CHASE ⬡

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a Chase savings or credit card account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:
    Checks and other transactions made using your checking account number
    Recurring debit card transactions

We do not   authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):
    Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Chase pays my overdraft?

Under our standard overdraft practices:
    We will charge you an Insufficient Funds Fee of $34 each time we pay an overdraft, unless your account is overdrawn by $5 or less or if your account is overdrawn by any item that is $5 or less.
    We won t charge you more than three Insufficient Funds Fees per day.
    Also, each time your account is overdrawn for five consecutive business days, we will charge you an additional $15 Extended Overdraft Fee.

What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?

    If you do want us to authorize and pay overdrafts on everyday debit card transactions, visit chase.com/coverage, visit any Chase branch and talk to one of our bankers, or call us at 1-800-935-9935.