



# Watch out for Overdraft Fees

If you don't have enough money in your account, you will be charged an overdraft fee each time you write a check, withdraw cash at an ATM, or make a purchase using your debit card. Not all ATMs or debit machines provide actual balances, thus most banks allow you to withdraw cash or make a purchase even if there is NO money in your account.

<i>Biggest Banks in California:</i>	<b>BANK OF AMERICA</b>	<b>BANK OF THE WEST</b>	<b>CITIBANK</b>	<b>UNION BANK</b>
The first time you spend more than you have in your account (overdraw), you will pay:	<b>\$20</b>	<b>\$22</b>	<b>\$30</b>	<b>\$24</b>
Every additional time you overdraw you could pay:	<b>\$35</b>	<b>\$30</b> <small>(on third occurrence)</small>	<b>\$30</b>	<b>\$34</b> <small>(on sixth occurrence)</small>
Maximum amount of times the bank will charge you an overdraft fee per day:	<b>5</b>	<b>5</b>	No Limit	<b>5</b>
Largest purchase/withdrawal processed FIRST, increasing your chances of overdrawing:	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>Probably</b>
You will be informed at the ATM if you are about to overdraw your account:	Info. Not Available from Bank	<b>YES</b> <small>(only at bank's ATM)</small>	<b>YES</b> <small>(only available funds can be withdrawn)</small>	<b>YES</b>



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<i>Biggest Banks in California:</i>	<b>US BANK</b>	<b>WASHINGTON MUTUAL</b>	<b>WELLS FARGO</b>
The first time you spend more than you have in your account (overdraw), you will pay:	<b>\$25</b>	<b>\$30</b>	<b>\$23</b>
Every additional time you overdraw you could pay:	<b>\$34</b> <small>(on third occurrence)</small>	<b>\$30</b>	<b>\$34</b>
Maximum amount of times the bank will charge you an overdraft fee per day:	<b>12</b>	<b>5</b>	<b>10</b>
Largest purchase/withdrawal processed FIRST, increasing your chances of overdrawing:	<b>Probably</b>	<b>Probably</b>	<b>YES</b>
You will be informed at the ATM if you are about to overdraw your account:	<b>NO</b> <small>(must enroll in alert program)</small>	<b>NO</b>	<b>YES</b>