Overdraft fees by institution

| **Financial institution** | **Overdraft coverage fee (per item)** | **Max fees per day** | **Total possible cost in a day (excludes extended overdraft fees)** |
| --- | --- | --- | --- |
| [**Alliant Credit Union**](https://www.nerdwallet.com/blog/banking/alliant-credit-union-review/) | No overdraft fees. | N/A. | N/A. |
| [**Ally Bank**](https://www.nerdwallet.com/blog/banking/ally-bank-review/) | No overdraft fees; you have 14 business days to bring your balance back to positive to avoid your account being limited. | N/A. | N/A. |
| [**American Express National Bank**](https://www.nerdwallet.com/reviews/banking/american-express-national-bank) | No overdraft fees (or programs). | N/A. | N/A. |
| [**Associated Bank**](https://www.nerdwallet.com/blog/banking/associated-bank-review/) | $32 (No overdraft fees if account is overdrawn by $50 or less, or $0 transfer fee from linked account). | 2. | $0 (transfers from linked account) to $64. |
| [**Axos Bank**](https://www.nerdwallet.com/reviews/banking/axos-bank) | No overdraft fees. | N/A. | N/A. |
| [**Bank of America**](https://www.nerdwallet.com/blog/banking/bank-of-america-review/) | $10 for each overdraft over $1. | 2. | $20. |
| [**BMO (formerly BMO Harris)**](https://www.nerdwallet.com/blog/banking/bmo-harris-bank-review-checking-savings-and-cds/) | $15 (No overdraft fees if account is overdrawn by $50 or less, or $0 transfer fee per day from linked account). | 3. | $0 (transfers from linked account) to $45. |
| [**Boeing Employees Credit Union**](https://www.nerdwallet.com/blog/banking/becu-credit-union-review/)  | $10 (or $0 transfer fee from linked account). | 5.  | $0 (transfers from linked account) to $50. |
| [**Capital One 360**](https://www.nerdwallet.com/blog/banking/capital-one-bank-review/) | No overdraft fees. | N/A. | N/A. |
| [**Charles Schwab Bank**](https://www.nerdwallet.com/blog/banking/charles-schwab-bank-review/) | No overdraft fees. | N/A. | N/A. |
| [**Chase**](https://www.nerdwallet.com/blog/banking/chase-bank-review/) | $34 (No overdraft fees if account is overdrawn by $50 or less at end of day, or $0 transfer fee from linked account). | 3. | $0 (transfers from linked account) to $102. |
| [**Chime**](https://www.nerdwallet.com/blog/banking/chime-review/) | No overdraft fees. | N/A. | N/A. |
| [**Citizens Bank**](https://www.nerdwallet.com/blog/banking/citizens-bank-review/) | $35 (or $0 transfer fee per day from linked account). | 5. | $0 (transfers from linked account) to $175. |
| [**Connexus Credit Union**](https://www.nerdwallet.com/reviews/banking/connexus-credit-union) | $4 (or $0 transfer fee from linked account). | 2. | $0 (transfers from linked account) to $8. |
| [**Current**](https://www.nerdwallet.com/reviews/banking/current) | No overdraft fees.  | N/A. | N/A.  |
| [**Discover® Bank**](https://www.nerdwallet.com/reviews/banking/discover-bank) | No overdraft fees. | N/A. | N/A. |
| [**EverBank**](https://www.nerdwallet.com/reviews/banking/everbank) | No overdraft fees ($0 transfer fee or transaction declined for lack of funds). | N/A. | N/A. |
| [**Fifth Third Bank**](https://www.nerdwallet.com/blog/banking/fifth-third-bank-review/) | $37 (or $0 transfer fee from linked account). | 3. | $0 (transfers from linked account) to $111. |
| [**Golden 1 Credit Union**](https://www.nerdwallet.com/reviews/banking/golden-1-credit-union) | $20 (or $0 transfer fee from linked account, plus ability to overdraft up to $10 without a fee). | 2. | $0 (transfers from linked account) to $40. |
| [**HSBC Bank**](https://www.nerdwallet.com/reviews/banking/hsbc-bank) | No overdraft fees (or programs).  | N/A. | N/A. |
| [**Huntington Bank**](https://www.nerdwallet.com/reviews/banking/huntington-bank) | $15 (or $0 transfer fee from linked account, plus options for personal lines of credit and ability to overdraft up to $50 without a fee).  | 3.  | $0 (transfers from linked account) to $45. |
| [**KeyBank**](https://www.nerdwallet.com/blog/banking/keybank-review/) | $20 (or $0 transfer fee from linked account). Also, if your account is overdrawn for five consecutive business days, an additional $20 fee will be assessed. | 3. | $0 (transfers from linked account) to $60. |
| [**M&T Bank**](https://www.nerdwallet.com/blog/banking/m-t-bank-review/) | $15 (or $0 for a transfer from a linked savings account or $8 per day from linked credit card or overdraft line of credit). | 1. | $0 to $8 (transfers from linked account, credit card or line of credit) to $15. |
| [**Navy Federal Credit Union**](https://www.nerdwallet.com/reviews/banking/navy-federal-credit-union) | $20 (or $0 transfer fee from linked account). | 1. | $0 (transfers from linked account) to $20. |
| [**One**](https://www.nerdwallet.com/reviews/banking/one-finance-review-spend-and-save) | No overdraft fees.  | N/A. | N/A.  |
| [**PNC Bank**](https://www.nerdwallet.com/blog/banking/pnc-bank-review/) | $36 (or $0 transfer fee from linked account). | 1. | $0 (transfers from linked account) to $36. |
| [**Regions Bank**](https://www.nerdwallet.com/blog/banking/regions-bank-review/) | $36 (or $0 transfer fee from linked account). | 5. | $0 (transfers from linked account) to $180. |
| [**Santander Bank**](https://www.nerdwallet.com/blog/banking/santander-bank-review/) | $15 (or $0 transfer fee from linked account). | 3. | $0 (transfers from linked account) to $45. |
| [**Self-Help Credit Union**](https://www.nerdwallet.com/reviews/banking/self-help-credit-union) | No overdraft fees.  | N/A.  | N/A. |
| [**SoFi**](https://www.nerdwallet.com/reviews/banking/sofi) | No overdraft fees.  | N/A. | N/A. |
| [**TD Bank**](https://www.nerdwallet.com/blog/banking/td-bank-review/) | $35 (or $0 transfer fee per day from linked account, ability to overdraft up to $50 without a fee and a one-day grace period to bring account to $0 or above). | 3. | $0 (transfers from linked account) to $105. |
| [**Truist Bank**](https://www.nerdwallet.com/reviews/banking/truist-bank) | No overdraft fees (or $0 transfer fee from linked account as well as the ability to overdraft up to $100 with no fees when qualifications are met). | N/A.  | N/A.  |
| [**USAA Bank**](https://www.nerdwallet.com/reviews/banking/usaa-bank) | $29 (or $0 transfer fee per day from linked account, ability to overdraft up to $50 without a fee). | 1.  | $0 (transfers from linked account) to $29. |
| [**U.S. Bank**](https://www.nerdwallet.com/reviews/banking/us-bank) | No overdraft fees for Safe Debit account. $36 for U.S. Bank Smartly Checking account (or $0 transfer fee from linked account and the ability to overdraft up to $50 without a fee). | 3 for U.S. Bank Smartly Checking. | $0 (transfers from linked account) to $108. |
| [**Varo Bank**](https://www.nerdwallet.com/reviews/banking/varo) | No overdraft fees.  | N/A.  | N/A.  |
| [**Wells Fargo**](https://www.nerdwallet.com/blog/banking/wells-fargo-bank-review/) | $35 (or $0 transfer fee from linked account). | 3. | $0 (transfers from linked account) to $105. |

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