

# Micro-Level Data—Complete Aggregated Analyses

Table 1

Overdraft Programs Offered						
(Data Download Banks Only)						
Number of Banks Percent of Column Total	By Asset Size					
<i>Did your institution operate this program at any point in 2006 or 2007?</i>	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	28 71.8	9 75.0	0 0.0	19 79.2	3 42.9	16 94.1
Promoted	14 35.9	9 75.0	0 0.0	5 20.8	1 14.3	4 23.5
Nonpromoted only	14 35.9	0 0.0	0 0.0	14 58.3	2 28.6	12 70.6
No Automated	11 28.2	3 25.0	3 100.0	5 20.8	4 57.1	1 5.9
Linked and/or LOCs	10 25.6	2 16.7	3 100.0	5 20.8	4 57.1	1 5.9
No formal program only <sup>a</sup>	1 2.6	1 8.3	0 0.0	0 0.0	0 0.0	0 0.0
Total data download banks	39 100.0	12 100.0	3 100.0	24 100.0	7 100.0	17 100.0
<i>All program combinations</i>						
Automated, linked, and LOCs	17 43.6	3 25.0	0 0.0	14 58.3	3 42.9	11 64.7
Automated and linked	5 12.8	3 25.0	0 0.0	2 8.3	0 0.0	2 11.8
Automated and LOCs	4 10.3	2 16.7	0 0.0	2 8.3	0 0.0	2 11.8
Automated only	2 5.1	1 8.3	0 0.0	1 4.2	0 0.0	1 5.9
Linked and LOCs	2 5.1	1 8.3	0 0.0	1 4.2	1 14.3	0 0.0
LOCs only	8 20.5	1 8.3	3 100.0	4 16.7	3 42.9	1 5.9
No formal program only <sup>a</sup>	1 2.6	1 8.3	0 0.0	0 0.0	0 0.0	0 0.0
Total data download banks	39 100.0	12 100.0	3 100.0	24 100.0	7 100.0	17 100.0
<sup>a</sup> No formal program refers to NSF/overdraft items not processed under automated, linked-account, or overdraft LOC programs.						
<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?						

Table 2

Accounts Covered by Automated Overdraft Programs								
(Data Download Banks with Automated Overdraft Program Only)								
Number of Banks Percent of Column Total		By Asset Size			By Presence of Other Overdraft Programs		By Type of Automated Program	
For which of the following accounts did your institution offer the program?		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>a</sup> (Multiple answers allowed)</i>								
Checking	28 100.0	9 100.0	0 NA	19 100.0	2 100.0	26 100.0	14 100.0	14 100.0
NOW	25 89.3	9 100.0	0 NA	16 84.2	1 50.0	24 92.3	13 92.9	12 85.7
MMD	17 60.7	4 44.4	0 NA	13 68.4	0 0.0	17 65.4	11 78.6	6 42.9
Total data download banks with automated	28 100.0	9 100.0	0 NA	19 100.0	2 100.0	26 100.0	14 100.0	14 100.0
<i>All account combinations</i>								
Checking, NOW, and MMD	16 57.1	4 44.4	0 NA	12 63.2	0 0.0	16 61.5	11 78.6	5 35.7
Checking and NOW	9 32.1	5 55.6	0 NA	4 21.1	1 50.0	8 30.8	2 14.3	7 50.0
Checking and MMD	1 3.6	0 0.0	0 NA	1 5.3	0 0.0	1 3.8	0 0.0	1 7.1
Checking only	2 7.1	0 0.0	0 NA	2 10.5	1 50.0	1 3.8	1 7.1	1 7.1
Total data download banks with automated	28 100.0	9 100.0	0 NA	19 100.0	2 100.0	26 100.0	14 100.0	14 100.0
* Percentage shares do not sum to 100.0 percent because all answers that apply are included. Note: NA = not applicable.								
<b>Survey Question(s):</b>								
IIE1. For which of the following accounts is the program offered?								

Table 3

<b>Accounts Covered by Linked-Account Programs</b>				
<b>(Data Download Banks with Automated Overdraft Program Only)</b>				
<b>Number of Banks Percent of Column Total</b>		<b>By Asset Size</b>		
<i>For which of the following accounts did your institution offer the program?</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>
<i>All accounts that apply<sup>a</sup> (Multiple answers allowed)</i>				
Checking	22 100.0	6 100.0	0 NA	16 100.0
NOW	19 86.4	5 83.3	0 NA	14 87.5
MMD	14 63.6	3 50.0	0 NA	11 68.8
Total data download banks with automated and linked accounts	22 100.0	6 100.0	0 NA	16 100.0
<i>All account combinations</i>				
Checking, NOW, and MMD	13 59.1	3 50.0	0 NA	10 62.5
Checking and NOW	6 27.3	2 33.3	0 NA	4 25.0
Checking and MMD	1 4.5	0 0.0	0 NA	1 6.3
Checking only	2 9.1	1 16.7	0 NA	1 6.3
Total data download banks with automated and linked accounts	22 100.0	6 100.0	0 NA	16 100.0
* Percentage shares do not sum to 100.0 percent because all answers that apply are included. Note: NA = not applicable.				
<b>Survey Question(s):</b>				
<i>IIE1. For which of the following accounts is the program offered?</i>				

Table 4

<b>Accounts Covered by Overdraft LOC Programs</b>				
<b>(Data Download Banks with Automated Overdraft Program Only)</b>				
<b>Number of Banks Percent of Column Total</b>		<b>By Asset Size</b>		
<i>For which of the following accounts did your institution offer the program?</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>
<i>All accounts that apply<sup>a</sup> (Multiple answers allowed)</i>				
Checking	21 100.0	5 100.0	0 NA	16 100.0
NOW	17 81.0	4 80.0	0 NA	13 81.3
MMD	6 28.6	2 40.0	0 NA	4 25.0
Total data download banks with automated and overdraft LOC programs	21 100.0	5 100.0	0 NA	16 100.0
<i>All account combinations</i>				
Checking, NOW, and MMD	5 23.8	2 40.0	0 NA	3 18.8
Checking and NOW	12 57.1	2 40.0	0 NA	10 62.5
Checking and MMD	1 4.8	0 0.0	0 NA	1 6.3
Checking only	3 14.3	1 20.0	0 NA	2 12.5
Total data download banks with automated and overdraft LOC programs	21 100.0	5 100.0	0 NA	16 100.0
* Percentage shares do not sum to 100.0 percent because all answers that apply are included. Note: NA = not applicable.				
<b>Survey Question(s):</b>				
<i>IIE1. For which of the following accounts is the program offered?</i>				

Table 5

Transactions Covered by Automated Overdraft Programs								
(Data Download Banks with Automated Overdraft Program Only)								
Number of Banks 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	25 89.3	8 88.9	0 NA	17 89.5	1 50.0	24 92.3	12 85.7	13 92.9
Checks, POS/Debit, and any ACH	1 3.6	0 0.0	0 NA	1 5.3	0 0.0	1 3.8	1 7.1	0 0.0
Checks and any ACH	1 3.6	1 11.1	0 NA	0 0.0	0 0.0	1 3.8	0 0.0	1 7.1
Checks only	1 3.6	0 0.0	0 NA	1 5.3	1 50.0	0 0.0	1 7.1	0 0.0
Total data download banks with automated	28 100.0	9 100.0	0 NA	19 100.0	2 100.0	26 100.0	14 100.0	14 100.0
<i>By ATM and/or POS/debit</i>								
ATM and POS/debit	25 89.3	8 88.9	0 NA	17 89.5	1 50.0	24 92.3	12 85.7	13 92.9
POS/debit only	1 3.6	0 0.0	0 NA	1 5.3	0 0.0	1 3.8	1 7.1	0 0.0
No ATM and no POS/debit	2 7.1	1 11.1	0 NA	1 5.3	1 50.0	1 3.8	1 7.1	1 7.1
Total data download banks with automated	28 100.0	9 100.0	0 NA	19 100.0	2 100.0	26 100.0	14 100.0	14 100.0
Note: NA = not applicable.								
<b>Survey Question(s):</b>								
<i>IIE2. Which transactions are covered by the program in the event of an overdraft?</i>								

Table 6

<b>Transactions Covered by Linked-Account Programs</b>				
<b>(Data Download Banks with Automated Overdraft Program Only)</b>				
<b>Number of Banks</b> <b>Percent of Column Total</b>	<b>By Asset Size</b>			
<i>Which transactions were covered by your institution's program in the event of an overdraft?</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>
<i>All transaction combinations</i>				
Checks, ATM, POS/debit, and any ACH	21 95.5	6 100.0	0 NA	15 93.8
Checks, POS/debit, and any ACH	1 4.5	0 0.0	0 NA	1 6.3
Total data download banks with automated and linked accounts	22 100.0	6 100.0	0 NA	16 100.0
<i>By ATM and/or POS/debit</i>				
ATM and POS/debit	21 95.5	6 100.0	0 NA	15 93.8
POS/debit only	1 4.5	0 0.0	0 NA	1 6.3
Total data download banks with automated and linked accounts	22 100.0	6 100.0	0 NA	16 100.0
Note: NA = not applicable.				
<b>Survey Question(s):</b>				
<i>IIE2. Which transactions are covered by the program in the event of an overdraft?</i>				

Table 7

<b>Transactions Covered by Overdraft LOC Programs</b>				
<b>(Data Download Banks with Automated Overdraft Program Only)</b>				
<b>Number of Banks</b> <b>Percent of Column Total</b>	<b>By Asset Size</b>			
<i>Which transactions were covered by your institution's program in the event of an overdraft?</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>
<i>All transaction combinations</i>				
Checks, ATM, POS/debit, and any ACH	20 95.2	5 100.0	0 NA	15 93.8
Checks and POS/debit	1 4.8	0 0.0	0 NA	1 6.3
Total data download banks with automated and overdraft LOC programs	21 100.0	5 100.0	0 NA	16 100.0
<i>By ATM and/or POS/debit</i>				
ATM and POS/debit	20 95.2	5 100.0	0 NA	15 93.8
POS/debit only	1 4.8	0 0.0	0 NA	1 6.3
Total data download banks with automated and overdraft LOC programs	21 100.0	5 100.0	0 NA	16 100.0
Note: NA = not applicable.				
<b>Survey Question(s):</b>				
<i>IIE2. Which transactions are covered by the program in the event of an overdraft?</i>				

Table 8

<b>Batch-Processing Methods</b>						
<b>(Data Download Banks with Automated Overdraft Program Only)</b>						
<b>Number of Banks Percent of Column Total</b>	<b>By Asset Size</b>				<b>By Type of Automated Program</b>	
<i>For those items that are batch processed, which method best describes the order in which transactions were typically paid 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>	<b>Nonpromoted</b>	<b>Promoted</b>
By order of presentation	2 7.1	1 11.1	0 NA	1 5.3	0 0.0	2 14.3
By size, largest-to-smallest	19 67.9	3 33.3	0 NA	16 84.2	12 85.7	7 50.0
By size, smallest-to-largest	5 17.9	5 55.6	0 NA	0 0.0	0 0.0	5 35.7
Other	2 7.1	0 0.0	0 NA	2 10.5	2 14.3	0 0.0
Total data download banks with automated	28 100.0	9 100.0	0 NA	19 100.0	14 100.0	14 100.0

Note: NA = not applicable.

**Survey Question(s):**

*IC2. For those items which the institution batch processes, which method best describes in what order transactions are typically paid?*

Table 9

<b>Whether Opt-In/Opt-Out for Automated Overdraft Programs</b>										
<b>(Data Download Banks with Automated Overdraft Programs Only)</b>										
<b>Number of Banks Percent of Column Total</b>	<b>By Asset Size</b>				<b>By Presence of Other Overdraft Programs</b>		<b>By Type of Automated Program</b>		<b>By Vendor Usage</b>	
<i>Did customers opt-in or opt-out of your institution's program, or was the option not available?</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>Auto-mated Only</b>	<b>Auto-mated and Other Programs</b>	<b>Non-promoted</b>	<b>Promoted</b>	<b>Does not Use Vendor</b>	<b>Uses Vendor</b>
Opt-out	26 92.9	9 100.0	0 NA	17 89.5	2 100.0	24 92.3	12 85.7	14 100.0	17 94.4	9 100.0
Other	2 7.1	0 0.0	0 NA	2 10.5	0 0.0	2 7.7	2 14.3	0 0.0	1 5.6	0 0.0
Total data download banks with automated	28 100.0	9 100.0	0 NA	19 100.0	2 100.0	26 100.0	14 100.0	14 100.0	18 100.0	9 100.0

Note: NA = not applicable.

**Survey Question(s):**

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

Table 10

<b>Whether Opt-In/Opt-Out for Linked-Account Overdraft Programs</b>				
<b>(Data Download Banks with Automated Overdraft Programs Only)</b>				
<b>Number of Banks Percent of Column Total</b>	<b>By Asset Size</b>			
<i>Did customers opt-in or opt-out of your institution's program, or was the option not available?</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>
Opt-in	22 100.0	6 100.0	0 NA	16 100.0
Total data download banks with automated and linked accounts	22 100.0	6 100.0	0 NA	16 100.0
Note: NA = not applicable.				
<b>Survey Question(s):</b>				
<i>IIE3. Is the program, opt-in, opt-out, or other?</i>				

Table 11

<b>Type of Accounts by Neighborhood Income for Micro-Data Banks with Automated Overdraft Programs</b>				
<b>Number of Accounts in Thousands<sup>a</sup> Percentage of Row Total</b>	<b>By Account Type</b>			
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>Checking</b>	<b>NOW</b>	<b>MMD</b>
Low income	146.0 100.0	111.3 76.2	27.2 18.6	7.5 5.2
Moderate income	912.5 100.0	695.4 76.2	157.1 17.2	60.0 6.6
Middle income	3,477.9 100.0	2,504.0 72.0	688.4 19.8	285.5 8.2
Upper income	1,753.8 100.0	1,162.0 66.3	389.2 22.2	202.6 11.6
Income not classified	0.8 100.0	0.5 72.1	0.1 15.2	0.1 12.8
No tract	129.0 100.0	103.0 79.8	15.2 11.8	10.8 8.3
All income classes	6,420.0 100.0	4,576.2 71.3	1,277.3 19.9	566.5 8.8
<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.				

Table 12

<b>Customer Accounts by Income Group for Micro-Data Banks with Automated Overdraft Programs</b>						
<b>Number of Accounts in Thousands<sup>a</sup></b>						
<b>Percentage of Column Total</b>		<b>By Number of Transactions</b>				
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Low income	146.0	90.3	24.4	11.1	9.3	10.9
	2.3	1.9	3.2	3.4	3.6	3.5
Moderate income	912.5	623.7	127.2	56.6	46.9	58.1
	14.2	13.1	16.7	17.6	18.2	18.6
Middle income	3,477.9	2,584.9	409.8	173.0	138.5	171.7
	54.2	54.2	53.8	53.9	53.9	54.8
Upper income	1,753.8	1,372.4	183.4	73.9	57.3	66.9
	27.3	28.8	24.1	23.0	22.3	21.4
Income not classified	0.8	0.6	0.1	0.1	0.0	0.0
	0.0	0.0	0.0	0.0	0.0	0.0
No tract	129.0	95.7	16.2	6.6	5.0	5.5
	2.0	2.0	2.1	2.0	1.9	1.8
All income classes	6,420.0	4,767.6	761.2	321.2	256.9	313.2
	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts and customers with more than 10 accounts.

Table 13

<b>Account Balance Levels by Income Group for Micro-Data Banks with Automated Overdraft Programs</b>								
<b>Number of Accounts in Thousands<sup>a</sup></b>		<b>By Account Balance</b>						
<b>Percent of Row Total</b>		<b>Less than 100</b>	<b>Less than 500</b>	<b>Less than 1,000</b>	<b>Less than 2,000</b>	<b>Less than 3,000</b>	<b>3,000 or More</b>	<b>Unknown</b>
<b>Census Tract Income Bracket</b>	<b>All</b>							
Low income	146.0	82.7	21.4	12.4	10.7	4.4	14.4	0.0
	100.0	56.7	14.6	8.5	7.3	3.0	9.9	0.0
Moderate income	912.5	356.5	147.7	102.1	98.4	46.1	161.5	0.3
	100.0	39.1	16.2	11.2	10.8	5.1	17.7	0.0
Middle income	3,477.9	1,053.0	540.6	411.3	445.5	224.3	803.0	0.3
	100.0	30.3	15.5	11.8	12.8	6.4	23.1	0.0
Upper income	1,753.8	587.3	251.7	159.3	188.3	108.5	458.4	0.4
	100.0	33.5	14.4	9.1	10.7	6.2	26.1	0.0
Income not classified	0.8	0.2	0.1	0.1	0.1	0.0	0.2	0.0
	100.0	32.2	14.8	10.0	7.7	5.1	30.2	0.1
No tract	129.0	33.7	20.7	15.9	16.7	8.5	33.4	0.0
	100.0	26.2	16.1	12.3	13.0	6.6	25.9	0.0
All income classes	6,420.0	2,113.5	982.2	701.0	759.7	391.7	1,470.8	1.0
	100.0	32.9	15.3	10.9	11.8	6.1	22.9	0.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 14

<b>Customer Accounts by Number of NSF Transactions per Year and Income Group for Micro-Data Banks with Automated Overdraft Programs</b>						
<b>Number of Accounts in Thousands<sup>a</sup></b>						
<b>Percentage of Row Total</b>						
<b>Census Tract Income Bracket</b>	<b>By Number of Transactions</b>					
	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Low income	146.0	90.3	24.4	11.1	9.3	10.9
	100.0	61.9	16.7	7.6	6.3	7.5
Moderate income	912.5	623.7	127.2	56.6	46.9	58.1
	100.0	68.4	13.9	6.2	5.1	6.4
Middle income	3,477.9	2,584.9	409.8	173.0	138.5	171.7
	100.0	74.3	11.8	5.0	4.0	4.9
Upper income	1,753.8	1,372.4	183.4	73.9	57.3	66.9
	100.0	78.2	10.5	4.2	3.3	3.8
Income not classified	0.8	0.6	0.1	0.1	0.0	0.0
	100.0	74.6	12.2	6.0	3.6	3.6
No tract	129.0	95.7	16.2	6.6	5.0	5.5
	100.0	74.2	12.6	5.1	3.9	4.3
All income classes	6,420.0	4,767.6	761.2	321.2	256.9	313.2
	100.0	74.3	11.9	5.0	4.0	4.9

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 15

<b>NSF Fees Charged by Income Group and by Number of NSF Transactions per Year for Micro-Data Banks with Automated Overdraft Programs</b>					
<b>Sum of Customer Fees<sup>a</sup> (\$ Thousands)</b>					
<b>Percentage of Row Total</b>					
<b>Census Tract Income Bracket</b>	<b>By Number of Transactions</b>				
	<b>All</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Low income	25,397.8	1,567.9	2,449.6	4,301.1	17,079.3
	100.0	6.2	9.6	16.9	67.2
Moderate income	134,804.2	8,245.0	12,319.3	21,411.1	92,828.8
	100.0	6.1	9.1	15.9	68.9
Middle income	403,695.6	26,500.1	37,118.3	62,228.8	277,848.4
	100.0	6.6	9.2	15.4	68.8
Upper income	160,759.3	11,587.9	15,712.7	25,573.0	107,885.7
	100.0	7.2	9.8	15.9	67.1
Income not classified	66.7	5.6	9.3	12.4	39.4
	100.0	8.3	14.0	18.5	59.1
No tract	13,297.2	1,049.1	1,445.0	2,282.6	8,520.4
	100.0	7.9	10.9	17.2	64.1
All income classes	738,020.7	48,955.5	69,054.2	115,809.1	504,202.0
	100.0	6.6	9.4	15.7	68.3

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts and customers with more than 10 accounts.

Table 16

Annual Dollar Amount of NSF Fees Charged per Consumer Account for Micro-Data Banks with Automated Overdraft Programs					
Average Dollar Amount <sup>a</sup>	By Number of Transactions				
Census tract income bracket	All	1 to 4	5 to 9	10 to 19	20 or More
Low income	174	64	221	464	1,568
Moderate income	148	65	218	457	1,597
Middle income	116	65	215	449	1,618
Upper income	92	63	213	446	1,613
Income not classified	89	61	207	458	1,460
No tract	103	65	220	459	1,536
All income classes	115	64	215	451	1,610

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 17

NSF Transactions by Income Group and Transaction Type for Micro-Data Banks with Automated Overdraft Programs							
Number of Transactions in Thousands <sup>a</sup>	By Transaction Type						
Percent of Row Total	All	Check	ATM	POS/Debit	ACH	Other <sup>b</sup>	Unknown <sup>c</sup>
Low income	758.1	161.0	124.6	307.5	115.1	44.1	5.9
	100.0	21.2	16.4	40.6	15.2	5.8	0.8
Moderate income	4,073.1	1,086.1	436.6	1,633.0	610.4	209.2	97.8
	100.0	26.7	10.7	40.1	15.0	5.1	2.4
Middle income	12,298.0	3,867.1	856.9	4,946.6	1,721.0	489.1	417.3
	100.0	31.4	7.0	40.2	14.0	4.0	3.4
Upper income	4,920.3	1,515.4	298.7	2,173.0	678.6	141.6	113.0
	100.0	30.8	6.1	44.2	13.8	2.9	2.3
Income not classified	2.1	0.8	0.1	0.9	0.3	0.0	0.0
	100.0	37.1	4.7	42.2	14.5	1.0	0.5
No tract	399.3	145.0	31.5	149.4	56.9	13.7	2.9
	100.0	36.3	7.9	37.4	14.2	3.4	0.7
All income classes	22,450.9	6,775.3	1,748.3	9,210.4	3,182.2	897.7	636.9
	100.0	30.2	7.8	41.0	14.2	4.0	2.8

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.  
<sup>b</sup> Includes all transactions designated as "other."  
<sup>c</sup> Includes all transactions with missing data on transaction type.

Table 18

Median NSF Transaction Amount by Income Group and Type of Transaction for Micro-Data Banks with Automated Overdraft Programs							
Median Dollar Amount <sup>a</sup>							
By Type of Transaction							
Census Tract Income Bracket	All	Check	ATM	POS/Debit	ACH	Other <sup>b</sup>	Unknown <sup>c</sup>
Low income	39	81	60	19	68	25	178
Moderate income	37	70	60	19	72	29	72
Middle income	35	62	60	20	76	20	55
Upper income	37	75	60	20	94	23	87
Income not classified	45	128	60	20	108	41	NA
No tract	37	55	60	20	66	99	101
All income classes	36	66	60	20	78	22	60

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

<sup>b</sup> Includes all transactions designated as "other."

<sup>c</sup> Includes all transactions with missing data on transaction type.

Table 19

Customer Accounts by Age Group and Number of NSF Transactions in a Year for Micro-Data Banks with Automated Overdraft Programs						
Number of Accounts in Thousands <sup>a</sup>						
Percentage of Column Total						
By Number of Transactions						
Age Group	All	Zero	1 to 4	5 to 9	10 to 19	20 or More
Greater than 62	2,006.4	1,762.3	140.9	43.8	29.2	30.2
	31.3	37.0	18.5	13.6	11.4	9.6
26-61	3,521.5	2,398.4	483.9	216.5	181.4	241.3
	54.9	50.3	63.6	67.4	70.6	77.1
18-25	491.0	262.9	105.4	50.7	38.8	33.2
	7.6	5.5	13.8	15.8	15.1	10.6
Less than 18	23.2	18.1	2.8	0.9	0.7	0.6
	0.4	0.4	0.4	0.3	0.3	0.2
Unknown	378.0	325.8	28.2	9.2	6.8	7.9
	5.9	6.8	3.7	2.9	2.7	2.5
All age classes	6,420.0	4,767.6	761.2	321.2	256.9	313.2
	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 20

<b>Customer Accounts by Age Group and Number of NSF Transactions in a Year for Micro-Data Banks with Automated Overdraft Programs</b>						
<b>Number of Accounts in Thousands<sup>a</sup></b>						
<b>Age Group</b>	<b>By Number of Transactions</b>					
	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Greater than 62	2,006.4	1,762.3	140.9	43.8	29.2	30.2
	100.0	87.8	7.0	2.2	1.5	1.5
26-61	3,521.5	2,398.4	483.9	216.5	181.4	241.3
	100.0	68.1	13.7	6.1	5.2	6.9
18-25	491.0	262.9	105.4	50.7	38.8	33.2
	100.0	53.6	21.5	10.3	7.9	6.8
Less than 18	23.2	18.1	2.8	0.9	0.7	0.6
	100.0	78.1	12.1	4.0	3.0	2.7
Unknown	378.0	325.8	28.2	9.2	6.8	7.9
	100.0	86.2	7.5	2.4	1.8	2.1
All age classes	6,420.0	4,767.6	761.2	321.2	256.9	313.2
	100.0	74.3	11.9	5.0	4.0	4.9

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 21

<b>NSF Transactions by Age Group and Transaction Type for Micro-Data Banks with Automated Overdraft Programs</b>							
<b>Number of Transactions in Thousands<sup>a</sup></b>							
<b>Age Group</b>	<b>By Transaction Type</b>						
	<b>All</b>	<b>Check</b>	<b>ATM</b>	<b>POS/Debit</b>	<b>ACH</b>	<b>Other<sup>b</sup></b>	<b>Unknown<sup>c</sup></b>
Greater than 62	2,342.3	1,076.5	188.9	543.0	390.1	80.9	62.9
	100.0	46.0	8.1	23.2	16.7	3.5	2.7
26-61	17,026.1	5,072.0	1,329.4	7,000.7	2,464.7	684.6	474.6
	100.0	29.8	7.8	41.1	14.5	4.0	2.8
18-25	2,426.7	349.7	194.4	1,497.5	210.0	97.2	77.9
	100.0	14.4	8.0	61.7	8.7	4.0	3.2
Less than 18	49.4	13.4	5.0	20.9	6.4	2.0	1.6
	100.0	27.2	10.1	42.4	13.0	4.1	3.3
Unknown	606.4	263.7	30.6	148.2	111.1	33.0	19.9
	100.0	43.5	5.0	24.4	18.3	5.4	3.3
All income classes	22,450.9	6,775.3	1,748.3	9,210.4	3,182.2	897.7	636.9
	100.0	30.2	7.8	41.0	14.2	4.0	2.8

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.  
<sup>b</sup> Includes all transactions designated as "other."  
<sup>c</sup> Includes all transactions with missing data on transaction type.

Table 22

Median NSF Transaction Amount by Age Group and Type of Transaction for Micro-Data Banks with Automated Overdraft Programs							
Median Dollar Amount <sup>a</sup>							
By Transaction Type							
Age Group	All	Check	ATM	POS/Debit	ACH	Other <sup>b</sup>	Unknown <sup>c</sup>
Greater than 62	49	60	60	24	66	19	57
26-61	38	68	60	20	82	25	75
18-25	20	60	40	12	60	14	60
Less than 18	30	54	60	16	67	14	55
Unknown	50	77	60	23	86	30	35
All income classes	36	66	60	20	78	22	60

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

<sup>b</sup> Includes all transactions designated as "other."

<sup>c</sup> Includes all transactions with missing data on transaction type.

Table 23

Type of Accounts by Neighborhood Income for Micro-Data Banks with No Automated Overdraft Program				
Number of Accounts in Thousands <sup>a</sup>				
Percentage of Row Total				
By Account Type				
Census Tract Income Bracket	All	Checking	NOW	MMDA
Low income	6.8	5.4	1.1	0.4
	100.0	79.1	15.8	5.1
Moderate income	15.2	11.2	2.7	1.3
	100.0	73.8	17.6	8.6
Middle income	46.5	33.1	8.1	5.3
	100.0	71.2	17.4	11.5
Upper income	50.2	31.3	9.4	9.5
	100.0	62.4	18.7	18.9
Income not classified	0.0	0.0	0.0	0.0
	100.0	55.9	8.8	35.3
No tract	0.6	0.4	0.1	0.2
	100.0	56.2	17.5	26.3
All income classes	119.4	81.4	21.3	16.7
	100.0	68.2	17.9	13.9

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 24

<b>Customer Accounts by Income Group for Micro-Data Banks with No Automated Overdraft Program</b>						
<b>Number of Accounts in Thousands<sup>a</sup></b>						
<b>Percent of Column Total</b>						
<b>By Number of Transactions</b>						
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Low income	6.8	4.6	1.5	0.4	0.2	0.2
	5.7	4.7	9.8	11.6	9.6	11.3
Moderate income	15.2	11.6	2.5	0.6	0.3	0.2
	12.8	12.0	16.5	17.5	16.2	12.4
Middle income	46.5	38.1	6.0	1.3	0.7	0.5
	38.9	39.1	39.2	37.1	36.8	32.9
Upper income	50.2	42.5	5.2	1.1	0.7	0.7
	42.0	43.7	34.2	33.4	36.8	42.6
Income not classified	0.0	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.1	0.1	0.0
No tract	0.6	0.5	0.1	0.0	0.0	0.0
	0.5	0.6	0.4	0.4	0.4	0.9
All income classes	119.4	97.4	15.2	3.4	1.8	1.6
	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 25

<b>Account Balance Level by Income Group for Micro-Data Banks with No Automated Overdraft Program</b>								
<b>Number of Accounts in Thousands<sup>a</sup></b>								
<b>Percent of Row Total</b>								
<b>By Account Balance</b>								
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>Less than 100</b>	<b>Less than 500</b>	<b>Less than 1,000</b>	<b>Less than 2,000</b>	<b>Less than 3,000</b>	<b>3,000 or More</b>	<b>Unknown</b>
Low income	6.8	1.6	1.4	1.0	0.9	0.4	1.5	0.0
	100.0	23.2	20.5	14.6	12.9	6.1	22.5	0.0
Moderate income	15.2	2.4	2.3	2.1	2.2	1.2	5.0	0.0
	100.0	15.9	15.3	13.6	14.6	7.8	32.7	0.0
Middle income	46.5	5.0	5.3	4.8	7.0	4.4	20.1	0.0
	100.0	10.7	11.3	10.2	15.0	9.5	43.2	0.1
Upper income	50.2	5.3	4.3	4.0	6.2	4.3	25.9	0.1
	100.0	10.6	8.6	7.9	12.4	8.7	51.7	0.1
Income not classified	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	100.0	8.8	11.8	5.9	2.9	0.0	70.6	0.0
No tract	0.6	0.1	0.1	0.0	0.1	0.0	0.3	0.0
	100.0	15.8	7.8	6.6	11.3	6.3	52.0	0.3
All income classes	119.4	14.4	13.4	11.9	16.4	10.4	52.9	0.1
	100.0	12.0	11.2	9.9	13.7	8.7	44.3	0.1

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 26

<b>Customer Accounts by Number of NSF Transactions per Year and Income Group for Micro-Data Banks with No Automated Overdraft Program</b>						
<b>Number of Accounts in Thousands<sup>a</sup> Percentage of Row Total</b>		<b>By Number of Transactions</b>				
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Low income	6.8	4.6	1.5	0.4	0.2	0.2
	100.0	67.2	21.7	5.8	2.5	2.7
Moderate income	15.2	11.6	2.5	0.6	0.3	0.2
	100.0	76.4	16.4	3.9	1.9	1.3
Middle income	46.5	38.1	6.0	1.3	0.7	0.5
	100.0	81.9	12.8	2.7	1.4	1.1
Upper income	50.2	42.5	5.2	1.1	0.7	0.7
	100.0	84.7	10.3	2.3	1.3	1.4
Income not classified	0.0	0.0	0.0	0.0	0.0	0.0
	100.0	79.4	8.8	5.9	5.9	0.0
No tract	0.6	0.5	0.1	0.0	0.0	0.0
	100.0	85.4	8.8	2.3	1.3	2.2
All income classes	119.4	97.4	15.2	3.4	1.8	1.6
	100.0	81.6	12.7	2.9	1.5	1.4

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 27

<b>NSF Fees Charged by Income Group and by Number of NSF Transactions per Year for Micro-Data Banks with No Automated Overdraft Program</b>					
<b>Sum of Customer Fees<sup>a</sup> (\$ Thousands) Percentage of Row Total</b>		<b>By Number of Transactions</b>			
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Low income	695.3	67.5	64.9	56.0	506.8
	100.0	9.7	9.3	8.1	72.9
Moderate income	669.4	118.3	99.8	95.8	355.4
	100.0	17.7	14.9	14.3	53.1
Middle income	1,597.3	283.3	210.3	224.2	879.5
	100.0	17.7	13.2	14.0	55.1
Upper income	1,848.1	237.1	186.4	215.6	1,209.0
	100.0	12.8	10.1	11.7	65.4
Income not classified	1.3	0.1	0.4	0.9	0.0
	100.0	7.5	26.4	66.0	0.0
No tract	37.0	2.6	2.5	3.1	28.8
	100.0	7.0	6.7	8.4	77.8
All income classes	4,848.3	708.9	564.2	595.7	2,979.5
	100.0	14.6	11.6	12.3	61.5

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 28

Annual Dollar Amount of NSF Fees Charged per Consumer Account for Micro-Data Banks with No Automated Overdraft Program					
Average Dollar Amount <sup>a</sup>	By Number of Transactions				
Census Tract Income Bracket	All	1 to 4	5 to 9	10 to 19	20 or More
Low income	102	46	164	327	2,769
Moderate income	44	47	167	330	1,768
Middle income	34	48	166	341	1,650
Upper income	37	46	163	328	1,750
Income not classified	39	33	175	438	NA
No tract	58	46	166	390	2,055
All income classes	41	47	165	334	1,837

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts and customers with more than 10 accounts.  
 Note: NA = not applicable.

Table 29

NSF Transactions by Income Group and Transaction Type for Micro-Data Banks with No Automated Overdraft Program							
Number of Transactions in Thousands <sup>a</sup>	By Transaction Type						
Percent of Row Total	All	Check	ATM	POS/Debit	ACH	Other <sup>b</sup>	Unknown <sup>c</sup>
Low income	28.0	20.7	0.0	0.0	4.0	3.3	0.0
	100.0	73.9	0.0	0.0	14.2	11.8	0.0
Moderate income	26.7	17.4	0.0	0.0	6.7	2.7	0.0
	100.0	65.0	0.0	0.1	24.9	10.1	0.0
Middle income	63.1	40.1	0.1	0.2	15.8	7.1	0.0
	100.0	63.4	0.1	0.3	25.0	11.2	0.0
Upper income	73.7	51.1	0.1	0.0	10.3	12.3	0.0
	100.0	69.3	0.1	0.0	13.9	16.7	0.0
Income not classified	0.1	0.0	0.0	0.0	0.0	0.0	0.0
	100.0	79.2	0.0	0.0	3.8	17.0	0.0
No tract	1.4	1.1	0.0	0.0	0.4	0.0	0.0
	100.0	74.6	0.0	0.0	24.8	0.6	0.0
All income classes	193.1	130.3	0.1	0.2	37.0	25.4	0.0
	100.0	67.5	0.1	0.1	19.2	13.2	0.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.  
<sup>b</sup> Includes all transactions designated as "other."  
<sup>c</sup> Includes all transactions with missing data on transaction type.

Table 30

<b>Median NSF Transaction Amount by Income Group and Type of Transaction for Micro-Data Banks with No Automated Overdraft Program</b>							
<b>Median Dollar Amount<sup>a</sup></b>		<b>By Type of Transaction</b>					
<b>Census Tract Income Bracket</b>	<b>All</b>	<b>Check</b>	<b>ATM</b>	<b>POS/Debit</b>	<b>ACH</b>	<b>Other<sup>b</sup></b>	<b>Unknown<sup>c</sup></b>
Low income	223	220	NA	NA	100	264	NA
Moderate income	223	237	36	9	132	235	NA
Middle income	180	184	40	26	127	238	NA
Upper income	305	324	62	30	207	330	NA
Income not classified	4,046	6,000	NA	NA	NA	548	NA
No tract	173	150	NA	NA	500	1,402	NA
All income classes	238	248	42	24	155	276	NA

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.  
<sup>b</sup> Includes all transactions designated as "other."  
<sup>c</sup> Includes all transactions with missing data on transaction type.  
Note: NA = not applicable.

Table 31

<b>Customer Accounts by Number of NSF Transactions per Year and Age Group for Micro-Data Banks with No Automated Overdraft Program</b>						
<b>Number of Accounts in Thousands<sup>a</sup></b>		<b>By Number of Transactions</b>				
<b>Percentage of Column Total</b>	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
<b>Age Group</b>						
Greater than 62	45.2	39.7	4.1	0.8	0.3	0.2
	37.8	40.8	27.1	22.9	18.0	12.3
26-61	62.5	47.5	10.0	2.4	1.3	1.2
	52.3	48.8	65.9	70.7	74.0	75.3
18-25	3.3	2.4	0.6	0.1	0.1	0.1
	2.8	2.5	4.1	3.6	3.5	3.7
Less than 18	2.4	2.0	0.2	0.1	0.0	0.1
	2.0	2.1	1.1	1.5	2.4	7.2
Unknown	6.1	5.7	0.3	0.1	0.0	0.0
	5.1	5.9	1.9	1.3	2.0	1.5
All age classes	119.4	97.4	15.2	3.4	1.8	1.6
	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 32

<b>Customer Accounts by Number of Daily NSF Transactions per Age Group for Micro-Data Banks with No Automated Overdraft Program</b>						
<b>Number of Accounts in Thousands<sup>a</sup> Percentage of Row Total</b>						
<b>Age Group</b>	<b>By Number of Transactions</b>					
	<b>All</b>	<b>Zero</b>	<b>1 to 4</b>	<b>5 to 9</b>	<b>10 to 19</b>	<b>20 or More</b>
Greater than 62	45.2	39.7	4.1	0.8	0.3	0.2
	100.0	88.0	9.1	1.7	0.7	0.4
26-61	62.5	47.5	10.0	2.4	1.3	1.2
	100.0	76.0	16.0	3.9	2.1	2.0
18-25	3.3	2.4	0.6	0.1	0.1	0.1
	100.0	73.8	18.7	3.8	1.9	1.8
Less than 18	2.4	2.0	0.2	0.1	0.0	0.1
	100.0	84.4	6.7	2.1	1.8	4.9
Unknown	6.1	5.7	0.3	0.1	0.0	0.0
	100.0	93.6	4.6	0.7	0.6	0.4
All age classes	119.4	97.4	15.2	3.4	1.8	1.6
	100.0	81.6	12.7	2.9	1.5	1.4

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.

Table 33

<b>NSF Transactions by Age Group and Transaction Type for Micro-Data Banks with No Automated Overdraft Program</b>							
<b>Number of Transactions in Thousands<sup>a</sup> Percent of Row Total</b>							
<b>Age Group</b>	<b>By Transaction Type</b>						
	<b>All</b>	<b>Check</b>	<b>ATM</b>	<b>POS/Debit</b>	<b>ACH</b>	<b>Other<sup>b</sup></b>	<b>Unknown<sup>c</sup></b>
Greater than 62	29.3	20.3	0.0	0.0	6.9	2.1	0.0
	100.0	69.2	0.0	0.0	23.5	7.3	0.0
26-61	139.1	91.9	0.1	0.2	28.0	18.9	0.0
	100.0	66.1	0.1	0.1	20.1	13.6	0.0
18-25	5.3	3.3	0.0	0.0	1.4	0.6	0.0
	100.0	62.5	0.2	0.6	25.7	11.0	0.0
Less than 18	16.9	13.1	0.0	0.0	0.0	3.7	0.0
	100.0	77.8	0.0	0.0	0.1	22.2	0.0
Unknown	2.5	1.7	0.0	0.0	0.8	0.0	0.0
	100.0	68.1	0.0	0.0	31.2	0.7	0.0
All income classes	193.1	130.3	0.1	0.2	37.0	25.4	0.0
	100.0	67.5	0.1	0.1	19.2	13.2	0.0

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.  
<sup>b</sup> Includes all transactions designated as "other."  
<sup>c</sup> Includes all transactions with missing data on transaction type.

Table 34

Median NSF Transaction Amount by Age Group and Type of Transaction for Micro-Data Banks with No Automated Overdraft Program							
Median Dollar Amount <sup>a</sup>	By Transaction Type						
Age Group	All	Check	ATM	POS/Debit	ACH	Other <sup>b</sup>	Unknown <sup>c</sup>
Greater than 62	200	220	20	NA	117	300	NA
26-61	217	220	42	26	170	262	NA
18-25	160	200	62	20	100	113	NA
Less than 18	368	388	NA	NA	48	330	NA
Unknown	200	198	NA	NA	200	583	NA
All income classes	238	248	42	24	155	276	NA

<sup>a</sup> Excludes business accounts, savings accounts, other than checkable accounts, new accounts, and customers with more than 10 accounts.  
<sup>b</sup> Includes all transactions designated as "other."  
<sup>c</sup> Includes all transactions with missing data on transaction type.  
 Note: NA = not applicable.