

## Appendix 2: Summary Statistics for NSF and Overdraft Fees: 2024 Q1 Call Report<sup>1</sup>

(Only Credit Unions with Assets > \$1 Billion were Required to Report)

|   |                      |
|---|----------------------|
| <b>Number of Credit Unions (Filing Threshold)</b> | 443                  |
| <b>Total Assets</b>                               | \$ 1,781,208,441,704 |
| <b>Total NSF and Overdraft Fees</b>               | \$ 915,624,727       |

| Number of Credit Unions Reporting |    |
|-----------------------------------|----|
| \$0 in NSF Fees                   | 45 |
| \$0 in Overdraft Fees             | 25 |
| \$0 in NSF and Overdraft Fees     | 9  |

|                                       | Overall<br>(Among Filers) | Assets of \$1 to \$5 Billion <sup>2</sup> | Assets of \$5 to \$10 Billion | Assets of More than \$10 Billion | MDI Credit Unions | Low-Income Credit Unions |
|---------------------------------------|---------------------------|---|-------------------------------|----------------------------------|-------------------|--------------------------|
| Number of Filing Institutions         | 443                       | 363                                       | 59                            | 21                               | 17                | 275                      |
| Total Overdraft + NSF Fees in 2024 Q1 | \$ 915,624,727            | \$ 442,966,476                            | \$ 169,567,189                | \$ 303,091,062                   | \$ 31,105,474     | \$ 494,918,165           |
| Overdraft + NSF Fees:                 |                           |   |                               |                                  |                   |                          |
| as % of Total Fee Income              | 55%                       | 51%                                       | 52%                           | 62%                              | 50%               | 52%                      |
| as % of Non-Interest Income           | 18%                       | 18%                                       | 14%                           | 21%                              | 23%               | 18%                      |
| as % of Total Revenue                 | 3%                        | 4%  | 3%                            | 3%                               | 4%                | 4%                       |

*Note that the final two columns are highlighted simply because they are distinct from the asset-based categories. Whereas a credit union can only fall into one of the asset categories, it can show up in one or both of these latter categories.*

<sup>1</sup> Only credit unions with assets > \$1 Billion were required to submit data. The accounting fields for the Overdrafts and NSF Fees were, respectively, IS0048 and IS0049. As with other call report data fields, credit unions may ultimately revise their estimates. Because 2024Q1 was the first quarter in which credit unions were required to file such information, the likelihood that revisions may occur could be somewhat higher than for other data fields.

<sup>2</sup> This category includes credit unions with assets in excess of \$1 billion and up to \$5 billion.