

Annual Report of Income from Fees on Nonsufficient Funds and Overdraft Charges

2023

Report required by
Financial Code § 521



DFPI

DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION

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Background

[SB 1415](#) (Limón, 2022) requires that state-chartered banks and credit unions report annually, by March 1, on the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the most recently completed calendar year and the percentage of that revenue as a proportion of the net income of the bank or credit union. Please note that this requirement does not apply to national banks, federal credit unions, or out-of-state banks and credit unions with offices in California. Therefore, comparison between all banks and credit unions operating in California is not possible.

SB 1415 also requires that DFPI publish in a report the data for each bank or credit union and make the report available on the department's internet website. This is the first report pursuant to SB 1415 and covers data from the 2022 calendar year.

On December 30, 2022, the DFPI sent requests to all state-chartered banks and credit unions for the data described above related to overdraft fees and nonsufficient funds fees collected, with a deadline of March 1, 2023.

This report presents fee income from nonsufficient funds and overdraft charges as a percentage of net income and total income. "Net income" is as defined on the Federal Financial Institutions Examination Council (FFIEC) [Consolidated Reports of Condition and Income](#) for banks, and on the National Credit Union Administration (NCUA) [5300 Call Report](#) for credit unions. "Total Income" represents the sum of Total Interest Income and Total Noninterest Income, as those terms are defined on the FFIEC and NCUA reports.

Financial Code [Section 521](#) requires DFPI to publish the fee income as a percentage of net income. However, net income can vary widely. If a bank or credit union reports a loss, the percentage will be negative. If the income is very small, the percentage will be very high, even if the amount of fee income collected is not very large. Conversely, if the net income is very large, the percentage will be very low.

For that reason, DFPI chose to also present fee income as a percentage of the bank's or credit union's total income. This gives a more accurate look at what portion of a bank or credit union's revenue is derived from fee income based on nonsufficient funds and overdraft charges. Moreover, presenting fee income as a percentage of total income is a better indication of those banks and credit unions that may rely heavily on these fees for their operations.

For helpful explanations on methodology and definitions, please refer to the Appendix of this report.



State-Chartered Banks

Income from nonsufficient funds charges and overdraft fees

The table below contains data for all state-chartered banks. The data shows the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the 2022 calendar year and the percentage of that revenue as a proportion of the net income and total income of the bank.

as of December 31, 2022
(in thousands of dollars)

Name of Bank	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
1st Capital Bank	9	0.10%	0.02%	52	0.57%	0.14%	61	0.67%	0.16%
American Business Bank	1	0.00%	0.00%	2	0.00%	0.00%	3	0.01%	0.00%
American Continental Bank	4	0.07%	0.02%	1	0.02%	0.01%	5	0.09%	0.03%
American Riviera Bank	26	0.18%	0.05%	68	0.48%	0.13%	94	0.66%	0.18%
Avidbank	0	0.00%	0.00%	7	0.03%	0.01%	7	0.03%	0.01%
BAC Community Bank	303	4.59%	1.10%	4	0.06%	0.01%	307	4.65%	1.12%
Balboa Thrift and Loan Association	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Bank Irvine	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Bank of Hope	320	0.14%	0.04%	2,570	1.11%	0.33%	2,890	1.25%	0.38%

Name of Bank	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
Bank of Marin	123	0.26%	0.09%	332	0.69%	0.24%	455	0.95%	0.32%
Bank of San Francisco	1	0.02%	0.00%	6	0.10%	0.02%	7	0.12%	0.03%
Bank of Stockton	456	2.21%	0.29%	882	4.28%	0.57%	1,338	6.50%	0.86%
Bank of the Orient	29	0.24%	0.07%	0	0.00%	0.00%	29	0.24%	0.07%
Bank of the Sierra	-313	0.00%	-0.21%	5,197	13.80%	3.44%	4,884	12.97%	3.23%
beneficial state bank	58	0.90%	0.08%	52	0.81%	0.07%	110	1.70%	0.16%
California Bank of Commerce	25	0.11%	0.03%	3	0.01%	0.00%	28	0.12%	0.03%
California Business Bank	25	1.59%	0.40%	0	0.00%	0.00%	25	1.59%	0.40%
California Pacific Bank	85	4.37%	1.60%	1	0.05%	0.02%	86	4.42%	1.62%
CalPrivate Bank	5	0.02%	0.01%	43	0.17%	0.05%	48	0.19%	0.05%
Cathay Bank	262	0.07%	0.03%	501	0.14%	0.06%	763	0.21%	0.08%
Central Valley Community Bank	739	2.59%	0.82%	16	0.06%	0.02%	755	2.64%	0.83%
Citizens Business Bank	2,763	1.15%	0.49%	333	0.14%	0.06%	3,096	1.29%	0.55%
CommerceWest Bank	262	1.38%	0.55%	32	0.17%	0.07%	294	1.55%	0.62%
Commercial Bank of California	8	0.04%	0.01%	169	0.95%	0.18%	177	0.99%	0.19%
Commonwealth Business Bank	161	0.56%	0.17%	4	0.01%	0.00%	165	0.58%	0.18%
Community Bank of Santa Maria	178	4.67%	1.18%	6	0.16%	0.04%	184	4.83%	1.22%
Community Bank of the Bay	67	0.77%	0.19%	0	0.00%	0.00%	67	0.77%	0.19%

Name of Bank	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
Community Commerce Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Community Valley Bank	20	0.48%	0.15%	36	0.87%	0.27%	56	1.35%	0.42%
Cornerstone Community Bank	39	0.50%	0.17%	123	1.59%	0.53%	162	2.09%	0.70%
CTBC Bank Corp. (USA)	11,910	22.94%	6.01%	0	0.00%	0.00%	11,910	22.94%	6.01%
East West Bank	552	0.05%	0.02%	1,160	0.10%	0.04%	1,712	0.15%	0.07%
Eastern International Bank	8	1.08%	0.15%	0	0.00%	0.00%	8	1.08%	0.15%
Endeavor Bank	3	0.05%	0.02%	0	0.00%	0.00%	3	0.05%	0.02%
EverTrust Bank	3	0.03%	0.01%	0	0.00%	0.00%	3	0.03%	0.01%
Exchange Bank	263	0.70%	0.21%	1,136	3.03%	0.90%	1,399	3.73%	1.11%
Farmers & Merchants Bank of Central California	328	0.42%	0.15%	964	1.25%	0.45%	1,292	1.67%	0.60%
Farmers and Merchants Bank of Long Beach	211	0.19%	0.06%	616	0.57%	0.17%	827	0.76%	0.23%
First Commercial Bank (USA)	0	0.00%	0.00%	3	0.03%	0.01%	3	0.03%	0.01%
First Credit Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
First Foundation Bank	178	0.15%	0.04%	227	0.19%	0.05%	405	0.34%	0.09%
First General Bank	2	0.01%	0.00%	21	0.06%	0.03%	23	0.07%	0.03%
First Northern Bank of Dixon	560	3.48%	0.89%	6	0.04%	0.01%	566	3.52%	0.90%

Name of Bank	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
First Pacific Bank	8	-0.85%	0.07%	44	-4.65%	0.40%	52	-5.50%	0.47%
First Republic Bank	375	0.02%	0.01%	667	0.04%	0.01%	1,042	0.06%	0.02%
Five Star Bank	15	0.03%	0.01%	31	0.06%	0.02%	46	0.09%	0.04%
Fremont Bank	345	0.71%	0.14%	1,102	2.26%	0.46%	1,447	2.97%	0.60%
Fresno First Bank	100	0.36%	0.15%	0	0.00%	0.00%	100	0.36%	0.15%
GBC International Bank	59	0.77%	0.19%	0	0.00%	0.00%	59	0.77%	0.19%
Genesis Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Golden State Bank	12	0.15%	0.04%	0	0.00%	0.00%	12	0.15%	0.04%
Golden Valley Bank	8	0.17%	0.05%	49	1.01%	0.28%	57	1.18%	0.32%
Hanmi Bank	1,280	1.16%	0.41%	2	0.00%	0.00%	1,282	1.16%	0.42%
Hatch Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
HCN Bank	994	4.41%	2.46%	12	0.05%	0.03%	1,006	4.46%	2.49%
Heritage Bank of Commerce	13	0.02%	0.01%	196	0.28%	0.10%	209	0.30%	0.11%
Home Bank of California	1	0.02%	0.01%	0	0.00%	0.00%	1	0.02%	0.01%
Infinity Bank	0	0.00%	0.00%	44	1.45%	0.32%	44	1.45%	0.32%
Legacy Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Luther Burbank Savings	11	0.01%	0.00%	10	0.01%	0.00%	21	0.02%	0.01%
Manufacturers Bank	1	0.00%	0.00%	8	-0.02%	0.00%	9	-0.03%	0.01%
Mechanics Bank	9,119	4.21%	1.26%	1,237	0.57%	0.17%	10,356	4.78%	1.43%
Mega Bank	5	0.08%	0.02%	0	0.00%	0.00%	5	0.08%	0.02%

Name of Bank	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
Metropolitan Bank	2	0.09%	0.02%	2	0.09%	0.02%	4	0.17%	0.04%
Mission Bank	263	1.11%	0.40%	0	0.00%	0.00%	263	1.11%	0.40%
Mission Valley Bank	57	0.90%	0.20%	13	0.21%	0.04%	70	1.11%	0.24%
Montecito Bank & Trust	152	0.83%	0.17%	191	1.05%	0.21%	343	1.88%	0.39%
Monterey County Bank	29	1.93%	0.37%	0	0.00%	0.00%	29	1.93%	0.37%
Murphy Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Nano Banc	35	-1.94%	0.07%	0	0.00%	0.00%	35	-1.94%	0.07%
Oak Valley Community Bank	125	0.55%	0.19%	830	3.62%	1.24%	955	4.17%	1.42%
Open Bank	67	0.20%	0.06%	309	0.91%	0.29%	376	1.11%	0.35%
Pacific Alliance Bank	2	0.04%	0.01%	0	0.00%	0.00%	2	0.04%	0.01%
Pacific Coast Bankers' Bank	0	0.00%	0.00%	7	0.10%	0.01%	7	0.10%	0.01%
Pacific Premier Bank	623	0.21%	0.07%	739	0.24%	0.09%	1,362	0.45%	0.16%
Pacific Valley Bank	21	0.36%	0.09%	88	1.53%	0.39%	109	1.89%	0.48%
Pacific Western Bank	651	0.15%	0.04%	0	0.00%	0.00%	651	0.15%	0.04%
Partners Bank of California	0	0.00%	0.00%	4	0.11%	0.02%	4	0.11%	0.02%
PCB Bank	221	0.62%	0.19%	15	0.04%	0.01%	236	0.66%	0.20%
Pinnacle Bank	5	0.06%	0.01%	32	0.38%	0.09%	37	0.44%	0.11%
Plumas Bank	97	0.36%	0.14%	1,192	4.41%	1.69%	1,289	4.77%	1.82%
Poppy Bank	31	0.04%	0.02%	0	0.00%	0.00%	31	0.04%	0.02%

Name of Bank	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
Preferred Bank	14	0.01%	0.00%	133	0.10%	0.04%	147	0.11%	0.05%
Redwood Capital Bank	47	0.68%	0.21%	172	2.48%	0.77%	219	3.16%	0.98%
River City Bank	44	0.09%	0.03%	54	0.11%	0.04%	98	0.20%	0.07%
River Valley Community Bank	18	0.25%	0.09%	60	0.84%	0.30%	78	1.10%	0.38%
Royal Business Bank	198	0.27%	0.10%	0	0.00%	0.00%	198	0.27%	0.10%
Santa Cruz County Bank	72	0.23%	0.09%	47	0.15%	0.06%	119	0.38%	0.16%
Savings Bank of Mendocino County	80	0.54%	0.16%	307	2.09%	0.62%	387	2.63%	0.78%
Silicon Valley Bank	460	0.02%	0.01%	853	0.04%	0.01%	1,313	0.06%	0.02%
Silvergate Bank	5	0.00%	0.00%	0	0.00%	0.00%	5	0.00%	0.00%
State Bank of India (California)	3	0.02%	0.01%	6	0.05%	0.01%	9	0.07%	0.02%
Summit Bank	47	1.38%	0.33%	1	0.03%	0.01%	48	1.41%	0.34%
Summit State Bank	37	0.22%	0.07%	102	0.60%	0.18%	139	0.82%	0.25%
Tri Counties Bank	1,337	1.04%	0.32%	6,013	4.66%	1.43%	7,350	5.69%	1.75%
Tustin Community Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
United Business Bank	455	1.53%	0.39%	0	0.00%	0.00%	455	1.53%	0.39%
United Pacific Bank	4	0.38%	0.05%	0	0.00%	0.00%	4	0.38%	0.05%
United Security Bank	169	0.94%	0.31%	723	4.01%	1.34%	892	4.94%	1.66%
US Metro Bank	121	0.67%	0.21%	14	0.08%	0.02%	135	0.75%	0.23%
Westamerica Bank	639	0.53%	0.24%	5,214	4.35%	1.95%	5,853	4.88%	2.19%

State-Chartered Credit Unions

Income from nonsufficient funds charges and overdraft fees

The table below contains data for all state-chartered credit unions. The data shows the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the 2022 calendar year and the percentage of that revenue as a proportion of the net income and total income of the credit union.

as of December 31, 2022
(in thousands of dollars)

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
1st Northern California Credit Union	235	22.32%	1.41%	22	2.09%	0.13%	257	24.41%	1.54%
1st United Credit Union	331	4.32%	0.75%	1,099	14.34%	2.47%	1,430	18.66%	3.22%
1st Valley Credit Union	105	-56.76%	7.45%	27	-14.59%	1.92%	132	-71.35%	9.37%
AdelFi Credit Union	58	0.20%	0.10%	6	0.02%	0.01%	64	0.22%	0.11%
Alta Vista Credit Union	151	11.95%	1.53%	629	49.76%	6.37%	780	61.71%	7.89%
Altura Credit Union	0	0.00%	0.00%	80	0.43%	0.07%	80	0.43%	0.07%
American First Credit Union	559	8.54%	1.46%	670	10.24%	1.75%	1,229	18.79%	3.21%
Americas Christian Credit Union	221	3.89%	0.82%	28	0.49%	0.10%	249	4.38%	0.92%

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
Arrowhead Central Credit Union	398	1.77%	0.39%	8,488	37.80%	8.31%	8,886	39.57%	8.70%
Atchison Village Credit Union	2	1.89%	0.33%	0	0.00%	0.00%	2	1.89%	0.33%
Bay Cities Credit Union	76	-48.10%	2.73%	57	-36.08%	2.05%	133	-84.18%	4.78%
BluPeak Credit Union - San Diego, CA	368	11.21%	0.79%	998	30.40%	2.13%	1,366	41.61%	2.92%
C.A.H.P. Credit Union	67	2.66%	0.41%	450	17.84%	2.74%	517	20.50%	3.15%
Cabrillo Credit Union	1,226	52.15%	7.12%	559	23.78%	3.24%	1,785	75.93%	10.36%
California Agribusiness Credit Union	18	-24.00%	1.88%	17	-22.67%	1.78%	35	-46.67%	3.66%
California Coast Credit Union	1,118	3.23%	0.84%	4,853	14.02%	3.65%	5,971	17.25%	4.49%
California Community Credit Union	48	18.05%	2.20%	2	0.75%	0.09%	50	18.80%	2.30%
California Credit Union	6,825	28.59%	4.53%	3,782	15.84%	2.51%	10,607	44.43%	7.04%
California Lithuanian Credit Union	2	0.09%	0.04%	1	0.04%	0.02%	3	0.13%	0.06%
Central State Credit Union	588	42.18%	7.02%	36	2.58%	0.43%	624	44.76%	7.45%
Central Valley Firefighters Credit Union	7	3.87%	0.49%	0	0.00%	0.00%	7	3.87%	0.49%
Christian Community Credit Union	147	1.72%	0.38%	137	1.60%	0.36%	284	3.32%	0.74%
Coast Central Credit Union	368	1.85%	0.55%	4,419	22.22%	6.64%	4,787	24.07%	7.19%

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
CoastHills Credit Union	412	6.02%	0.53%	2,887	42.21%	3.71%	3,299	48.23%	4.24%
Commonwealth Central Credit Union	186	3.54%	0.70%	1,440	27.42%	5.40%	1,626	30.97%	6.10%
Community First Credit Union	497	5.81%	1.35%	1,180	13.79%	3.21%	1,677	19.59%	4.56%
Compass Community Credit Union	20	8.23%	0.40%	66	27.16%	1.32%	86	35.39%	1.71%
Credit Union of Southern California	2,366	9.13%	1.99%	5,691	21.96%	4.79%	8,057	31.09%	6.78%
Dow Great Western Credit Union	26	-185.71%	1.23%	2	-14.29%	0.09%	28	-200.00%	1.32%
Eagle Community Credit Union	216	6.25%	0.99%	429	12.41%	1.96%	645	18.66%	2.95%
E-Central Credit Union	62	3.98%	0.69%	464	29.80%	5.18%	526	33.78%	5.88%
Educational Employees Credit Union	3,228	7.15%	1.93%	12,184	26.99%	7.29%	15,412	34.14%	9.22%
El Monte Community Credit Union	23	15.86%	1.88%	110	75.86%	8.99%	133	91.72%	10.87%
Excite Credit Union	787	21.67%	2.47%	1,591	43.82%	4.99%	2,378	65.49%	7.45%
Financial Partners Credit Union	525	177.97%	0.63%	2,749	931.86%	3.28%	3,274	1109.83%	3.91%
First City Credit Union	586	9.53%	1.95%	421	6.85%	1.40%	1,007	16.37%	3.36%
First Entertainment Credit Union	691	3.89%	0.87%	1,867	10.51%	2.36%	2,558	14.40%	3.23%
First Imperial Credit Union	364	15.74%	3.41%	1,277	55.21%	11.96%	1,641	70.95%	15.37%

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
First U.S. Community Credit Union	359	9.14%	2.00%	336	8.55%	1.87%	695	17.69%	3.86%
Fountain Valley Credit Union	0	0.00%	0.00%		0.00%	0.00%	0	0.00%	0.00%
Fresno Police Department Credit Union	45	26.47%	3.02%	37	21.76%	2.48%	82	48.24%	5.50%
Frontwave Credit Union	1,607	28.83%	2.50%	6,203	111.26%	9.67%	7,810	140.09%	12.17%
Glendale Area Schools Credit Union	74	1.40%	0.57%	20	0.38%	0.15%	94	1.78%	0.72%
Golden 1 Credit Union (The)	4,420	3.52%	0.70%	24,330	19.40%	3.86%	28,750	22.92%	4.56%
Greater Valley Credit Union	2	3.51%	0.24%	1	1.75%	0.12%	3	5.26%	0.36%
Heritage Community Credit Union	101	21.58%	1.13%	459	98.08%	5.13%	560	119.66%	6.26%
High Sierra Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Huntington Beach Credit Union	16	-1600.00%	1.09%	8	-800.00%	0.54%	24	-2400.00%	1.63%
JACom Credit Union	1	-0.35%	0.06%	0	0.00%	0.00%	1	-0.35%	0.06%
Jones Methodist Church Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
KeyPoint Credit Union	1,428	20.86%	2.05%	581	8.49%	0.84%	2,009	29.35%	2.89%
L. A. Electrical Workers Credit Union	15	-4.50%	1.09%	1	-0.30%	0.07%	16	-4.80%	1.16%

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
LBS Financial Credit Union	988	5.61%	1.54%	326	1.85%	0.51%	1,314	7.46%	2.04%
Long Beach Firemen's Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Matadors Community Credit Union	75	2.59%	0.54%	172	5.95%	1.25%	247	8.54%	1.79%
Media City Credit Union	20	37.04%	1.46%	100	185.19%	7.29%	120	222.22%	8.75%
Members 1st Credit Union	63	2.78%	0.50%	629	27.71%	5.00%	692	30.48%	5.50%
MERCO Credit Union	74	7.62%	0.94%	459	47.27%	5.83%	533	54.89%	6.77%
Meriwest Credit Union	522	5.79%	0.67%	812	9.00%	1.05%	1,334	14.79%	1.72%
Mid-Cities Credit Union	30	-15.63%	3.20%	38	-19.79%	4.05%	68	-35.42%	7.25%
Monterey Credit Union	22	1.45%	0.17%	648	42.77%	5.00%	670	44.22%	5.17%
MyPoint Credit Union	272	11.61%	1.10%	892	38.07%	3.62%	1,164	49.68%	4.72%
Nikkei Credit Union	18	3.00%	0.63%	20	3.33%	0.70%	38	6.32%	1.32%
North Bay Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
North County Credit Union	4	1.26%	0.16%	61	19.24%	2.43%	65	20.50%	2.59%
Orange County's Credit Union	1,919	9.77%	2.04%	2,474	12.60%	2.62%	4,393	22.37%	4.66%
Organized Labor Credit Union	22	9.82%	1.71%	16	7.14%	1.24%	38	16.96%	2.95%
Pacific Postal Credit Union	137	16.37%	1.79%	66	7.89%	0.86%	203	24.25%	2.66%

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
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Pacific Service Credit Union	185	2.11%	0.33%	1,580	18.05%	2.81%	1,765	20.16%	3.14%
Patelco Credit Union ¹	2,624	3.91%	0.84%	6,636	9.88%	2.14%	9,260	13.78%	2.98%
Police Credit Union of California (The)	285	-55.77%	0.77%	1,559	-305.09%	4.24%	1,844	-360.86%	5.01%
PostCity Financial Credit Union	130	-64.04%	5.85%	57	-28.08%	2.57%	187	-92.12%	8.42%
Premier America Credit Union	613	3.55%	0.48%	1,216	7.05%	0.96%	1,829	10.60%	1.44%
PremierOne Credit Union	494	43.11%	2.41%	80	6.98%	0.39%	574	50.09%	2.81%
Printing Industries Credit Union	0	0.00%	0.00%		0.00%	0.00%	0	0.00%	0.00%
Priority One Credit Union	241	16.53%	2.54%	1,012	69.41%	10.67%	1,253	85.94%	13.21%
Provident Credit Union	947	18.43%	0.84%	2,270	44.17%	2.01%	3,217	62.60%	2.85%
Redwood Credit Union	2,778	2.47%	0.86%	13,063	11.62%	4.04%	15,841	14.09%	4.90%
Rolling F Credit Union	10	4.85%	0.50%	0	0.00%	0.00%	10	4.85%	0.50%
Sacramento Credit Union	189	3.09%	0.79%	1,104	18.05%	4.64%	1,293	21.13%	5.43%
Safe 1 Credit Union	1,294	12.12%	3.65%	1,507	14.12%	4.25%	2,801	26.24%	7.90%
SAFE Credit Union	2,782	8.36%	1.52%	11,196	33.65%	6.12%	13,978	42.01%	7.64%
SafeAmerica Credit Union	158	4.23%	0.74%	836	22.41%	3.91%	994	26.64%	4.65%

¹Patelco Credit Union shared that there were \$171 in non-sufficient fee charge offs and \$434 in overdraft charge offs. The credit union also reported \$2,850 in overdraft deposit charge offs in 2022. (Charge-offs is an accounting term for writing off certain debt that are uncollectable. Although only collected fees were captured in this report, there were additional fees assessed but never collected; thus, resulting in charge-offs. In addition, credit unions may experience losses if a negative share (deposit) balance is not cured with a subsequent deposit by the member (accountholder). Such losses have an adverse impact on net income.)

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
	Income from NSF fees	Income from NSF fees as a % of net income	Income from NSF fees as a % of total income	Income from OD fees	Income from OD as a % of net income	Income from OD as a % of total income	Income from NSF + OD fees	Income from NSF + OD fees as a % of net income	Income from NSF + OD fees as a % of total income
San Diego County Credit Union	2,080	2.12%	0.63%	15,886	16.18%	4.82%	17,966	18.30%	5.45%
San Francisco Fire Credit Union	322	4.79%	0.51%	1,212	18.01%	1.93%	1,534	22.80%	2.45%
San Joaquin Power Employees Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
San Mateo Credit Union	746	4.09%	1.05%	2,946	16.16%	4.16%	3,692	20.25%	5.21%
Santa Cruz Community Credit Union	90	3.48%	0.63%	0	0.00%	0.00%	90	3.48%	0.63%
Sierra Central Credit Union	514	24.26%	0.96%	1,024	48.32%	1.92%	1,538	72.58%	2.88%
Silverado Credit Union	7	2.82%	0.38%	22	8.87%	1.18%	29	11.69%	1.56%
Siskiyou Credit Union	216	-342.86%	4.07%	38	-60.32%	0.72%	254	-403.17%	4.78%
SLO Credit Union	5	4.00%	0.50%	5	4.00%	0.50%	10	8.00%	1.01%
South Bay Credit Union	236	48.46%	3.82%	13	2.67%	0.21%	249	51.13%	4.03%
Southland Credit Union	638	14.15%	1.57%	1,458	32.33%	3.58%	2,096	46.47%	5.15%
Star One Credit Union	247	0.59%	0.10%	222	0.53%	0.09%	469	1.13%	0.18%
Technology Credit Union	1,055	1.80%	0.54%	0	0.00%	0.00%	1,055	1.80%	0.54%
Travis Credit Union	6,268	20.52%	3.47%	507	1.66%	0.28%	6,775	22.18%	3.75%
UNCLE Credit Union	237	33.47%	0.84%	1,077	152.12%	3.82%	1,314	185.59%	4.66%
United Association Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%

Name of Credit Union	Nonsufficient Funds (NSF)			Overdraft (OD)			NSF + OD		
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United Local Credit Union	74	9.10%	1.30%	147	18.08%	2.59%	221	27.18%	3.90%
Universal City Studios Credit Union	24	40.00%	0.65%	73	121.67%	1.98%	97	161.67%	2.64%
University Credit Union	285	3.92%	0.64%	1	0.01%	0.00%	286	3.94%	0.64%
Upward Credit Union	63	39.13%	1.95%	247	153.42%	7.64%	310	192.55%	9.59%
USC Credit Union	641	32.36%	2.53%	0	0.00%	0.00%	641	32.36%	2.53%
Utility District Credit Union	22	-30.14%	2.69%	0	0.00%	0.00%	22	-30.14%	2.69%
Valley First Credit Union	1,029	10.97%	2.42%	2,138	22.80%	5.02%	3,167	33.77%	7.44%
Valley Oak Credit Union	82	10.14%	2.45%	130	16.07%	3.88%	212	26.21%	6.32%
Valley Strong Credit Union	3,588	21.55%	1.85%	3,558	21.37%	1.83%	7,146	42.91%	3.68%
Ventura County Credit Union	741	6.41%	1.47%	2,618	22.64%	5.20%	3,359	29.04%	6.68%
Vision One Credit Union	2	0.41%	0.05%	0	0.00%	0.00%	2	0.41%	0.05%
Vocality Community Credit Union	105	-7.56%	1.18%	93	-6.70%	1.05%	198	-14.27%	2.23%
Water and Power Community Credit Union	552	8.66%	1.36%	1,913	30.00%	4.71%	2,465	38.65%	6.07%
Wescom Central Credit Union	1,794	3.12%	0.64%	7,937	13.82%	2.84%	9,731	16.95%	3.49%
Wheelhouse Credit Union	64	5.24%	0.36%	268	21.95%	1.50%	332	27.19%	1.86%

Appendix

- “Nonsufficient funds fees” means fees resulting from the initiation of a transaction that exceeds the customer’s account balance if the customer’s bank or credit union declines to make the payment.
- “Overdraft fees” means fees resulting from the processing of a debit transaction that exceeds a customer’s account balance.
- “Total Income” represents the sum of Total Interest Income and Total Noninterest Income.
- SB 1415 did not specify consumer or commercial accounts, so both are reported.
- Only collected fees are reported—not reversed or uncollected fees. If collected and reversed fees are tracked separately, then they are reported as the net amount for each category.
- Bounce-protection fees are reported as overdraft since the debit transaction was honored with other funds.
- Courtesy pay fees are reported as overdraft since the debit transaction was honored with other funds.
- In the case of a returned check, ACH or debit card fees, if the transaction was declined, it is reported as nonsufficient funds. However, if the transaction was honored with other

funds, it is reported as overdraft.

- Returned-deposit fees are reported as nonsufficient funds, since the transaction was presumably declined.
- Transfer fees are reported as overdraft since the debit transaction was honored with other funds.
- For daily interest charged on negative accounts, interest income is the result of an overdraft transaction honored with other funds causing the negative balance and is reported as overdraft fees.
- For negative balances that are subsequently converted to a loan, interest income is no longer considered part of the overdraft program.
- For uncollected-funds fees for pending deposits with a subsequent debit transaction that would overdraw the account, if the purchase transaction was declined, then it is reported as nonsufficient funds. If the purchase transaction was honored with other funds, then it is reported as overdraft.
- Nonsufficient funds and overdraft fees that were collected from out-of-state branches of state-chartered banks and credit unions are reported under the requirements of SB 1415.



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