5 10.8	13 2.9
No	471 96.4	291 97.4	112 95.9	67 93.1	98 100.0	373 95.5	120 97.6	153 95.4	198 96.6	40 89.2	431 97.1
Total with overdraft LOC programs and advertised	488 100.0	299 100.0	117 100.0	72 100.0	98 100.0	390 100.0	123 100.0	160 100.0	205 100.0	45 100.0	443 100.0
<i>If yes, was it featured prominently?</i>											
Yes	3 18.4	0 0.0	3 66.7	0 0.0	0 0.0	3 0.0	0 0.0	2 21.6	2 22.8	0 0.0	3 25.4
No	14 81.6	8 43.87	2 9.18	5 28.61	0 0.0	14 0.0	3 100.0	6 78.4	5 77.2	5 100.0	9 74.6
Total with overdraft LOC programs and featured program in advertisement	17 100.0	8 100.0	5 100.0	5 100.0	0 0.0	17 0.0	3 100.0	7 100.0	7 100.0	5 100.0	13 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIC8. In 2006, how many times did the institution advertise in newspapers, radio, or television?</i>											
<i>IIC8.1 If the institution had print, radio, or television advertisements, how many featured the program?</i>											
<i>IIC8.2 Of these advertisements which featured the program, how many were primarily to promote the program or prominently featured the program?</i>											
<i>IIC9. In 2006, of all the institution's customer mailings (including emails), how many primarily or prominently featured the program?</i>											

Table 58

<b>Balances Shown at ATMs for Promoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>	<b>By Asset Size</b>				<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Vendor Use</b>	
<b>Percent of Column Total</b>											
<i>Did your institution show overdraft coverage limits at balances provided at proprietary ATMs/nonproprietary ATMs?</i>	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Automated Only</b>	<b>Automated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Uses Vendor</b>	<b>Does Not Use Vendor</b>
<i>Proprietary ATMs</i>											
Overdraft limit is not shown in any ATM balance	237 76.9	119 72.1	82 81.0	36 85.7	50 76.5	187 77.0	77 75.3	110 84.3	49 65.9	125 71.1	112 84.6
Overdraft limit is included in the only balance shown	22 7.1	15 9.3	6 6.3	0 0.0	0 0.0	22 9.0	17 16.6	3 2.4	2 2.1	9 5.3	12 9.5
Overdraft limit is shown but listed separately	50 16.1	31 18.6	13 12.7	6 14.3	15 23.5	34 14.1	8 8.1	17 13.2	24 32.0	42 23.7	8 5.9
Total with promoted automated that covers ATM transactions	308 100.0	165 100.0	101 100.0	42 100.0	65 100.0	243 100.0	102 100.0	131 100.0	75 100.0	176 100.0	132 100.0
<i>Nonproprietary ATMs</i>											
Overdraft limit is not shown in any ATM balance	221 71.9	111 67.4	80 79.4	30 71.4	46 70.6	175 72.2	68 67.0	105 79.9	48 64.6	118 66.8	104 78.7
Overdraft limit is included in the only balance shown	17 5.6	12 7.0	5 4.8	1 2.4	0 0.0	17 7.1	13 12.3	3 2.4	2 2.1	6 3.7	11 8.2
Overdraft limit is shown but listed separately	22 7.0	12 7.0	8 7.9	2 4.8	4 5.9	18 7.3	3 2.6	6 4.9	12 16.6	20 11.3	2 1.2
Do not know	48 15.5	31 18.6	8 7.9	9 21.4	15 23.5	32 13.3	18 18.1	17 12.8	13 16.7	32 18.2	16 11.9
Total with promoted automated that covers ATM transactions	308 100.0	165 100.0	101 100.0	42 100.0	65 100.0	243 100.0	102 100.0	131 100.0	75 100.0	176 100.0	132 100.0
<i>Memo item(s):</i>											
Number of banks with promoted automated overdraft programs that do not cover ATM transactions	66	46	13	7	15	41	14	18	34	46	20
Percent of study population banks	17.6	21.8	11.3	14.3	19.0	14.5	12.0	12.1	31.2	20.5	13.3
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIC4. Do balances provided at proprietary ATM's show the overdraft coverage limit?</i>											
<i>IIC5. Do balances provided at non-proprietary ATM's show the overdraft coverage limit?</i>											

Table 59

Balances Shown at Proprietary ATMs for Overdraft LOC Programs									
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method		
<i>Did your institution show overdraft coverage limits at balances provided at proprietary ATMs/nonproprietary ATMs?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest
<i>Proprietary ATMs</i>									
Overdraft limit is not shown in any ATM balance	347 67.5	234 73.5	75 61.8	38 51.4	53 43.7	295 74.9	94 68.2	122 72.3	132 63.3
Overdraft limit is included in the only balance shown	105 20.4	61 19.3	26 21.1	18 24.3	45 36.9	60 15.4	27 19.8	25 15.1	53 25.2
Overdraft limit is shown but listed separately	62 12.0	23 7.2	21 17.1	18 24.3	23 19.4	38 9.8	16 12.0	21 12.7	24 11.6
Total with overdraft LOC programs that covers ATM transactions	514 100.0	318 100.0	122 100.0	74 100.0	121 100.0	394 100.0	137 100.0	168 100.0	209 100.0
<i>Nonproprietary ATMs</i>									
Overdraft limit is not shown in any ATM balance	341 66.3	230 72.3	74 60.5	37 50.0	52 42.8	289 73.5	84 61.2	128 76.1	129 61.7
Overdraft limit is included in the only balance shown	80 15.5	50 15.7	16 13.2	14 18.9	40 33.3	40 10.1	20 14.4	14 8.1	47 22.3
Overdraft limit is shown but listed separately	22 4.3	0 0.0	11 9.2	11 14.9	0 0.0	22 5.6	10 7.4	5 2.7	7 3.6
Do not know	71 13.8	38 12.1	21 17.1	12 16.2	29 23.9	42 10.8	23 17.0	22 13.0	26 12.5
Total with overdraft LOC programs that covers ATM transactions	514 100.0	318 100.0	122 100.0	74 100.0	121 100.0	394 100.0	137 100.0	168 100.0	209 100.0
<i>Memo item(s):</i>									
Number of banks with overdraft LOC programs that do not cover ATM transactions	73	50	13	10	9	63	19	17	37
Percent of study population banks	12.4	13.5	9.5	11.9	7.1	13.9	12.2	9.0	15.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.									
<b>Survey Question(s):</b>									
<i>IIC4. Do balances provided at proprietary ATM's show the overdraft coverage limit?</i>									
<i>IIC5. Do balances provided at non-proprietary ATM's show the overdraft coverage limit?</i>									

Table 60

Customer Notification of ATM and POS/Debit NSF for Automated Overdraft Programs													
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Vendor Use <sup>b</sup>		
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Uses Vendor	Does Not Use Vendor
<i>ATM Transactions</i>													
At the time of transaction, prior to completion	91	42	30	18	20	71	24	67	35	38	18	38	53
	23.5	21.2	25.7	26.9	25.5	23.0	31.0	21.7	25.3	26.1	17.7	20.9	26.0
At the time of transaction, after completion	62	35	13	15	13	49	16	46	15	28	20	43	19
	16.2	17.3	10.8	22.4	17.1	15.9	20.9	15.0	10.9	19.3	18.9	23.6	9.6
Subsequent to transaction	210	115	66	29	33	177	34	176	80	69	61	95	115
	54.5	57.7	55.4	43.3	43.3	57.1	43.5	57.2	58.1	47.9	58.8	52.4	56.6
Other <sup>b</sup>	22	8	10	5	11	12	4	19	8	10	5	6	16
	5.8	3.8	8.1	7.5	14.2	4.0	4.7	6.1	5.7	6.7	4.7	3.1	7.8
Total with automated that covers ATM transactions	385	199	119	67	77	309	77	308	137	144	104	182	202
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo Item(s):</i>													
Number of banks with automated overdraft programs that do not cover ATM transactions	89	54	19	16	18	71	23	66	26	23	39	34	55
Percent of study population banks	18.8	21.2	14.0	19.3	18.9	18.7	23.0	17.6	25.4	7.0	22.3	19.3	34.5

(continued)

Table 60, con't

Customer Notification of ATM and POS/Debit NSF for Automated Overdraft Programs													
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Vendor Use <sup>b</sup>		
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Uses Vendor	Does Not Use Vendor	
All													
<i>POS/Debit Transactions</i>													
At the time of transaction, prior to completion	32	19	10	3	9	23	16	16	14	12	5	16	16
	7.9	9.1	7.9	4.3	11.5	7.0	19.6	5.0	10.3	7.8	4.9	8.8	7.2
At the time of transaction, after completion	11	4	5	2	0	11	2	9	5	3	3	7	4
	2.6	1.8	3.9	2.9	0.0	3.3	2.0	2.8	3.4	1.7	2.9	3.8	1.7
Subsequent to transaction	347	180	106	61	68	280	61	286	115	135	98	152	195
	86.2	85.5	86.8	87.1	83.7	86.5	75.9	88.7	81.5	88.7	88.7	82.8	89.4
Other <sup>b</sup>	13	8	2	4	4	10	2	11	7	3	4	8	4
	3.3	3.6	1.3	5.7	4.8	3.2	2.5	3.5	4.8	1.7	3.5	4.6	1.8
Total with automated that covers POS/debit transactions	403	211	122	70	81	323	80	323	141	152	110	184	218
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo item(s):</i>													
Number of banks with automated overdraft programs that do not cover POS transactions	71	42	16	13	14	57	20	51	23	15	33	32	39
Percent of study population banks	15.0	16.7	11.6	15.7	14.9	15.0	20.0	13.7	13.9	9.3	23.1	15.0	15.1

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Other includes one missing observation. Vendor use column does not reconcile to total because vendor information is missing for one institution.

**Survey Question(s):**

*IIC6. When an ATM transaction results in an NSF, when is the customer notified?*

*IIC7. When a POS transaction results in an NSF, when is the customer notified?*

Table 61

Customer Notification of ATM and POS/Debit NSF for Overdraft LOC Programs									
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Processing Method		
<i>When did your institution notify a customer when an ATM or POS/debit transaction resulted in an NSF?</i>	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest
<i>ATM Transactions</i>									
At the time of transaction, prior to completion	81 15.8	50 15.7	19 15.8	12 16.2	20 16.5	61 15.5	23 16.7	29 17.1	29 14.1
At the time of transaction, after completion	46 9.0	31 9.6	10 7.9	6 8.1	8 6.4	39 9.8	13 9.7	20 11.8	13 6.3
Subsequent to transaction	338 65.7	215 67.5	80 65.8	43 58.1	76 63.2	262 66.5	87 63.3	102 60.9	149 71.2
Other	49 9.5	23 7.2	13 10.5	13 17.6	17 13.9	32 8.2	14 10.4	17 10.2	17 8.4
Total with overdraft LOC programs that covers ATM transactions	514 100.0	318 100.0	122 100.0	74 100.0	121 100.0	394 100.0	137 100.0	168 100.0	209 100.0
<i>Memo Item(s):</i>									
Number of banks with overdraft LOC programs that do not cover ATM transactions	73	50	13	10	9	63	19	17	37
Percent of study population banks	12.4	13.5	9.5	11.9	7.1	13.9	12.2	9.0	15.0
<i>POS/Debit Transactions</i>									
At the time of transaction, prior to completion	64 12.6	46 15.0	10 7.8	8 10.5	20 16.5	44 11.3	15 10.9	26 16.3	22 10.8
At the time of transaction, after completion	14 2.8	12 3.8	2 1.3	1 1.3	0 0.0	14 3.7	4 2.8	6 4.0	4 1.8
Subsequent to transaction	388 76.7	230 75.0	101 81.8	57 75.0	84 69.6	304 78.9	107 77.4	121 75.4	160 77.1
Other	40 8.0	19 6.3	11 9.1	10 13.2	17 13.9	24 6.1	12 8.9	7 4.3	21 10.3
Total with overdraft LOC programs that covers POS/debit transactions	506 100.0	307 100.0	123 100.0	76 100.0	121 100.0	386 100.0	138 100.0	161 100.0	207 100.0
<i>Memo item(s):</i>									
Number of banks with overdraft LOC programs that do not cover POS transactions	81	61	11	8	9	71	18	24	38
Percent of study population banks	13.7	16.7	8.3	9.5	7.1	15.6	11.6	13.2	15.5
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.									
<b>Survey Question(s):</b>									
<i>IIC6. When an ATM transaction results in an NSF, when is the customer notified?</i>									
<i>IIC7. When a POS transaction results in an NSF, when is the customer notified?</i>									

Table 62

Overdraft Program Policies for Automated Overdraft Programs										
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Vendor Use	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Auto-mated Only	Auto-mated and Other Programs	Non-promoted	Promoted	Does Not Use Vendor	Uses Vendor
<i>Did your institution have a written policy?</i>										
No	81 17.0	61 24.2	14 10.5	5 6.0	30 32.1	50 13.3	22 21.5	59 15.8	49 22.7	32 12.3
Yes	393 83.0	192 75.8	123 89.5	78 94.0	64 67.9	329 86.7	79 78.5	315 84.2	167 77.3	225 87.7
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0	216 100.0	257 100.0
<i>If yes, did the policy set a credit limit?</i>										
No	46 11.7	27 14.0	11 9.1	8 10.3	4 6.0	42 12.8	18 23.0	28 8.9	30 17.7	15 6.9
Yes	347 88.3	165 86.0	112 90.9	70 89.7	60 94.0	287 87.2	61 77.0	287 91.1	137 82.3	210 93.1
Total with automated and written policy	393 100.0	192 100.0	123 100.0	78 100.0	64 100.0	329 100.0	79 100.0	314 100.0	167 100.0	225 100.0
<i>If yes, what other features were included in the policy?<sup>b</sup></i>										
Fees	318 80.8	161 84.0	98 79.2	59 75.6	59 91.5	259 78.7	51 65.0	267 84.8	131 78.4	186 82.6
Customer disclosure process	194 49.3	96 50.0	61 49.4	37 47.4	38 59.2	156 47.3	0 0.0	194 61.6	69 41.2	125 55.5
Customer notification timeline	285 72.4	130 68.0	96 77.9	58 74.4	49 76.1	236 71.6	51 64.7	234 74.3	113 67.5	171 75.9
Repayment period	328 83.4	157 82.0	106 85.7	65 83.3	57 88.1	271 82.5	53 66.8	276 87.6	133 79.4	195 86.3
Charge-off timeline	309 78.7	150 78.0	98 79.2	62 79.5	47 73.7	262 79.7	53 66.8	257 81.7	126 75.6	182 80.9
Workout procedures	177 45.0	73 38.0	64 52.0	40 51.3	29 44.8	148 45.1	24 30.3	153 48.7	62 37.2	114 50.6
Other	51 13.0	19 10.0	24 19.5	8 10.3	12 18.4	39 12.0	15 18.9	36 11.6	20 12.3	31 13.7
Total with automated and written policy	393 100.0	192 100.0	123 100.0	78 100.0	64 100.0	329 100.0	79 100.0	314 100.0	167 100.0	225 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.										
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.										
<b>Survey Question(s):</b>										
<i>IIA1. Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?</i>										
<i>IIA1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program consistent with the institution's ability to absorb losses?</i>										
<i>IIA1.2 What other features of the program are established in this written policy?</i>										



Table 63

Overdraft Program Policies for Linked-Account Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs
<i>Did your institution have a written policy?</i>						
No	563 77.3	422 84.0	101 70.0	40 49.4	169 85.4	394 74.3
Yes	165 22.7	81 16.0	43 30.0	41 50.6	29 14.6	136 25.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<i>If yes, what features were included in the policy?<sup>b</sup> (Multiple answers allowed)</i>						
Fees	104 63.1	38 47.6	34 77.8	32 78.1	13 46.8	91 66.6
Customer disclosure process	89 54.2	27 33.3	30 70.4	32 78.1	6 20.2	83 61.4
Customer notification timeline	74 45.1	35 42.9	21 48.1	19 46.3	10 35.6	64 47.1
Other	31 19.1	23 28.6	6 14.8	2 4.9	8 26.6	24 17.5
Total with linked accounts and written policy	165 100.0	81 100.0	43 100.0	41 100.0	29 100.0	136 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.						
<b>Survey Question(s):</b>						
<i>IIA1. Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?</i>						
<i>IIA1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program consistent with the institution's ability to absorb losses?</i>						
<i>IIA1.2 What other features of the program are established in this written policy?</i>						

Table 64

Overdraft Program Policies for Overdraft LOC Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs
<i>Did your institution have a written policy?</i>						
No	210 35.8	153 41.7	45 33.3	12 14.3	49 37.4	162 35.4
Yes	377 64.2	215 58.3	90 66.7	72 85.7	81 62.6	295 64.6
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<i>If yes, did the policy set a credit limit?</i>						
No	179 47.5	115 53.6	37 41.1	27 37.5	37 45.9	142 48.0
Yes	198 52.5	100 46.4	53 58.9	45 62.5	44 54.1	154 52.0
Total with overdraft LOC programs and written policy	377 100.0	215 100.0	90 100.0	72 100.0	81 100.0	295 100.0
<i>If yes, what other features were included in the policy?<sup>b</sup> (Multiple answers allowed)</i>						
Fees	170 45.0	77 35.7	45 50.0	48 66.7	31 38.2	139 46.9
APR	184 48.8	77 35.7	56 62.5	51 70.8	36 44.9	147 49.9
Customer disclosure process	160 42.5	73 33.9	35 39.3	52 72.2	26 32.2	134 45.4
Customer notification timeline	150 39.8	69 32.1	45 50.0	36 50.0	31 37.7	119 40.4
Repayment period	166 44.0	77 35.7	45 50.0	44 61.1	35 42.9	131 44.3
Charge-off timeline	147 39.2	61 28.6	40 44.6	46 63.9	28 34.2	120 40.5
Workout procedures	95 25.2	38 17.9	26 28.6	31 43.1	7 9.2	88 29.7
Other	124 33.0	88 41.1	24 26.8	12 16.7	33 41.0	91 30.8
Total with overdraft LOC programs and written policy	377 100.0	215 100.0	90 100.0	72 100.0	81 100.0	295 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.						
<b>Survey Question(s):</b>						
<i>IIA1. Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?</i>						
<i>IIA1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program consistent with the institution's ability to absorb losses?</i>						
<i>IIA1.2 What other features of the program are established in this written policy?</i>						

Table 65

Overdraft Program Policies for Banks with No Automated Overdraft Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Overdraft Programs Offered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	No Formal Program	Linked and/or LOC only
<i>Did your institution have a written policy?</i>						
No	280 40.2	234 39.1	32 43.5	14 56.0	48 29.1	232 43.6
Yes	417 59.8	364 60.9	42 56.5	11 44.0	117 70.9	300 56.4
Total with no automated	697 100.0	598 100.0	74 100.0	25 100.0	165 100.0	532 100.0
<i>If yes, did the policy set a credit limit?</i>						
No	352 84.3	307 84.2	37 88.5	8 72.7	98 84.1	253 84.4
Yes	65 15.7	58 15.8	5 11.5	3 27.3	19 15.9	47 15.6
Total with no automated and with written policy	417 100.0	364 100.0	42 100.0	11 100.0	117 100.0	300 100.0
<i>If yes, what other features were included in the policy?<sup>b</sup> (Multiple answers allowed)</i>						
Fees	123 29.5	100 27.4	19 46.2	4 36.4	20 17.3	103 34.2
Customer notification timeline	135 32.3	107 29.5	22 53.8	5 45.5	23 20.0	111 37.1
Repayment period	147 35.2	119 32.6	24 57.7	4 36.4	43 36.4	104 34.8
Charge-off timeline	181 43.3	146 40.0	29 69.2	6 54.5	57 48.5	124 41.3
Workout procedures	46 11.1	38 10.5	5 11.5	3 27.3	19 16.4	27 9.0
Other	152 36.4	138 37.9	10 23.1	4 36.4	40 34.5	111 37.1
Total with no automated and with written policy	417 100.0	364 100.0	42 100.0	11 100.0	117 100.0	300 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.						
<b>Survey Question(s):</b>						
<i>IIA1. Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?</i>						
<i>IIA1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program consistent with the institution's ability to absorb losses?</i>						
<i>IIA1.2 What other features of the program are established in this written policy?</i>						

Table 66

<b>Overdraft Program Policies for Banks with No Formal Program</b>				
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>		<b>By Asset Size</b>		
	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
<i>Did your institution have a written policy?</i>				
No	48 29.1	42 28.2	5 42.9	1 25.0
Yes	117 70.9	107 71.8	6 57.1	3 75.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0
<i>If yes, did the policy set a credit limit?</i>				
No	98 84.1	92 85.7	3 50.0	3 100.0
Yes	19 15.9	15 14.3	3 50.0	0 0.0
Total with no formal program and with written policy	117 100.0	107 100.0	6 100.0	3 100.0
<i>If yes, what other features were included in the policy?<sup>b</sup> (Multiple answers allowed)</i>				
Fees	20 17.3	15 14.3	5 75.0	0 0.0
Customer notification timeline	23 20.0	19 17.9	3 50.0	1 33.3
Repayment period	43 36.4	38 35.7	3 50.0	1 33.3
Charge-off timeline	57 48.5	50 46.4	5 75.0	2 66.7
Workout procedures	19 16.4	19 17.9	0 0.0	0 0.0
Other	40 34.5	38 35.7	0 0.0	2 66.7
Total with no formal program and with written policy	117 100.0	107 100.0	6 100.0	3 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.				
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.				
<b>Survey Question(s):</b>				
<i>IIA1. Has the institution adopted written policies and procedures to address the operational and other risks associated with the program?</i>				
<i>IIA1.1 If yes, does this policy set a cap on the total dollar amount of advances per customer that the bank will extend through the program consistent with the institution's ability to absorb losses?</i>				
<i>IIA1.2 What other features of the program are established in this written policy?</i>				

Table 67

Compliance Review Policies for Automated Overdraft Programs										
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Vendor Use <sup>c</sup>	
<i>Did your institution review the program for compliance with applicable laws prior to implementation?</i> <sup>b</sup> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Auto-mated Only	Auto-mated and Other Programs	Non-promoted	Promoted	Does Not Use Vendor	Uses Vendor
Yes, by bank counsel	107 22.5	38 15.2	30 22.1	38 45.8	7 7.4	100 26.3	27 27.0	80 21.3	54 25.1	52 20.1
Yes, by independent counsel	113 23.8	58 22.7	32 23.3	23 27.7	12 12.5	101 26.6	23 22.8	90 24.0	46 21.3	67 25.9
Yes, by bank management	405 85.4	207 81.8	127 91.9	71 85.5	76 80.4	329 86.6	85 85.2	319 85.5	176 81.5	228 88.6
Yes, by bank board	297 62.7	169 66.7	87 62.8	42 50.6	54 57.0	243 64.1	41 40.4	257 68.7	120 55.6	176 68.6
Not reviewed	22 4.5	15 6.1	3 2.3	3 3.6	9 9.8	12 3.2	6 6.4	15 4.0	14 6.4	8 3.0
Other	78 16.4	35 13.6	35 25.6	8 9.6	16 17.2	61 16.2	5 4.6	73 19.6	34 15.6	44 17.1
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0	216 100.0	257 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

<sup>c</sup> Vendor use column does not reconcile to total because vendor information is missing for one institution.

**Survey Question(s):**

*IIA2. Was this program reviewed for compliance with applicable laws prior to implementation?*

Table 68

Compliance Review Policies for Linked-Account Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		
<i>Did your institution review the program for compliance with applicable laws prior to implementation?</i> <sup>b</sup> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Linked Only	Linked and Other Programs
Yes, by bank counsel	27 3.7	0 0.0	8 5.6	19 23.5	4 2.1	23 4.3
Yes, by independent counsel	23 3.1	12 2.3	3 2.2	8 9.9	0 0.0	23 4.3
Yes, by bank management	397 54.5	245 48.9	96 66.7	55 67.9	78 39.6	318 60.1
Yes, by bank board	187 25.7	134 26.7	34 23.3	19 23.5	43 21.5	144 27.3
Not reviewed	168 23.1	127 25.2	27 18.9	14 17.3	76 38.6	91 17.2
Other	65 8.9	42 8.4	18 12.2	5 6.2	13 6.6	52 9.8
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*IIA2. Was this program reviewed for compliance with applicable laws prior to implementation?*

Table 69

Compliance Review Policies for Overdraft LOC Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Presence of Other Overdraft Programs	
<i>Did your institution review the program for compliance with applicable laws prior to implementation?</i> <sup>b</sup> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs
Yes, by bank counsel	84 14.3	27 7.3	21 15.5	36 42.9	18 14.0	66 14.4
Yes, by independent counsel	42 7.2	23 6.3	8 6.0	11 13.1	1 0.8	41 9.0
Yes, by bank management	397 67.6	238 64.6	96 71.4	63 75.0	84 64.7	313 68.5
Yes, by bank board	233 39.7	142 38.5	56 41.7	35 41.7	49 37.9	184 40.2
Not reviewed	76 12.9	54 14.6	13 9.5	9 10.7	29 22.2	47 10.2
Other	117 19.9	81 21.9	30 22.6	6 7.1	20 15.5	97 21.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*IIA2. Was this program reviewed for compliance with applicable laws prior to implementation?*

Table 70

Compliance Review Policies for Nonautomated Overdraft Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Overdraft Programs Offered		
<i>Did your institution review the program for compliance with applicable laws prior to implementation?</i> <sup>b</sup> (Multiple answers allowed)	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	No Formal Program	Linked and/or LOC only
Yes, by bank counsel	13 1.8	4 0.6	5 6.5	4 16.0	3 1.6	10 1.9
Yes, by independent counsel	5 0.8	4 0.6	2 2.2	0 0.0	0 0.0	5 1.0
Yes, by bank management	290 41.6	242 40.4	40 54.3	8 32.0	58 35.0	232 43.6
Yes, by bank board	226 32.4	203 34.0	18 23.9	5 20.0	63 38.1	163 30.7
Not reviewed	192 27.6	161 26.9	24 32.6	7 28.0	56 33.8	136 25.6
Other	46 6.7	42 7.1	3 4.3	1 4.0	15 9.3	31 5.8
Total with no automated	697 100.0	598 100.0	74 100.0	25 100.0	165 100.0	532 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*IIA2. Was this program reviewed for compliance with applicable laws prior to implementation?*



Table 71

<b>Compliance Review Policies for Nonformal Programs</b>				
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>		<b>By Asset Size</b>		
<i>Did your institution review the program for compliance with applicable laws prior to implementation?<sup>b</sup></i> <b>(Multiple answers allowed)</b>	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
Yes, by bank counsel	3 1.6	0 0.0	2 14.3	1 25.0
Yes, by independent counsel	0 0.0	0 0.0	0 0.0	0 0.0
Yes, by bank management	58 35.0	50 33.3	5 42.9	3 75.0
Yes, by bank board	63 38.1	58 38.5	3 28.6	2 50.0
Not reviewed	56 33.8	50 33.3	5 42.9	1 25.0
Other	15 9.3	15 10.3	0 0.0	0 0.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.  
<sup>b</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.

**Survey Question(s):**

*IIA2. Was this program reviewed for compliance with applicable laws prior to implementation?*

Table 72

Evaluation of Automated Programs										
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Vendor Use <sup>b</sup>	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Auto- mated Only	Auto- mated and Other Programs	Non- promoted	Promoted	Does Not Use Vendor	Uses Vendor
<i>How many times did senior management evaluate the program in 2006?</i>										
More than 12 times	54 11.4	31 12.1	14 10.5	9 10.8	15 16.2	39 10.2	13 12.8	41 11.0	41 19	13 5
12 times	277 58.4	138 54.5	90 65.1	49 59.0	56 59.1	221 58.2	48 47.5	229 61.3	111 51	165 64
Less than 12 times	65 13.8	35 13.6	21 15.1	10 12.1	10 10.8	55 14.5	24 23.5	42 11.2	34 16	31 12
Never	78 16.4	50 19.7	13 9.3	15 18.1	13 13.8	65 17.0	16 16.2	61 16.4	30 14	48 19
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0	216 100.0	257 100.0
<i>How did your institution evaluate and monitor overdraft programs?<sup>c</sup> (Multiple answers allowed)</i>										
Vendor provides reports	154 32.4	92 36.4	47 33.7	15 18.1	34 35.8	120 31.5	18 18.3	135 36.2	25 12	128 50
Self-evaluation	346 73.0	161 63.6	117 84.9	68 81.9	61 64.2	285 75.2	73 73.1	273 73.0	162 75	183 71
Consultant conducts evaluation	14 3.0	4 1.5	6 4.7	4 4.8	5 5.7	9 2.3	1 1.0	13 3.5	4 2	11 4
Evaluations are not conducted	59 12.5	42 16.7	11 8.1	6 7.2	11 11.5	49 12.8	13 12.8	47 12.4	27 12	33 13
Other	25 5.3	15 6.1	5 3.5	5 6.0	13 13.2	13 3.3	7 7.4	18 4.7	20 9	5 2
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0	216 100.0	257 100.0
<i>How did your institution evaluate and monitor overdraft programs? All combinations</i>										
Evaluations are not conducted	59 12.5	42 16.7	11 8.1	6 7.2	11 11.5	49 12.8	13 12.8	47 12.4	27 12	33 13
Self-evaluation only	229 48.3	104 40.9	71 51.2	55 66.3	36 37.9	193 50.9	61 60.5	168 45.1	141 65	87 34
Vendor, consultant and/or other	185 39.1	107 42.4	56 40.7	22 26.5	48 50.7	137 36.3	27 26.7	159 42.5	48 22	137 53
Total with automated	474 100.0	253 100.0	138 100.0	83 100.0	95 100.0	379 100.0	100 100.0	374 100.0	216 100.0	257 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Column does not reconcile to total because vendor information is missing for one institution. <sup>c</sup> Percentage shares do not sum to 100.0 percent because all answers that apply are included.										
<b>Survey Question(s):</b>										
<i>IIB2. How many times in 2006 did senior management evaluate the program, including items such as reviewing overdraft activity, heavy usage, income, and losses?</i>										
<i>IIB3. What best describes how the institution monitors and evaluates the performance of the program?</i>										

Table 73

<b>Evaluation of Linked-Account Programs</b>						
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>	
	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Linked Accounts Only</b>	<b>Linked and Other Programs</b>
<i>How many times did senior management evaluate the program in 2006?</i>						
More than 12 times	36 5.0	27 5.3	6 4.4	3 3.7	8 3.9	29 5.4
12 times	164 22.5	119 23.7	29 20.0	16 19.8	56 28.1	108 20.4
Less than 12 times	63 8.7	50 9.9	10 6.7	4 4.9	19 9.4	45 8.5
Never	464 63.8	307 61.1	99 68.9	58 71.6	116 58.7	348 65.7
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<i>How did your institution evaluate and monitor overdraft programs?<sup>b</sup> (Multiple answers allowed)</i>						
Vendor provides reports	32 4.5	19 3.8	11 7.8	2 2.5	9 4.7	23 4.4
Self-evaluation	254 34.9	173 34.4	50 34.4	32 39.5	80 40.2	175 33.0
Consultant conducts evaluation	3 0.4	0 0.0	2 1.1	1 1.2	0 0.0	3 0.5
Evaluations are not conducted	420 57.8	299 59.5	80 55.6	41 50.6	109 55.1	311 58.8
Other	33 4.6	27 5.3	2 1.1	5 6.2	12 5.8	22 4.1
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<i>How did your institution evaluate and monitor overdraft programs? All combinations</i>						
Evaluations are not conducted	420 57.8	299 59.5	80 55.6	41 50.6	109 55.1	311 58.8
Self-evaluation only	236 32.4	161 32.1	45 31.1	30 37.0	72 36.3	164 31.0
Vendor, consultant and/or other	65 8.9	42 8.4	14 10.0	8 9.9	17 8.6	48 9.0
Item(s) not reported	7 0.9	0 0.0	5 3.3	2 2.5	0 0.0	7 1.3
Total with linked accounts	728 100.0	502 100.0	144 100.0	81 100.0	198 100.0	530 100.0
<sup>a</sup> Figures will not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Figures do not reconcile to total because multiple answers were permitted.						
<b>Survey Question(s):</b>						
<i>IIB2. How many times in 2006 did senior management evaluate the program, including items such as reviewing overdraft activity, heavy usage, income, and losses?</i>						
<i>IIB3. What best describes how the institution monitors and evaluates the performance of the program?</i>						

Table 74

Evaluation of Overdraft LOC Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs
<i>How many times did senior management evaluate the program in 2006?</i>						
More than 12 times	44 7.5	31 8.3	10 7.1	4 4.8	8 5.9	37 8.0
12 times	158 27.0	84 22.9	45 33.3	29 34.5	22 17.2	136 29.7
Less than 12 times	108 18.4	73 19.8	27 20.2	8 9.5	31 23.9	77 16.9
Never	276 47.1	180 49.0	53 39.3	43 51.2	69 52.9	207 45.4
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<i>How did your institution evaluate and monitor overdraft programs?<sup>b</sup> (Multiple answers allowed)</i>						
Vendor provides reports	29 4.9	15 4.2	11 8.3	2 2.4	4 3.0	25 5.4
Self-evaluation	320 54.6	192 52.1	79 58.3	50 59.5	68 52.3	252 55.2
Consultant conducts evaluation	16 2.7	12 3.1	3 2.4	1 1.2	5 4.2	10 2.2
Evaluations are not conducted	216 36.7	153 41.7	35 26.2	27 32.1	56 43.5	159 34.8
Other	21 3.5	8 2.1	8 6.0	5 6.0	2 1.2	19 4.2
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<i>How did your institution evaluate and monitor overdraft programs? All combinations</i>						
Evaluations are not conducted	216 36.7	153 41.7	35 26.2	27 32.1	56 43.5	159 34.8
Self evaluation only	300 51.2	180 49.0	72 53.6	48 57.1	64 49.4	236 51.7
Vendor, consultant and/or other	63 10.8	35 9.4	21 15.5	8 9.5	9 7.1	54 11.8
Item(s) not reported	7 1.3	0 0.0	6 4.8	1 1.2	0 0.0	7 1.6
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0
<sup>a</sup> Figures will not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.						
<sup>b</sup> Figures do not reconcile to total because multiple answers were permitted.						
<b>Survey Question(s):</b>						
<i>IIB2. How many times in 2006 did senior management evaluate the program, including items such as reviewing overdraft activity, heavy usage, income, and losses?</i>						
<i>IIB3. What best describes how the institution monitors and evaluates the performance of the program?</i>						

Table 75

Evaluation of Nonautomated Programs						
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Overdraft Programs Offered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	No Formal Program	Linked and/or LOC only
<i>How many times did senior management evaluate the program in 2006?</i>						
More than 12 times	95 13.6	88 14.7	5 6.5	2 8.0	32 19.6	63 11.8
12 times	238 34.1	203 34.0	30 41.3	4 16.0	76 46.2	161 30.3
Less than 12 times	106 15.2	92 15.4	13 17.4	1 4.0	15 9.3	91 17.0
Never	258 37.1	215 35.9	26 34.8	18 72.0	41 24.9	217 40.9
Total with no automated	697 100.0	598 100.0	74 100.0	25 100.0	165 100.0	532 100.0
<i>How did your institution evaluate and monitor overdraft programs?<sup>b</sup> (Multiple answers allowed)</i>						
Vendor provides reports	31 4.5	27 4.5	3 4.3	1 4.0	5 2.9	26 4.9
Self-evaluation	392 56.3	337 56.4	45 60.9	10 40.0	97 58.6	296 55.6
Consultant conducts evaluation	10 1.5	8 1.3	2 2.2	1 4.0	1 0.6	9 1.7
Evaluations are not conducted	224 32.1	188 31.4	24 32.6	12 48.0	52 31.5	172 32.3
Other	75 10.7	73 12.2	0 0.0	2 8.0	25 15.2	50 9.4
Total with no automated	697 100.0	598 100.0	74 100.0	25 100.0	165 100.0	532 100.0
<i>How did your institution evaluate and monitor overdraft programs? All combinations</i>						
Evaluations are not conducted	224 32.1	188 31.4	24 32.6	12 48.0	52 31.5	172 32.3
Self-evaluation only	361 51.7	307 51.3	45 60.9	9 36.0	84 51.0	277 52.0
Vendor, consultant and/or other	103 14.7	96 16.0	5 6.5	2 8.0	29 17.5	74 13.9
Item(s) not reported	10 1.4	8 1.3	0 0.0	2 8.0	0 0.0	10 1.8
Total with no automated	697 100.0	598 100.0	74 100.0	25 100.0	165 100.0	532 100.0
<sup>a</sup> Figures will not always reconcile to totals due to the rounding of survey institutions weighted to represent the population. <sup>b</sup> Figures do not reconcile to total because multiple answers were permitted.						
<b>Survey Question(s):</b>						
<i>IIB2. How many times in 2006 did senior management evaluate the program, including items such as reviewing overdraft activity, heavy usage, income, and losses?</i>						
<i>IIB3. What best describes how the institution monitors and evaluates the performance of the program?</i>						

Table 76

<b>Evaluation of Nonformal Programs</b>				
<b>Number of Study Population Banks<sup>a</sup> Percent of Column Total</b>	<b>By Asset Size</b>			
	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
<i>How many times did senior management evaluate the program in 2006?</i>				
More than 12 times	32 19.6	31 20.5	2 14.3	0 0.0
12 times	76 46.2	65 43.6	8 71.4	3 75.0
Less than 12 times	15 9.3	15 10.3	0 0.0	0 0.0
Never	41 24.9	38 25.6	2 14.3	1 25.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0
<i>How did your institution evaluate and monitor overdraft programs?<sup>b</sup> (Multiple answers allowed)</i>				
Vendor provides reports	5 2.9	4 2.6	0 0.0	1 25.0
Self-evaluation	97 58.6	88 59.0	6 57.1	2 50.0
Consultant conducts evaluation	1 0.6	0 0.0	0 0.0	1 25.0
Evaluations are not conducted	52 31.5	46 30.8	5 42.9	1 25.0
Other	25 15.2	23 15.4	0 0.0	2 50.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0
<i>How did your institution evaluate and monitor overdraft programs? All combinations</i>				
Evaluations are not conducted	52 31.5	46 30.8	5 42.9	1 25.0
Self-evaluation only	84 51.0	77 51.3	6 57.1	1 25.0
Vendor, consultant and/or other	29 17.5	27 17.9	0 0.0	2 50.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0
<sup>a</sup> Figures will not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.				
<sup>b</sup> Figures do not reconcile to total because multiple answers were permitted.				
<b>Survey Question(s):</b>				
<i>IIB2. How many times in 2006 did senior management evaluate the program, including items such as reviewing overdraft activity, heavy usage, income, and losses?</i>				
<i>IIB3. What best describes how the institution monitors and evaluates the performance of the program?</i>				

Table 77

Monitoring of Automated Overdraft Programs															
Number of Study Population Banks <sup>a</sup>	Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Transactions Covered		By Vendor Use <sup>c</sup>	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Auto-mated Only	Auto-mated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor
<i>Did your institution maintain customer-level information on usage, fees, and interest?</i>															
Yes	351	180	107	63	67	284	73	278	125	131	94	40	311	157	193
	74.0	71.2	77.9	75.9	70.6	74.8	72.6	74.4	76.5	78.6	65.8	56.4	77.0	72.6	75.1
No	123	73	30	20	28	96	27	96	39	36	49	31	93	59	64
	26.0	28.8	22.1	24.1	29.4	25.2	27.4	25.6	23.5	21.4	34.2	43.6	23.0	27.4	24.9
Total with automated	474	253	138	83	95	379	100	374	164	167	143	70	404	216	257
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution monitor for excessive usage?</i>															
Yes	285	153	87	45	61	224	66	219	91	110	84	35	250	124	161
	60.1	60.6	62.8	54.2	64.2	59.1	65.6	58.7	55.4	65.8	58.9	49.9	61.9	57.4	62.6
No	189	100	51	38	34	155	35	154	73	57	59	35	154	92	96
	39.9	39.4	37.2	45.8	35.8	40.9	34.4	41.3	44.6	34.2	41.1	50.1	38.1	42.6	37.4
Total with automated	474	253	138	83	95	379	100	374	164	167	143	70	404	216	257
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution monitor accounts funded by fixed, non-attachable income?</i>															
Yes	25	15	8	2	15	11	7	18	16	5	4	9	16	16	9
	5.3	6.1	5.8	2.4	15.5	2.8	0.0	4.8	10.0	2.9	2.9	13.2	4.0	7.4	3.6
No	447	238	130	79	80	367	92	355	147	160	139	61	386	200	246
	94.2	93.9	94.2	95.2	84.5	96.7	0.0	94.9	90.0	95.9	97.1	0.0	95.5	92.6	95.6
Item(s) not reported	2	0	0	2	0	2	1	1	0	2	0	0	2	0	2
	0.4	0.0	0.0	2.4	0.0	0.5	1.0	0.3	0.0	1.2	0.0	0.0	0.5	0.0	0.8
Total with automated	474	253	138	83	95	379	100	374	164	167	143	70	404	216	257
	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0

(continued)

Table 77, con't

Monitoring of Automated Overdraft Programs																																								
Number of Study Population Banks <sup>a</sup>	By Asset Size			By Presence of Other Overdraft Programs			By Type of Automated Program			By Processing Method			By Transactions Covered		By Vendor Use <sup>c</sup>																									
	Less than \$250 Million	\$250 Million to \$1 Billion	Greater than \$1 Billion	Auto-mated Only	Auto-mated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit	Does Not Use Vendor	Uses Vendor																										
Has your institution denied an NSF item although sufficient funds were available?																																								
Yes	8	4	3	1	2	6	8	0	2	6	4	4	5	3																										
	2.2	1.8	2.8	2.0	2.0	2.2	2.2	0.0	1.1	5.9	0.0	1.3	3.2	1.4																										
No	366	207	111	48	79	287	0	366	147	103	46	319	147	218																										
	97.8	98.2	97.2	98.0	98.0	97.8	0.0	97.8	98.9	94.1	0.0	98.7	96.8	98.6																										
Total with promoted automated <sup>b</sup>	374	211	114	49	81	293	0	374	149	109	50	324	152	222																										
	100.0	100.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0																										
Has your institution received any complaints about the program?																																								
Yes	59	27	14	18	11	48	34	19	19	21	4	55	23	36																										
	12.5	10.6	10.5	21.7	11.5	12.8	9.1	11.9	11.2	14.8	5.5	13.7	10.9	13.9																										
No	415	226	123	65	84	331	340	144	148	122	66	348	193	221																										
	87.5	89.4	89.5	78.3	88.5	87.2	90.9	88.1	88.8	85.2	94.5	86.3	89.1	86.1																										
Total with automated	474	253	138	83	95	379	374	164	167	143	70	404	216	257																										
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0																										

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.  
<sup>b</sup> Question was asked only of institutions with promoted automated programs. Nonpromoted programs are not reflected in total.  
<sup>c</sup> Vendor use column does not reconcile to total because vendor information is missing for one institution.

**Survey Question(s):**

*IIB1. Does the institution maintain customer-level information about usage, and fees and interest accrued under the particular overdraft program?*  
*IIB4. Does the institution monitor the program for extensive usage?*  
*IIB7. Does the institution do any special monitoring of NSF/Overdraft fees and activity for individual accounts largely funded by fixed, non-attachable income such as Social Security and VA payments?*  
*IIB5. In 2006, did the institution NOT cover an NSF item for a customer in good standing, where there were sufficient funds within the institution's policy limits?*  
*IIB6. In 2006, how many complaints were received by the institution for the particular program?*



Table 78

<b>Monitoring of Linked-Account Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Linked Only</b>	<b>Linked and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did your institution maintain customer-level information on usage, fees, and interest?</i>											
Yes	248	153	59	35	55	193	74	65	109	18	229
	34.0	30.5	41.1	43.2	27.8	36.4	39.5	32.5	31.9	20.8	35.9
No	480	349	85	46	143	337	114	134	232	70	410
	66.0	69.5	58.9	56.8	72.2	63.6	60.5	67.5	68.1	79.2	64.1
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution monitor for excessive usage?</i>											
Yes	188	138	37	13	67	121	31	48	109	9	179
	25.8	27.5	25.6	16.1	33.9	22.8	16.3	24.3	32.0	9.8	28.0
No	540	364	107	68	131	409	157	150	232	80	460
	74.2	72.5	74.4	84.0	66.1	77.2	83.7	75.7	68.0	90.2	72.0
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Has your institution received any complaints about the program?</i>											
Yes	4	0	2	2	0	4	1	3	0	1	3
	0.5	0.0	1.1	2.5	0.0	0.7	0.5	1.3	0.0	1.1	0.4
No	724	502	143	79	198	526	187	196	341	87	637
	99.5	100.0	98.9	97.5	100.0	99.3	99.5	98.7	100.0	98.9	99.6
Total with linked accounts	728	502	144	81	198	530	188	199	341	88	639
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIB1. Does the institution maintain customer-level information about usage, and fees and interest accrued under the particular overdraft program?</i>											
<i>IIB4. Does the institution monitor the program for extensive usage?</i>											
<i>IIB6. In 2006, how many complaints were received by the institution for the particular program?</i>											

Table 79

<b>Monitoring of Overdraft LOC Programs</b>											
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size				By Presence of Other Overdraft Programs		By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	LOC Only	LOC and Other Programs	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Did your institution maintain customer-level information on usage, fees, and interest?</i>											
Yes	375 64.0	234 63.5	87 64.3	55 65.5	85 65.7	290 63.5	97 62.2	112 60.5	166 67.7	40 64.0	335 64.0
No	211 36.0	134 36.5	48 35.7	29 34.5	45 34.3	167 36.5	59 37.8	73 39.5	79 32.3	23 36.0	189 36.0
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Did your institution monitor for excessive usage?</i>											
Yes	171 29.1	123 33.3	32 23.8	16 19.1	50 38.7	121 26.4	39 25.1	54 29.3	77 31.5	13 20.9	158 30.1
No	416 70.9	245 66.7	103 76.2	68 81.0	80 61.3	336 73.6	117 74.9	131 70.7	168 68.5	50 79.1	366 69.9
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<i>Has your institution received any complaints about the program?</i>											
Yes	8 1.4	4 1.0	2 1.2	3 3.6	4 3.0	5 1.0	7 4.8	1 0.5	0 0.0	2 3.2	6 1.2
No	578 98.6	364 99.0	133 98.8	81 96.4	126 97.1	452 99.0	149 95.2	184 99.5	245 100.0	61 96.8	518 98.8
Total with overdraft LOC programs	587 100.0	368 100.0	135 100.0	84 100.0	130 100.0	457 100.0	156 100.0	185 100.0	245 100.0	63 100.0	524 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIB1. Does the institution maintain customer-level information about usage, and fees and interest accrued under the particular overdraft program?</i>											
<i>IIB4. Does the institution monitor the program for extensive usage?</i>											
<i>IIB6. In 2006, how many complaints were received by the institution for the particular program?</i>											

Table 80

<b>Monitoring of Nonautomated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Overdraft Programs Offered</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>No Formal Program</b>	<b>Linked and/or LOC only</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did your institution maintain customer-level information on usage, fees, and interest?</i>											
Yes	395	341	43	10	105	289	59	96	239	81	313
	56.6	57.1	58.7	40.0	63.9	54.4	47.0	59.6	58.4	52.3	57.9
No	302	257	30	15	59	243	66	65	171	74	228
	43.4	42.9	41.3	60.0	36.1	45.6	53.0	40.4	41.6	47.7	42.1
Total with no automated	697	598	74	25	165	532	125	162	410	156	541
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution monitor for excessive usage?</i>											
Yes	387	341	37	9	105	282	60	76	252	70	317
	55.5	57.1	50.0	36.0	63.9	53.0	47.8	46.8	61.4	45.0	58.6
No	310	257	37	16	59	250	65	86	158	86	224
	44.5	42.9	50.0	64.0	36.1	47.0	52.2	53.2	38.6	55.0	41.4
Total with no automated	697	598	74	25	165	532	125	162	410	156	541
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution monitor accounts funded by fixed, non-attachable income?</i>											
Yes	40	38	2	0	4	36	4	8	28	15	25
	5.7	6.4	2.2	0.0	2.3	6.8	3.1	4.7	6.9	9.4	4.6
No	649	552	72	25	153	496	121	150	378	140	509
	93.1	92.3	97.8	100.0	92.8	93.2	96.9	92.8	92.1	85.8	95.4
Item(s) not reported	8	8	0	0	8	0	0	4	4	8	0
	1.1	1.3	0.0	0.0	4.8	0.0	0.0	2.5	1.0	4.9	0.0
Total with no automated	697	598	74	25	165	532	125	162	410	164	533
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Has your institution received any complaints about the program?</i>											
Yes	22	19	2	1	5	16	4	9	9	1	21
	3.1	3.2	2.2	4.0	3.3	3.1	3.1	5.4	2.3	0.6	3.8
No	675	579	72	24	159	516	121	153	401	155	520
	96.9	96.8	97.8	96.0	96.7	96.9	96.9	94.6	97.7	99.4	96.2
Total with no automated	697	598	74	25	165	532	125	162	410	156	541
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIB1. Does the institution maintain customer-level information about usage, and fees and interest accrued under the particular overdraft program?</i>											
<i>IIB4. Does the institution monitor the program for extensive usage?</i>											
<i>IIB6. In 2006, how many complaints were received by the institution for the particular program?</i>											

Table 81

Monitoring of Nonformal Overdraft Programs									
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Processing Method			By Transactions Covered	
	All	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Did your institution maintain customer-level information on usage, fees, and interest?</i>									
Yes	105 63.9	96 64.1	6 57.1	3 75.0	13 44.5	37 95.9	55 57.0	28 52.9	78 69.0
No	59 36.1	54 35.9	5 42.9	1 25.0	16 55.5	2 4.1	42 43.0	25 47.1	35 31.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0	29 100.0	39 100.0	97 100.0	52 100.0	113 100.0
<i>Did your institution monitor for excessive usage?</i>									
Yes	105 63.9	96 64.1	6 57.1	3 75.0	18 60.9	26 66.1	62 63.9	27 51.0	79 69.9
No	59 36.1	54 35.9	5 42.9	1 25.0	12 39.1	13 33.9	35 36.1	26 49.0	34 30.1
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0	29 100.0	39 100.0	97 100.0	52 100.0	113 100.0
<i>Did your institution monitor accounts funded by fixed, non-attachable income?</i>									
Yes	4 2.3	4 2.6	0 0.0	0 0.0	0 0.0	0 0.0	4 4.0	4 6.4	0 0.0
No	153 92.8	138 92.1	11 100.0	4 100.0	29 100.0	35 89.7	89 91.9	48 80.3	105 100.0
Item(s) not reported	8 4.8	8 5.3	0 0.0	0 0.0	0 0.0	4 10.3	4 4.1	8 13.3	0 0.0
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0	29 100.0	39 100.0	97 100.0	60 100.0	105 100.0
<i>Has your institution received any complaints about the program?</i>									
Yes	5 3.3	4 2.6	2 14.3	0 0.0	0 0.0	4 9.9	2 1.7	0 0.0	5 4.8
No	159 96.7	146 97.4	10 85.7	4 100.0	29 100.0	35 90.1	95 98.3	52 100.0	107 95.2
Total with no formal program	165 100.0	150 100.0	11 100.0	4 100.0	29 100.0	39 100.0	97 100.0	52 100.0	113 100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.									
<b>Survey Question(s):</b>									
<i>IIB1. Does the institution maintain customer-level information about usage, and fees and interest accrued under the particular overdraft program?</i>									
<i>IIB4. Does the institution monitor the program for extensive usage?</i>									
<i>IIB6. In 2006, how many complaints were received by the institution for the particular program?</i>									

Table 82

Institutions' Relationships with Vendors for Automated Overdraft Programs													
Number of Study Population Banks <sup>a</sup> Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Transactions Covered	
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Did your institution use a vendor?</i>													
Yes	257	157	74	26	62	195	35	222	66	102	89	38	219
	54.2	62.1	53.5	31.3	65.1	51.5	35.3	59.3	40.4	60.9	62.2	53.9	54.3
No	216	96	64	56	33	183	64	152	97	65	54	32	184
	45.6	37.9	46.5	67.5	34.9	48.2	63.7	40.7	59.0	39.1	37.8	46.1	45.5
Item(s) not reported	1	0	0	1	0	1	1	0	1	0	0	0	1
	0.2	0.0	0.0	1.2	0.0	0.3	1.0	0.0	0.6	0.0	0.0	0.0	0.2
Total with automated	474	253	138	83	95	379	100	374	164	167	143	70	404
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If your institution used a vendor, was the overdraft program established or expanded through a vendor?</i>													
Yes	216	130	64	21	52	216	20	196	55	80	80	32	184
	83.9	82.9	87.0	80.8	85.0	83.9	55.6	88.4	83.9	78.2	90.3	85.6	83.6
No	41	27	10	5	9	41	16	26	11	22	9	5	36
	16.1	17.1	13.0	19.2	15.0	16.1	44.4	11.6	16.1	21.8	9.7	14.4	16.4
Total with automated vendors	257	157	74	26	62	257	35	222	66	102	89	38	220
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If your institution used a vendor, describe the vendor program</i>													
Standardized or off-the-shelf	162	119	29	14	42	162	15	147	38	69	55	31	131
	62.9	75.6	39.1	53.8	67.3	62.9	42.6	66.2	56.9	67.4	62.2	82.0	59.6
Customized for the institution	93	38	45	10	20	93	19	74	27	33	33	7	86
	36.3	24.4	60.9	38.5	32.7	36.3	54.5	33.4	41.6	32.6	36.6	18.0	39.4
Other	2	0	0	2	0	2	1	1	1	0	1	0	2
	0.8	0.0	0.0	7.7	0.0	0.8	2.8	0.5	1.5	0.0	1.1	0.0	0.9
Total with automated vendors	257	157	74	26	62	257	35	222	66	102	89	38	219
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
* Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.													
<b>Survey Question(s):</b>													
IIF1. Is the institution's current overdraft program implemented/managed by a vendor or other third party?													
IIF5. Did the institution first establish or expand its overdraft protection program with the adoption of a vendor program?													
IIF4. Which of the following best describes the institution's program?													

Table 83

<b>Institutions' Relationships with Vendors for Promoted Automated Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did your institution use a vendor?</i>											
Yes	222	134	67	20	58	164	52	98	71	30	192
	59.3	63.6	59.2	40.8	71.8	55.8	45.1	66.0	65.2	59.5	59.2
No	152	77	47	29	23	129	64	51	38	20	132
	40.7	36.4	40.8	59.2	28.2	44.2	54.9	34.0	34.8	40.5	40.8
Total with promoted automated	374	211	114	49	81	293	116	149	109	50	324
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If your institution used a vendor, was the overdraft program established or expanded through a vendor?</i>											
Yes	196	119	61	16	49	147	47	79	70	30	167
	88.4	88.6	90.5	80.0	84.0	89.9	90.0	80.1	98.6	100.0	86.6
No	26	15	6	4	9	16	5	20	1	0	26
	11.6	11.4	9.5	20.0	16.0	10.1	10.0	19.9	1.4	0.0	13.4
Total with promoted automated using vendors	222	134	67	20	58	164	52	98	71	30	193
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If your institution used a vendor, describe the vendor program</i>											
Standardized or off-the-shelf	147	107	27	12	38	109	29	68	50	27	119
	66.2	80.0	40.5	60.0	65.2	66.5	55.5	68.9	70.3	91.3	62.3
Customized for the institution	74	27	40	7	20	54	22	31	21	3	71
	33.4	20.0	59.5	35.0	34.8	32.9	42.6	31.1	29.7	8.7	37.2
Other	1	0	0	1	0	1	1	0	0	0	1
	0.5	0.0	0.0	5.0	0.0	0.6	1.9	0.0	0.0	0.0	0.5
Total with promoted automated using vendors	222	134	67	20	58	164	52	98	71	30	192
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIF1. Is the institution's current overdraft program implemented/managed by a vendor or other third party?</i>											
<i>IIF5. Did the institution first establish or expand its overdraft protection program with the adoption of a vendor program?</i>											
<i>IIF4. Which of the following best describes the institution's program?</i>											

Table 84

<b>Institutions' Relationships with Vendors for Nonpromoted Automated Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did your institution use a vendor?</i>											
Yes	36	23	6	7	4	33	15	4	18	8	28
	31.8	46.2	25.0	17.9	24.4	33.0	28.6	18.7	41.4	38.1	30.4
No	77	27	19	31	12	65	36	16	25	13	64
	67.3	53.8	75.0	79.5	75.6	66.0	69.4	81.3	58.6	61.9	68.6
Item(s) not reported	1	0	0	1	0	1	1	0	0	0	1
	0.9	0.0	0.0	2.6	0.0	1.0	1.9	0.0	0.0	0.0	1.1
Total with nonpromoted automated	115	50	26	39	16	99	52	19	43	21	93
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If your institution used a vendor, was the overdraft program established or expanded through a vendor?</i>											
Yes	20	12	3	5	4	16	8	1	10	3	17
	54.1	50.0	50.0	71.4	100.0	48.7	56.7	27.7	57.3	32.4	60.3
No	17	12	3	2	0	17	6	3	8	5	11
	45.9	50.0	50.0	28.6	0.0	51.3	43.3	72.3	42.7	67.6	39.7
Total with nonpromoted automated using vendors	36	23	6	7	4	33	15	4	18	8	28
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If your institution used a vendor, describe the vendor program</i>											
Standardized or off-the-shelf	16	12	2	3	4	12	10	1	5	4	12
	44.2	50.0	25.0	42.9	100.0	37.7	65.0	27.7	30.3	47.7	43.2
Customized for the institution	19	12	5	3	0	19	5	3	12	4	15
	53.0	50.0	75.0	42.9	0.0	59.3	35.0	72.3	64.1	52.3	53.2
Other	1	0	0	1	0	1	0	0	1	0	1
	2.7	0.0	0.0	14.3	0.0	3.1	0.0	0.0	5.6	0.0	3.5
Total with nonpromoted automated using vendors	36	23	6	7	4	33	15	4	18	8	28
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIF1. Is the institution's current overdraft program implemented/managed by a vendor or other third party?</i>											
<i>IIF5. Did the institution first establish or expand its overdraft protection program with the adoption of a vendor program?</i>											
<i>IIF4. Which of the following best describes the institution's program?</i>											

Table 85

Length of Vendor Relationships for Automated Overdraft Programs												
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Transactions Covered	
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Auto-mated Only	Auto-mated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>How long has your institution used your vendor?</i>												
0-2 years	94	69	18	27	67	17	76	29	44	21	14	80
	36.4	43.9	23.9	43.5	34.2	48.9	34.4	43.8	43.1	23.3	35.7	36.6
2-4 years	87	50	32	20	67	11	76	22	24	41	12	74
	33.8	31.7	43.5	32.7	34.2	30.1	34.4	33.1	23.9	45.7	33.0	34.0
4-6 years	49	31	11	13	36	1	48	10	21	18	6	42
	19.0	19.5	15.2	21.2	18.3	2.8	21.6	15.2	20.2	20.6	17.0	19.4
More than 6 years	27	8	13	2	26	6	21	5	13	9	5	22
	10.7	4.9	17.4	2.6	13.3	18.2	9.5	7.9	12.8	10.4	14.4	10.1
Total with automated using vendors	257	157	74	62	195	35	222	66	102	89	38	219
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>What was the original term of the vendor contract?</i>												
0-2 years	77	35	32	22	55	6	71	29	38	10	17	59
	29.8	22.0	43.5	35.3	28.1	16.4	31.9	44.0	37.2	10.8	45.7	27.1
2-4 years	131	88	35	32	99	11	120	24	50	57	10	121
	51.2	56.1	47.8	52.3	50.8	31.8	54.3	35.9	49.6	64.3	27.1	55.3
4-6 years	38	27	5	4	34	15	23	10	14	14	10	27
	14.7	17.1	6.5	6.2	17.3	40.9	10.4	14.6	13.3	16.3	27.1	12.5
More than 6 years	11	8	2	4	7	4	7	4	0	8	0	11
	4.4	4.9	2.2	6.2	3.8	10.8	3.4	5.5	0.0	8.6	0.0	5.1
Total with automated using vendors	257	157	74	62	195	35	222	66	102	89	38	219
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo item(s):</i>												
Number of banks with auto-mated overdraft programs that do not use vendors	216	96	64	33	133	64	152	97	65	54	32	184
Percent of study population	45.6	37.9	46.5	34.9	48.2	63.7	40.7	59.0	39.1	37.8	46.1	45.5

<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.

**Survey Question(s):**

IIF2. How long has the institution used a vendor-supplied program, in months?

IIF3. What was the original term of the institution's current contract with the vendor?



Table 86

<b>Length of Vendor Relationships for Promoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>How long has your institution used your vendor?</i>											
0-2 years	76	54	18	5	23	53	23	44	9	9	68
	34.4	40.0	26.2	25.0	39.8	32.6	44.3	44.7	13.0	29.1	35.3
2-4 years	76	46	27	3	20	56	14	23	39	11	65
	34.4	34.3	40.5	15.0	34.8	34.3	26.5	23.8	54.9	36.5	34.1
4-6 years	48	31	11	6	13	35	10	21	17	6	41
	21.6	22.9	16.7	30.0	22.7	21.3	19.2	20.9	24.4	21.6	21.6
More than 6 years	21	4	11	6	2	19	5	10	5	4	17
	9.5	2.9	16.7	30.0	2.8	11.9	10.0	10.6	7.6	12.9	9.0
Total with promoted automated using vendors	222	134	67	20	58	164	52	98	71	30	192
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>What was the original term of the vendor contract?</i>											
0-2 years	71	35	27	9	22	49	25	38	8	16	55
	31.9	25.7	40.5	45.0	37.6	29.9	47.6	38.5	11.3	52.7	28.7
2-4 years	120	81	34	6	28	92	23	48	50	9	112
	54.3	60.0	50.0	30.0	49.2	56.1	43.5	48.7	69.7	29.1	58.2
4-6 years	23	15	5	3	4	19	1	13	10	5	18
	10.4	11.4	7.1	15.0	6.6	11.8	1.9	12.7	13.6	18.2	9.2
More than 6 years	7	4	2	2	4	4	4	0	4	0	7
	3.4	2.9	2.4	10.0	6.6	2.2	6.9	0.0	5.4	0.0	3.9
Total with promoted automated using vendors	222	134	67	20	58	164	52	98	71	30	192
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo item(s):</i>											
Number of banks with promoted automated overdraft programs that do not use vendors	152	77	47	29	23	129	64	51	38	20	132
Percent of study population	40.7	36.4	40.8	59.2	28.2	44.2	54.9	34.0	34.8	40.5	40.8
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIF2. How long has the institution used a vendor-supplied program, in months?</i>											
<i>IIF3. What was the original term of the institution's current contract with the vendor?</i>											

Table 87

<b>Length of Vendor Relationships for Nonpromoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>How long has your institution used your vendor?</i>											
0-2 years	18	15	0	3	4	15	7	0	12	5	14
	50.3	66.7	0.0	42.9	100.0	44.5	45.9	0.0	64.1	60.1	47.6
2-4 years	11	4	5	2	0	11	8	1	2	2	9
	29.2	16.7	75.0	28.6	0.0	32.7	54.1	27.7	8.9	19.9	31.9
4-6 years	1	0	0	1	0	1	0	0	1	0	1
	2.7	0.0	0.0	14.3	0.0	3.1	0.0	0.0	5.6	0.0	3.5
More than 6 years	6	4	2	1	0	6	0	3	4	2	5
	17.7	16.7	25.0	14.3	0.0	19.8	0.0	72.3	21.4	19.9	17.0
Total with nonpromoted automated using vendors	36	23	6	7	4	33	15	4	18	8	28
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>What was the original term of the vendor contract?</i>											
0-2 years	6	0	5	1	0	6	4	0	2	2	4
	16.0	0.0	75.0	14.3	0.0	17.8	28.3	0.0	8.9	19.9	14.8
2-4 years	11	8	2	2	4	7	1	3	8	2	10
	31.0	33.3	25.0	28.6	100.0	22.8	6.7	72.3	42.7	19.9	34.1
4-6 years	16	12	0	4	0	16	10	1	5	5	11
	42.6	50.0	0.0	57.1	0.0	47.6	65.0	27.7	26.9	60.1	37.6
More than 6 years	4	4	0	0	0	4	0	0	4	0	4
	10.5	16.7	0.0	0.0	0.0	11.8	0.0	0.0	21.4	0.0	13.5
Total with nonpromoted automated using vendors	36	23	6	7	4	33	15	4	18	8	28
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo item(s):</i>											
Number of banks with nonpromoted automated overdraft programs that do not use vendors	77	27	19	31	12	65	36	16	25	13	64
Percent of study population	67	54	75	79	76	66	69	81	59	62	69
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIF2. How long has the institution used a vendor-supplied program, in months?</i>											
<i>IIF3. What was the original term of the institution's current contract with the vendor?</i>											

Table 88

Vendor Compensation for Automated Overdraft Programs												
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Transactions Covered	
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Automated Only	Automated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
All	181	123	50	9	127	9	172	37	72	72	26	156
Yes	70.6	78.1	67.4	34.6	64.9	26.2	77.7	56.3	70.6	81.2	67.6	71.1
No	76	35	24	17	69	26	49	29	30	17	12	63
29.4	22.0	32.6	65.4	11.4	35.1	73.8	22.3	43.7	29.4	18.8	32.4	28.9
Total with automated using vendors	257	157	74	26	195	35	222	66	102	89	38	219
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did your institution's vendor receive a percentage of the income generated by the overdraft program?</i>												
<i>If yes, what share of fees was the vendor paid in 2006?</i>												
0%	14	12	2	1	8	0	14	0	13	1	4	10
	7.8	9.4	3.2	11.1	14.0	0.0	8.2	0.0	18.2	1.4	15.0	6.6
1-9%	21	8	11	2	19	0	21	4	12	5	0	21
	11.5	6.2	22.6	22.2	2.9	0.0	12.1	10.3	16.2	7.5	0.0	13.4
10-14%	33	23	8	2	24	0	33	0	11	22	8	25
	18.2	18.8	16.1	22.2	17.0	0.0	19.2	0.0	15.7	30.1	29.9	16.3
15-19%	48	27	19	2	44	2	46	13	14	21	6	42
	26.5	21.9	38.7	22.2	7.0	17.3	27.0	34.6	19.6	29.2	25.1	26.7
20-29%	35	27	6	2	20	4	31	13	10	12	4	31
	19.4	21.9	12.9	22.2	28.1	41.4	18.3	36.2	14.3	15.9	15.0	20.2
30% or more	30	27	3	0	13	4	26	7	12	12	4	26
	16.6	21.9	6.5	0.0	10.3	41.4	15.2	18.9	16.0	15.9	15.0	16.8
Total with automated using vendors and paying share of fees	181	123	50	9	127	9	172	37	72	72	26	156
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(continued)

Table 88, con't

Vendor Compensation for Automated Overdraft Programs												
Number of Study Population Banks <sup>a</sup> Percent of Column Total	By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program		By Processing Method			By Transactions Covered	
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Auto-mated Only	Auto-mated and Other Programs	Non-promoted	Promoted	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	Does Not Cover ATM or POS/Debit	Covers ATM or POS/Debit
<i>Did the compensation depend on a minimum level of usage by customers?</i>												
Yes	113	84	24	30	83	5	108	27	50	36	9	104
	44.1	53.7	32.6	48.7	42.7	15.4	48.7	40.8	49.1	41.0	24.5	47.5
No	144	73	50	32	112	30	114	39	52	53	29	115
	55.9	46.3	67.4	51.3	57.3	84.6	51.3	59.2	50.9	59.1	75.5	52.5
Total with automated using vendors	257	157	74	62	195	35	222	66	102	89	38	219
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did the compensation depend on program features?</i>												
Yes	1	0	0	0	1	0	1	0	1	0	0	1
	0.4	0.0	0.0	0.0	0.5	0.0	0.5	0.0	1.0	0.0	0.0	0.5
No	256	157	74	62	194	35	221	66	101	89	38	218
	99.6	100.0	100.0	100.0	99.5	100.0	99.5	100.0	99.0	100.0	100.0	99.5
Total with automated using vendors	257	157	74	62	195	35	222	66	102	89	38	219
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo item(s):</i>												
Number of banks with auto-mated overdraft programs that do not use vendors	216	96	64	33	183	64	152	97	65	54	32	184
Percent of study population	45.6	37.9	46.5	34.9	48.2	63.7	40.7	59.0	39.1	37.8	46.1	45.5
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.												
<b>Survey Question(s):</b>												
IIF7. Does the vendor receive a percentage of income/fees generated by the product?												
IIF7.1 If yes, in 2006, what share of fees from the institution's overdraft protection program was the vendor paid?												
IIF8. Does the vendor's compensation depend on a minimum level of usage by bank customers?												
IIF9. Does the vendor's compensation depend on features of the program such as its fee structure or how transactions are cleared?												

Table 89

<b>Vendor Compensation for Promoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did your institution's vendor receive a percentage of the income generated by the overdraft program?</i>											
Yes	172	115	48	9	51	121	37	72	63	26	147
	77.7	85.7	71.4	45.0	87.8	74.1	71.3	73.2	88.7	85.9	76.4
No	49	19	19	11	7	42	15	26	8	4	45
	22.3	14.3	28.6	55.0	12.2	25.9	28.7	26.8	11.3	14.1	23.6
Total with promoted automated using vendors	222	134	67	20	58	164	52	98	71	30	192
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>If yes, what share of fees was the vendor paid in 2006?</i>											
0%	14	12	2	1	8	6	0	13	1	4	10
	8.2	10.0	3.3	11.1	15.1	5.3	0.0	18.2	1.6	15.0	7.0
1-9%	21	8	11	2	2	19	4	12	5	0	21
	12.1	6.7	23.3	22.2	3.2	15.9	10.3	16.2	8.6	0.0	14.3
10-14%	33	23	8	2	9	24	0	11	22	8	25
	19.2	20.0	16.7	22.2	18.2	19.6	0.0	15.7	34.5	29.9	17.3
15-19%	46	27	18	2	4	43	13	14	20	6	40
	27.0	23.3	36.7	22.2	7.5	35.2	34.6	19.6	31.0	25.1	27.3
20-29%	31	23	6	2	12	20	13	10	8	4	28
	18.3	20.0	13.3	22.2	22.6	16.4	36.2	14.3	12.2	15.0	18.8
30% or more	26	23	3	0	17	9	7	12	8	4	22
	15.2	20.0	6.7	0.0	33.3	7.6	18.9	16.0	12.2	15.0	15.3
Total with promoted automated using vendors and paying share of fees	172	115	48	9	51	121	37	72	63	26	147
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Did the compensation depend on a minimum level of usage by customers?</i>											
Yes	108	81	22	5	30	78	27	50	31	9	99
	48.7	60.0	33.3	25.0	51.9	47.6	51.6	50.9	43.6	31.1	51.5
No	114	54	45	15	28	86	25	48	40	21	93
	51.3	40.0	66.7	75.0	48.1	52.4	48.4	49.1	56.4	68.9	48.5
Total with promoted automated using vendors	222	134	67	20	58	164	52	98	71	30	192
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(continued)

Table 89, con't

<b>Vendor Compensation for Promoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did the compensation depend on program features?</i>											
Yes	1 0.5	0 0.0	0 0.0	1 5.0	0 0.0	1 0.6	0 0.0	1 1.0	0 0.0	0 0.0	1 0.5
No	221 99.5	134 100.0	67 100.0	19 95.0	58 100.0	163 99.4	52 100.0	97 99.0	71 100.0	30 100.0	191 99.5
Total with promoted automated using vendors	222 100.0	134 100.0	67 100.0	20 100.0	58 100.0	164 100.0	52 100.0	98 100.0	71 100.0	30 100.0	192 100.0
<i>Memo Item(s):</i>											
Number of banks with promoted automated overdraft programs that do not use vendors	152	77	47	29	23	129	64	51	38	20	132
Percent of study population	40.7	36.4	40.8	59.2	28.2	44.2	54.9	34.0	34.8	40.5	40.8
<small><sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.</small>											
<b>Survey Question(s):</b>											
<i>IIF7. Does the vendor receive a percentage of income/fees generated by the product?</i>											
<i>IIF7.1 If yes, in 2006, what share of fees from the institution's overdraft protection program was the vendor paid?</i>											
<i>IIF8. Does the vendor's compensation depend on a minimum level of usage by bank customers?</i>											
<i>IIF9. Does the vendor's compensation depend on features of the program such as its fee structure or how transactions are cleared?</i>											

Table 90

<b>Vendor Compensation for Nonpromoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did your institution's vendor receive a percentage of the income generated by the overdraft program?</i>											
Yes	9 25.5	8 33.3	2 25.0	0 0.0	4 100.0	5 16.7	0 0.0	0 0.0	9 51.7	0 0.0	9 32.7
No	27 74.5	15 66.7	5 75.0	7 100.0	0 0.0	27 83.3	15 100.0	4 100.0	9 48.3	8 100.0	19 67.3
Total with nonpromoted automated using vendors	36 100.0	23 100.0	6 100.0	7 100.0	4 100.0	33 100.0	15 100.0	4 100.0	18 100.0	8 100.0	28 100.0
<i>If yes, what share of fees was the vendor paid in 2006?</i>											
0%	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0
1-9%	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0
10-14%	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0
15-19%	2 17.3	0 0.0	2 100.0	0 0.0	0 0.0	2 29.5	0 0.0	0 0.0	2 17.3	0 0.0	2 17.3
20-29%	4 41.4	4 50.0	0 0.0	0 0.0	4 100.0	0 0.0	0 0.0	0 0.0	4 41.4	0 0.0	4 41.4
30% or more	4 41.4	4 50.0	0 0.0	0 0.0	0 0.0	4 70.5	0 0.0	0 0.0	4 41.4	0 0.0	4 41.4
Total with promoted automated using vendors and paying share of fees	9 100.0	8 100.0	2 100.0	0 0.0	4 100.0	5 100.0	0 0.0	0 0.0	9 100.0	0 0.0	9 100.0
<i>Did the compensation depend on a minimum level of usage by customers?</i>											
Yes	5 14.9	4 16.7	2 25.0	0 0.0	0 0.0	5 16.7	0 0.0	0 0.0	5 30.3	0 0.0	5 19.2
No	31 85.1	19 83.3	5 75.0	7 100.0	4 100.0	27 83.3	15 100.0	4 100.0	13 69.7	8 100.0	23 80.8
Total with nonpromoted automated using vendors	36 100.0	23 100.0	6 100.0	7 100.0	4 100.0	33 100.0	15 100.0	4 100.0	18 100.0	8 100.0	28 100.0

(continued)

Table 90, con't

<b>Vendor Compensation for Nonpromoted Automated Overdraft Programs</b>											
<b>Number of Study Population Banks<sup>a</sup></b>		<b>By Asset Size</b>			<b>By Presence of Other Overdraft Programs</b>		<b>By Processing Method</b>			<b>By Transactions Covered</b>	
<b>Percent of Column Total</b>		<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>	<b>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Largest-to-Smallest</b>	<b>Not Size Related</b>	<b>Smallest-to-Largest</b>	<b>Does Not Cover ATM or POS/Debit</b>	<b>Covers ATM or POS/Debit</b>
	<b>All</b>										
<i>Did the compensation depend on program features?</i>											
Yes	0	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
No	36	23	6	7	4	33	15	4	18	8	28
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total with nonpromoted automated using vendors	36	23	6	7	4	33	15	4	18	8	28
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Memo item(s):</i>											
Number of banks with nonpromoted automated overdraft programs that do not use vendors	77	27	19	31	12	65	36	16	25	13	64
Percent of study population	67.3	53.8	75.0	79.5	75.6	66.0	69.4	81.3	58.6	61.9	68.6
<sup>a</sup> Figures do not always reconcile to totals due to the rounding of survey institutions weighted to represent the population.											
<b>Survey Question(s):</b>											
<i>IIF7. Does the vendor receive a percentage of income/fees generated by the product?</i>											
<i>IIF7.1 If yes, in 2006, what share of fees from the institution's overdraft protection program was the vendor paid?</i>											
<i>IIF8. Does the vendor's compensation depend on a minimum level of usage by bank customers?</i>											
<i>IIF9. Does the vendor's compensation depend on features of the program such as its fee structure or how transactions are cleared?</i>											



Table 91

NSF-Related Fees As Shares of Broader Income Measures													
Aggregate Ratios (Percent) and Dollar Aggregates (\$ Millions)		By Asset Size				By Programs Offered			By Presence of Automated Program and Transactions Covered		By Processing Method		
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<i>Ratio of NSF-related fee income to:</i>													
Fees on deposit account	74.0	79.5	78.1	72.6	74.4	69.4	76.8	75.0	63.8	74.4	70.5		
Noninterest income	24.8	34.7	35.3	22.7	25.1	21.0	29.5	25.4	20.9	24.1	28.4		
Net operating revenue	5.9	5.7	5.7	6.0	6.7	2.7	3.9	7.1	3.4	6.8	4.0		
Net operating income	21.2	25.1	22.1	20.6	24.3	9.4	14.4	25.9	10.8	23.9	14.7		
<i>Ratio of Call Report service charge fees on deposit accounts to:</i>													
Fees on deposit account	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			
Noninterest income	33.5	43.6	45.2	31.3	33.8	30.2	38.4	33.9	32.7	32.3	40.3		
Net operating revenue	8.0	7.2	7.3	8.2	9.0	3.9	5.1	9.4	5.4	9.1	5.6		
Net operating income	28.7	31.6	28.4	28.4	32.6	13.5	18.7	34.6	16.9	32.2	20.8		
<i>Memo items(s): 2006 income (\$ millions)</i>													
NSF-related fee income	1,966.4	207.2	266.6	1,492.5	1,768.8	163.4	34.1	1,681.5	87.3	1,401.9	226.1		
Fees on deposit account	2,659.0	260.8	341.6	2,056.7	2,379.0	235.6	44.4	2,242.2	136.8	1,883.7	320.7		
Noninterest income	7,932.3	597.6	755.6	6,579.1	7,036.4	780.1	115.8	6,618.0	418.3	5,826.1	795.4		
Net operating revenue	33,306.8	3,621.6	4,663.3	25,021.9	26,398.5	6,029.8	878.5	23,846.6	2,552.0	20,722.6	5,686.1		
Net operating income	9,271.0	824.3	1,204.2	7,242.6	7,294.0	1,739.6	237.4	6,484.4	809.7	5,856.0	1,542.7		
Total banks reporting fee income	1157	843	208	105	471	529	157	402	69	287	548		
<p>Note: Ratios of aggregate dollar amounts for the indicated group of banks. NSF-related fee income was reported by banks in response to the survey question below. NSF-related fee income can include income earned for paid overdraft items, for returned overdraft items, from initiation fees, and from maintenance fees on the various types of overdraft programs operated by a given bank. Population estimates of survey NSF-related fee income data for 2006 are compared to population projections of survey respondents' Call Report income measures for calendar-year 2006 and average annual outstanding deposit balances for 2006, where the beginning-of-period account balance are adjusted to reflect bank mergers during the calendar year.</p>													
<b>Survey Question(s):</b>													
<i>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</i>													

Table 92

## NSF-Related Fee Income as a Share of Broader Income Measures by Quartiles

Bank-Level Ratios (Percent)	By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered			By Processing Method		
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<b>All</b>												
<i>NSF-related fee income share of :</i>												
<i>Fees on deposit account</i>												
25th percentile	67.3	70.1	65.3	55.4	63.5	71.4	70.7	60.1	67.8	64.4	69.8	
median	79.8	80.8	79.3	71.6	77.0	84.5	81.5	74.4	78.1	80.8	80.3	
75th percentile	90.4	92.2	88.0	87.2	90.1	94.3	89.1	90.9	89.6	87.4	93.4	
<i>Noninterest income</i>												
25th percentile	25.8	31.4	22.9	15.2	21.3	37.5	28.4	19.6	24.1	21.1	30.4	
median	43.3	47.2	36.3	27.1	42.0	56.5	42.7	41.7	41.9	37.6	47.0	
75th percentile	57.3	59.9	48.4	40.0	54.8	66.7	55.0	49.2	54.3	55.0	59.9	
<i>Net operating revenue</i>												
25th percentile	3.1	3.6	2.5	2.3	2.3	4.2	4.6	3.0	2.8	3.1	3.5	
median	5.4	5.7	4.6	4.4	4.2	6.4	7.3	4.4	5.4	5.7	5.4	
75th percentile	8.3	8.5	7.7	7.5	6.5	8.3	10.3	5.1	8.7	8.3	7.9	
<i>Net operating income</i>												
25th percentile	10.6	11.8	8.6	7.4	7.8	11.8	19.0	8.5	11.1	10.0	9.7	
median	22.1	22.5	20.1	18.8	18.3	22.3	32.6	19.0	21.5	23.6	20.7	
75th percentile	41.2	44.8	36.3	27.9	33.2	35.5	51.1	35.1	40.8	44.0	38.3	

(continued)

Table 92, con't

NSF-Related Fee Income as a Share of Broader Income Measures by Quartiles												
Bank-Level Ratios (Percent)	By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered		By Processing Method			
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<b>All</b>												
<i>Call Report deposit fee income as share of:</i>												
<i>Noninterest income</i>												
25th percentile	37.0	40.4	32.3	24.9	36.6	33.1	50.4	37.0	35.7	37.4	32.6	38.7
median	53.6	59.6	47.7	37.9	51.1	51.2	68.9	51.0	53.1	55.1	48.7	55.9
75th percentile	70.4	73.2	63.2	50.5	69.7	68.3	79.0	70.1	66.2	70.4	69.1	71.2
<i>Net operating revenue</i>												
25th percentile	4.0	4.6	3.5	3.8	5.9	3.0	6.0	6.3	4.0	4.2	4.7	3.9
median	7.0	7.1	6.6	6.5	8.6	5.6	7.8	8.8	6.6	7.5	6.8	6.8
75th percentile	10.4	10.6	9.5	10.0	12.3	7.9	10.9	12.6	9.2	11.7	10.3	9.6
<i>Net operating income</i>												
25th percentile	14.9	15.5	11.8	12.7	22.9	9.6	17.8	24.7	14.6	17.6	16.5	13.3
median	28.4	28.6	28.7	25.0	37.7	21.7	28.9	41.1	24.3	30.1	31.3	27.0
75th percentile	50.9	53.3	44.6	37.5	58.7	39.0	47.9	64.9	52.4	46.7	54.7	49.5
Total banks reporting 2006 NSF-related fee income	1,157	844	209	105	471	529	157	402	69	287	322	547
<p>Note: NSF-related fee income was reported by banks in response to the survey question below. NSF-related fee income can include income earned for paid overdrafted items, for returned overdrafted items, from initiation fees, and from maintenance fees on the various types of overdraft programs operated by a given bank. Survey NSF-related fee income data for 2006 are compared to Call Report income measures for calendar-year 2006 and average annual outstanding deposit balances for 2006, where the beginning-of-period account balance are adjusted to reflect bank mergers during the calendar year.</p>												
<p><b>Survey Question(s):</b></p> <p><i>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</i></p>												

Table 93

NSF-Related Fee Income Ratios to Deposits Outstanding													
Aggregate Ratios (Percent) and Dollar Aggregates (\$ Millions)		By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered			By Processing Method		
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<i>Ratio of NSF-related fee income to:</i>													
Demand deposits	4.17	2.00	3.13	5.27	5.23	1.48	1.46	5.57	2.41	5.73	3.14	1.89	
Transaction deposits	2.69	1.11	1.90	3.69	3.40	0.94	0.92	3.58	1.72	3.79	1.98	1.19	
Trans. and MMD deposits	0.85	0.72	0.89	0.86	0.95	0.42	0.60	1.00	0.47	0.98	0.71	0.54	
<i>Ratio of Call Report service charge fees on deposit accounts to:</i>													
Demand deposits	5.63	2.52	4.02	7.26	7.04	2.13	1.90	7.43	3.78	7.69	4.22	2.69	
Transaction deposits	3.64	1.40	2.43	5.08	4.57	1.36	1.20	4.77	2.69	5.09	2.66	1.69	
Trans. and MMD deposits	1.15	0.91	1.14	1.19	1.27	0.60	0.79	1.33	0.74	1.32	0.95	0.77	
<i>Memo items(s): Year-end 2006 deposits (\$ millions)</i>													
Demand deposits	45,801.2	10,474.3	7,941.7	27,385.2	32,665.2	10,911.9	2,224.0	29,482.1	3,183.1	23,759.5	10,237.5	11,804.2	
Transaction deposits	70,309.7	18,658.0	13,015.3	38,636.4	49,992.5	16,800.2	3,517.0	45,575.6	4,416.8	35,463.1	16,450.6	18,396.0	
Trans. and MMD deposits	232,926.7	28,863.4	30,032.0	174,031.3	188,336.6	39,157.5	5,432.6	169,632.3	18,704.3	143,915.9	47,034.6	41,976.3	
NSF-related fee income (\$ millions 2006)	1,966.4	207.2	266.6	1,492.5	1,768.8	163.4	34.1	1,681.5	87.3	1,401.9	338.4	226.1	
Total banks reporting fee income	1157	843	208	105	471	529	157	402	69	287	322	548	
<p>Note: Ratios of aggregate dollar amounts for the indicated group of banks. NSF-related fee income was reported by banks in response to the survey question below. NSF-related fee income can include income earned for paid overdrafted items, for returned overdrafted items, from initiation fees, and from maintenance fees on the various types of overdraft programs operated by a given bank. Population estimates of survey NSF-related fee income data for 2006 are compared to population projections of survey respondents' Call Report income measures for calendar-year 2006 and average annual outstanding deposit balances for 2006, where the beginning-of-period account balance are adjusted to reflect bank mergers during the calendar year.</p>													
<b>Survey Question(s):</b>													
IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?													

Table 94

NSF-Related Fee Income Ratios to Deposit Outstanding by Quartiles												
Bank-Level Ratios (Percent)	By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered			By Processing Method		
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<i>NSF-related fee income share of:</i>												
<i>Demand deposits</i>												
25th percentile	1.31	1.22	1.94	1.99	0.86	1.35	2.09	1.25	1.34	1.59	1.22	
median	2.10	2.42	3.47	3.23	1.66	1.80	3.32	2.08	2.34	2.65	1.80	
75th percentile	3.65	3.27	6.01	5.03	2.47	3.15	5.03	4.00	4.00	4.00	3.24	
<i>Transaction deposits</i>												
25th percentile	0.69	0.74	1.19	1.04	0.54	0.76	1.16	0.77	0.78	0.80	0.66	
median	1.14	1.37	2.44	1.70	0.85	1.08	1.75	1.04	1.27	1.28	0.97	
75th percentile	1.93	2.53	3.94	2.62	1.33	1.70	2.76	2.25	2.48	2.08	1.52	
<i>Trans and MMD deposits</i>												
25th percentile	0.42	0.34	0.33	0.56	0.32	0.61	0.58	0.37	0.44	0.42	0.41	
median	0.76	0.68	0.77	1.05	0.57	0.88	1.11	0.70	0.79	0.86	0.68	
75th percentile	1.27	1.30	1.28	1.53	0.94	1.48	1.53	1.53	1.38	1.36	1.10	
<i>Call Report deposit fee income as share of:</i>												
<i>Demand deposit dollars</i>												
25th percentile	1.71	1.62	3.02	2.67	1.23	1.73	2.79	1.93	2.06	2.07	1.50	
median	2.85	2.57	5.09	4.03	2.15	2.50	4.14	3.48	3.28	3.54	2.42	
75th percentile	4.55	4.03	8.36	6.05	3.30	4.08	6.05	6.69	5.10	4.92	3.82	
<i>Transaction deposit dollars</i>												
25th percentile	0.95	1.07	1.89	1.39	0.72	0.98	1.44	1.04	1.08	0.98	0.84	
median	1.50	2.07	3.31	2.26	1.09	1.37	2.27	1.70	1.92	1.88	1.24	
75th percentile	2.44	3.44	5.10	3.17	1.72	2.31	3.37	2.81	3.17	2.75	1.98	
<i>Trans and MMD deposits dollars</i>												
25th percentile	0.58	0.53	0.62	0.77	0.42	0.79	0.81	0.60	0.63	0.61	0.56	
median	0.96	0.93	0.99	1.36	0.74	1.02	1.38	0.92	1.02	1.08	0.92	
75th percentile	1.57	1.78	1.75	1.95	1.19	2.01	1.95	2.04	1.95	1.73	1.38	
Number of banks reporting 2006 NSF-related fee income	1,157	843	209	471	529	157	402	69	287	322	548	
<p>Note: NSF-related fee income was reported by banks in response to the survey question below. NSF-related fee income can include income earned for paid overdrafted items, returned overdrafted items, from initiation fees, and from maintenance fees on the various types of overdraft programs operated by a given bank. Survey NSF-related fee income data for 2006 are compared to Call Report income measures for calendar-year 2006 and average annual outstanding deposit balances for 2006, where the beginning of period account balance are adjusted to reflect bank mergers during the calendar year.</p>												
<p><b>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</b></p>												

Table 95

Charged-Off and Restructured Deposit Accounts in 2006												
Aggregate Ratios (Percent) Dollar Aggregates (\$ Millions)	By Asset Size				By Programs Offered			By Presence of Automated Program and Transactions Covered		By Processing Method		
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
All												
<i>Volume of overdrafted account balances charged off as percent of</i>												
Gross charge-off on other consumer and other loans n.e.c.	32.9	23.8	33.4	34.3	12.8	17.7	36.6	26.5	37.0	30.1	18.9	
Gross chargeoffs on all loans and leases	12.6	8.2	10.8	13.8	3.7	5.6	14.8	9.4	15.3	10.6	5.9	
Average transactions deposits	0.18	0.06	0.13	0.27	0.03	0.05	0.26	0.13	0.28	0.13	0.06	
<i>Volume of overdrafted account balances restructured as percent of</i>												
NSF-related fee income	0.67	1.00	1.61	0.37	0.49	1.12	0.70	0.42	0.58	0.59	1.15	
Average transactions deposits	0.014	0.011	0.030	0.010	0.005	0.010	0.020	0.007	0.016	0.012	0.014	
<i>Dollar volume (\$ millions)</i>												
Volume of overdrafted account balances charged off	124.2	10.7	17.4	96.0	117.3	1.8	110.8	6.5	92.0	21.3	10.9	
Overdraft drafted accounts restructured	9.8	2.1	4.0	3.7	8.6	0.4	8.2	0.4	5.3	1.9	2.5	
NSF-related fee income	1,462.8	207.2	246.4	1,009.2	1,266.5	34.1	1,179.7	86.8	918.9	324.1	219.7	
Services charges on deposit accounts	1,927.2	260.8	307.0	1,359.4	1,650.1	44.4	1,521.5	128.6	1,182.5	438.2	306.5	
Gross charge-off on other loans nec	377.1	45.1	52.2	279.8	327.3	10.4	302.8	24.5	249.0	70.8	57.4	
Gross charge-offs on all loans and leases	986.8	130.8	161.0	695.0	819.0	32.7	750.1	69.0	600.4	201.7	184.7	
Transaction deposits year-end 2006	65,100.2	18,658.0	12,239.1	34,203.2	45,130.6	3,517.0	40,783.5	4,347.1	31,219.3	15,955.3	17,925.6	

(continued)

Table 95, con't

Charged-Off and Restructured Deposit Accounts in 2006												
Aggregate Ratios (Percent) Dollar Aggregates (\$ Millions)		By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered		By Processing Method		
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest
<i>Memo item(s):</i>												
Number of accounts charged off (thousands)	401.0	35.3	55.7	310.1	375.9	18.4	6.8	343.6	32.3	293.5	71.3	36.2
Average amount charged off (\$)	309.6	304.4	312.6	309.7	312.0	274.6	273.0	322.4	201.4	313.5	298.7	300.1
Number of accounts restructured (thousands)	15.6	2.9	6.3	6.5	15.0	0.3	0.4	14.4	0.6	8.7	3.3	3.6
Average size of restructured account (\$)	623.8	722.0	628.2	575.6	572.4	2775.3	1037.1	571.3	596.9	607.3	584.9	698.5
Other consumer and other charge-offs as a share of total loan charge offs (percent)	38.2	34.5	32.4	40.3	40.0	29.2	31.9	40.4	35.5	41.5	35.1	31.1
Total banks reporting fee income and account charge-off data	1142	843	200	98	457	528	157	389	68	279	320	544
<p>Note: Ratios of aggregate dollar amounts for the indicated group of banks. The number of accounts charged off and the dollar volume of overdrafted account balances charged off reflect answers to the survey questions below. Population estimates of survey NSF-related fee income and account charge off data for 2006 are compared to population projections of survey respondents' Call Report income measures for calendar-year 2006 and average annual outstanding deposit balances for 2006, where the beginning-of-period account balance are adjusted to reflect bank mergers during the calendar year.</p> <p style="text-align: center;"><b>Survey Question(s):</b></p> <p><i>IB4. How many deposit accounts were charged off in 2006?</i></p> <p><i>IB5. What was the total dollar amount of these charge-offs?</i></p> <p><i>The number of accounts restructured and the dollar volume of overdrafted accounts that were restructured reflect answers to the following survey questions:</i></p> <p><i>IB6. How many deposit accounts were converted to workout loans in 2006?</i></p> <p><i>IB7. What was the total dollar amount of these workout loans?</i></p> <p><i>NSF-related fee income reflects responses to: IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</i></p>												

Table 96

Net NSF-Related Fee Income Ratios													
Aggregate Ratios (Percent) Dollar Aggregates (\$ Millions)		By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered			By Processing Method		
		Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<i>Volume of overdrafted account balances charged off as percent of:</i>													
NSF-related fee income	8.49	5.18	7.07	9.52	9.26	3.11	5.40	9.39	7.50	10.01	6.57	4.94	
Services charges on deposit accounts	6.44	4.12	5.67	7.06	7.11	2.17	4.15	7.28	5.06	7.78	4.86	3.54	
<i>NSF-related fee income net of accounts charged off as a percent of:</i>													
Service charges on deposit accounts	69.5	75.3	74.6	67.2	69.6	67.5	72.7	70.3	62.4	69.9	69.1	68.1	
Net noninterest income	25.0	32.9	32.3	22.6	25.7	20.8	27.9	26.3	19.8	25.0	23.9	27.2	
Net operating revenue	5.12	5.43	5.13	5.06	5.95	2.65	3.67	6.36	3.20	5.99	4.48	3.75	
Average demand deposits	3.04	1.90	2.89	3.55	3.72	1.45	1.38	3.91	2.30	3.75	2.89	1.82	
Average transactions deposits	1.99	1.06	1.74	2.56	2.46	0.93	0.87	2.56	1.64	2.56	1.82	1.14	

(continued)



Table 96, con't

Net NSF-Related Fee Income Ratios												
Aggregate Ratios (Percent) Dollar Aggregates (\$ Millions)	By Asset Size			By Programs Offered			By Presence of Automated Program and Transactions Covered		By Processing Method			
	Less than \$250 Million	\$250 Million to Less than \$1 Billion	Greater than \$1 Billion	Has Automated Program	Only Linked or LOC	No Formal Program	Has Automated Program: Covers ATM or POS/Debit	Has Automated Program: Does Not Cover ATM or POS/Debit	Largest-to-Smallest	Not Size Related	Smallest-to-Largest	
<i>Dollar volume (\$ millions)</i>												
Overdrafted account balances charged off	124.2	10.7	17.4	96.0	117.3	5.1	1.8	110.8	6.5	92.0	21.3	10.9
NSF-related fee income	1,462.8	207.2	246.4	1,009.2	1,266.5	162.2	34.1	1,179.7	86.8	918.9	324.1	219.7
Net nsf-related fee income	1,338.6	196.5	229.0	913.1	1,149.2	157.1	32.3	1,069.0	80.3	826.9	302.8	208.9
Services charges on deposit accounts	1,927.2	260.8	307.0	1,359.4	1,650.1	232.7	44.4	1,521.5	128.6	1,182.5	438.2	306.5
Net noninterest income	5,348.6	597.6	708.4	4,042.6	4,477.4	755.4	115.8	4,072.1	405.3	3,310.7	1,269.7	768.2
Net operating revenue	26,122.8	3,621.6	4,466.9	18,034.4	19,320.4	5,924.0	878.5	16,814.5	2,505.9	13,807.1	6,753.1	5,562.6
Demand deposits, year-end 2006	42,860.5	10,474.3	7,448.5	24,937.8	29,981.1	10,655.4	2,224.0	26,852.8	3,128.3	21,503.6	9,912.3	11,444.7
Transaction deposits year-end 2006	65,100.2	18,658.0	12,239.1	34,203.2	45,130.6	16,452.6	3,517.0	40,783.5	4,347.1	31,219.3	15,955.3	17,925.6
<i>Memo item(s):</i>												
Total banks reporting fee income and account charge-off data	1142	843	200	98	457	528	157	389	68	279	320	544
<p>Note: Ratios of aggregate dollar amounts for the indicated group of banks. The number of overdrafted account balances charged off reflect answers to the survey questions below. Population estimates using survey data for 2006 are compared to population projections of reporting banks' Call Report data measuring net operating revenue for calendar-year 2006 and average annual outstanding transaction deposit balances for 2006, where the beginning of period account balance are adjusted to reflect bank mergers during the calendar year.</p> <p><b>Survey Question(s):</b></p> <p>IB4. How many deposit accounts were charged off in 2006?                      IB5. What was the total dollar amount of these charge-offs?                      NSF-related fee income reflects responses to: IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</p>												

Table 97

Reporting of Fee Income Data			
Number of Study Population Banks Percent of Column Total		By Type of Fee Data Reported	
	All	Incomplete Fee Income Data	Complete Fee Income Data
<i>Has automated program</i>			
Started program after 2001	324 27.7	112 29.9	212 26.7
Had program in 2001	150 12.8	50 13.2	100 12.6
<i>No automated program</i>			
Adopted LOC or linked accounts after 2001	74 6.3	57 15.1	17 2.2
Had LOC and/or linked-account program since 2001	458 39.1	96 25.4	363 45.6
No formal program	165 14.1	62 16.5	103 12.9
Total study population banks	1171 100.0	376 100.0	794 100.0
Note: Reporting of complete NSF-related fee-income data was derived from responses to following survey questions:			
<b>Survey Question(s):</b>			
<i>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</i>			
<i>IB2. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2005?</i>			
<i>IB3. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2004?</i>			
<i>IB4. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2003?</i>			
<i>IB5. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2002?</i>			
<i>Programs offering classifications derived from responses to questions about specific types of programs offerings and start dates:</i>			
<i>IA1. Does the institution offer linked transfer accounts, or offered it at any point in 2006 or 2007?</i>			
<i>IA1.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>			
<i>IA2. Does the institution offer overdraft lines of credit, or offered it at any point in 2006 or 2007?</i>			
<i>IA2.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>			
<i>IA3. Does the institution offer promoted automated overdraft protection, or offered it at any point in 2006 or 2007?</i>			
<i>IA3.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>			
<i>IA4. Does the institution extend nonpromoted automated overdraft protection, or did so at any point in 2006 or 2007?</i>			
<i>IA4.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>			

Table 98

<b>Banks with Fee Income Trends Data by Programs Offered and When Adopted</b>				
<b>Number of Study Population Banks Percent of Column Total</b>		<b>By Asset Size</b>		
	<b>All</b>	<b>Less than \$250 Million</b>	<b>\$250 Million to Less than \$1 Billion</b>	<b>Greater than \$1 Billion</b>
<i>Has automated program</i>				
Started program after 2001	212 26.7	138 23.7	50 34.8	24 34.8
Had program in 2001	100 12.6	31 5.3	38 27.0	31 44.9
<i>No automated program</i>				
Adopted LOC or linked accounts after 2001	17 2.2	12 2.0	5 3.4	1 1.5
Had LOC and/or linked-account program since 2001	363 45.6	307 52.6	45 31.5	11 15.9
No formal program	103 12.9	96 16.5	5 3.4	2 2.9
Total with complete fee income data	794 100.0	583 100.0	143 100.0	69 100.0
Note: Reporting of complete NSF-related fee-income data was derived from responses to following survey questions.				
<b>Survey Question(s):</b>				
<i>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</i>				
<i>IB2. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2005?</i>				
<i>IB3. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2004?</i>				
<i>IB4. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2003?</i>				
<i>IB5. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2002?</i>				
<i>Program offering classifications derived from responses to questions about specific types of programs offerings and start dates:</i>				
<i>IA1. Does the institution offer linked transfer accounts, or offered it at any point in 2006 or 2007?</i>				
<i>IA1.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>				
<i>IA2. Does the institution offer overdraft lines of credit, or offered it at any point in 2006 or 2007?</i>				
<i>IA2.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>				
<i>IA3. Does the institution offer promoted automated overdraft protection, or offered it at any point in 2006 or 2007?</i>				
<i>IA3.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>				
<i>IA4. Does the institution extend nonpromoted automated overdraft protection, or did so at any point in 2006 or 2007?</i>				
<i>IA4.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i>				

Table 99

Trends in NSF-Related Fee Income: 2002-2006						
Classified by Programs Offered	All	By Year				
		2002	2003	2004	2005	2006
<i>NSF-related fee income ratio to net operating revenue (percent)</i>						
Has automated program	312	6	6.62	6.91	7.13	7.01
Started program after 2001	212	6.24	6.96	7.27	7.38	6.72
Had program in 2001	100	5.75	6.28	6.55	6.89	7.33
Offers linked or lines, but	380	3.38	3.13	2.89	2.67	2.66
Started program(s) after 2001	17	2.15	2.85	2.57	2.05	1.65
Had program(s) in 2001	363	3.45	3.14	2.9	2.71	2.73
No formal program	103	4.85	5.31	5.38	5.06	4.78
Total banks reporting fee income trends <sup>a</sup>	794	5.51	5.95	6.13	6.29	6.23
<i>NSF-related fee income as percent of average transactions deposits</i>						
Has automated program	312	2.64	3.06	3.34	3.6	3.91
Started program after 2001	212	2.62	3.30	3.98	4.18	4.58
Had program in 2001	100	2.66	2.83	2.84	3.16	3.40
Offers linked or lines, but	380	0.99	0.95	0.93	0.84	0.87
Started program(s) after 2001	17	0.61	0.77	0.74	0.64	0.54
Had program(s) in 2001	363	1.02	0.97	0.94	0.86	0.89
No formal program	103	1.18	1.18	1.15	1.06	1.12
Total banks reporting fee income trends <sup>a</sup>	794	2.20	2.46	2.64	2.80	3.03
<i>Fee income in millions of dollars</i>						
Has automated program	312	839.690	1008.944	1181.678	1339.318	1498.429
Started program after 2001	212	442.0	529.1	614.4	679.7	751.8
Had program in 2001	100	397.7	479.8	567.3	659.6	746.6
Offers linked or lines, but	380	101.9	108.5	115.7	112.0	118.1
Started program(s) after 2001	17	3.6	5.2	5.3	5.1	5.0
Had program(s) in 2001	363	98.3	103.3	110.4	106.9	113.1
No formal program	103	20.5	23.1	24.4	24.0	24.1
Total banks reporting fee income trends <sup>a</sup>	794	962.1	1,140.5	1,321.7	1,475.3	1,640.6
<p><sup>a</sup> Ratios of aggregate dollar amounts for the indicated group of banks. Only include banks reporting complete NSF-related fee income data in response to the survey questions below. Population estimates using survey data for 2006 are compared to population projections of reporting banks' Call Report data measuring net operating revenue for calendar-year 2006 and average annual outstanding transaction deposit balances for 2006, where the beginning of period account balance are adjusted to reflect bank mergers during the calendar year.</p>						
<b>Survey Question(s):</b>						
<p>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</p> <p>IB2. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2005?</p> <p>IB3. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2004?</p> <p>IB4. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2003?</p> <p>IB5. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2002?</p> <p>Program offering groups derived from responses to questions about specific types of programs offerings and start dates:</p> <p>IA1. Does the institution offer linked transfer accounts, or offered it at any point in 2006 or 2007?</p> <p>IA1.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</p> <p>IA2. Does the institution offer overdraft lines of credit, or offered it at any point in 2006 or 2007?</p> <p>IA2.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</p> <p>IA3. Does the institution offer promoted automated overdraft protection, or offered it at any point in 2006 or 2007?</p> <p>IA3.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</p> <p>IA4. Does the institution extend nonpromoted automated overdraft protection, or did so at any point in 2006 or 2007?</p> <p>IA4.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</p>						

Table 100

Trends in NSF-Related Fee Income Ratios by Quartiles											
Classified by Programs Offered	Banks w/ Complete Income Data	NSF-Related Fee Income Ratio to Net Operating Revenue (Percent)					NSF-Related Fee Income as Percent of Avg Transactions Deposits				
		2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
		<i>25th percentile</i>					<i>25th percentile</i>				
<i>Has automated program</i>	312	3.93	4.29	4.56	4.65	4.36	0.9	0.87	1.09	1.09	1.1
Started program after 2001	212	3.4	3.87	3.75	4.05	4.17	0.72	0.66	0.87	1.01	1.05
Had program in 2001	100	4.92	5.14	5.05	5.41	5.14	1.43	1.52	1.54	1.31	1.24
<i>No automated program; had linked or LOC program in 2006</i>	380	2.68	2.54	2.42	2.37	2.52	0.57	0.57	0.56	0.57	0.54
Adopted program(s) after 2001	17	0.76	1.38	1.04	1.26	1.29	0.22	0.24	0.26	0.35	0.32
Had program(s) in 2001	363	2.74	2.74	2.6	2.51	2.6	0.57	0.57	0.57	0.57	0.56
No formal program	103	4.76	4.84	5.08	5.65	5.57	0.74	0.89	0.86	0.85	0.95
Total banks with complete fee income data <sup>a</sup>	795	3.42	3.66	3.72	3.63	3.67	0.67	0.66	0.69	0.66	0.76
		<i>Median</i>					<i>Median</i>				
<i>Has automated program</i>	312	5.69	6.44	6.7	7.18	7.19	1.42	1.56	1.62	1.74	1.75
Started program after 2001	212	5.57	5.99	6.2	6.67	6.47	1.14	1.35	1.38	1.63	1.67
Had program in 2001	100	8.01	7.88	8.64	7.79	7.72	1.98	2.29	2.32	1.98	2.44
<i>No automated program; had linked or LOC program in 2006</i>	380	4.6	4.62	4.64	4.51	4.38	0.99	0.94	0.88	0.85	0.87
Adopted program(s) after 2001	17	5.67	6.01	5.49	4.87	3.04	0.91	0.99	0.91	0.96	1.05
Had program(s) in 2001	363	4.57	4.62	4.64	4.51	4.38	0.99	0.94	0.88	0.85	0.87
No formal program	103	6.77	7.75	7.78	7.34	6.99	1.32	1.36	1.47	1.31	1.2
Total banks with complete fee income data <sup>a</sup>	795	5.23	5.7	5.56	5.54	5.86	1.15	1.23	1.19	1.14	1.18

(continued)

Table 100, con't

Trends in NSF-Related Fee Income Ratios											
Classified by Programs Offered	Banks w/ Complete Income Data	NSF-Related Fee Income Ratio to Net Operating Revenue (Percent)					NSF-Related Fee Income as Percent of Avg Transactions Deposits				
		2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
		<i>75th percentile</i>					<i>75th percentile</i>				
<i>Has automated program</i>	312	8.88	9.93	10.66	10.89	10.61	2.39	2.59	2.6	2.8	2.8
Started program after 2001	212	7.35	8.61	10.35	10.22	10.56	1.64	2.17	2.13	2.08	2.46
Had program in 2001	100	10.81	10.99	11.53	12.92	11.63	3.97	3.84	3.51	3.91	4.27
<i>No automated program; had linked or LOC program in 2006</i>	380	7.12	7.13	6.7	6.48	6.41	1.5	1.6	1.4	1.26	1.33
Adopted program(s) after 2001	17	6.37	8.37	6.55	5.51	5.6	1.06	1.41	1.14	1.01	1.2
Had program(s) in 2001	363	7.21	7.13	7.22	6.53	6.41	1.53	1.63	1.4	1.26	1.35
No formal program	103	9.09	10.63	10.28	11.6	11.01	1.57	1.78	1.77	2	1.92
Total banks with complete fee income data <sup>a</sup>	795	8.34	8.72	8.96	8.58	8.64	1.78	1.89	1.9	1.85	1.93
<p style="text-align:center"><b>Survey Question(s):</b></p> <p><i>IB1. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2006?</i></p> <p><i>IB2. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2005?</i></p> <p><i>IB3. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2004?</i></p> <p><i>IB4. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2003?</i></p> <p><i>IB5. What was the total dollar amount per year of the institution's total gross income from all fees related to NSF items for 2002?</i></p> <p><i>Program offering groups derived from responses to questions about specific types of programs offerings and start dates:</i></p> <p><i>IA1. Does the institution offer linked transfer accounts, or offered it at any point in 2006 or 2007?</i></p> <p><i>IA1.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i></p> <p><i>IA2. Does the institution offer overdraft lines of credit, or offered it at any point in 2006 or 2007?</i></p> <p><i>IA2.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i></p> <p><i>IA3. Does the institution offer promoted automated overdraft protection, or offered it at any point in 2006 or 2007?</i></p> <p><i>IA3.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i></p> <p><i>IA4. Does the institution extend nonpromoted automated overdraft protection, or did so at any point in 2006 or 2007?</i></p> <p><i>IA4.1 If the institution initiated the program within the last five years, please specify the month and year in which the institution initiated the program.</i></p>											

<sup>a</sup> Figures only include banks reporting complete NSF-related fee income data in response to the survey questions below. Survey data for 2006 are compared to Call Report data measuring net operating revenue for calendar-year 2006 and average annual outstanding transaction deposit balances for 2006, where the beginning-of-period account balance are adjusted to reflect bank mergers during the calendar year.