

2025

California Department of
Financial Protection and Innovation

Annual Report of Income from Nonsufficient Funds and Overdraft Fees

Report required by Financial Code § 521

PROTECTING CONSUMERS
FOSTERING TRUST & INNOVATION

DFPI
DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION



DEPARTMENT OF FINANCIAL
PROTECTION & INNOVATION

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Background

This report fulfills the requirements of [SB-1415](#), [Financial Code § 521](#), which requires state-chartered banks and credit unions to "report to the commissioner 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." State chartered banks and credit unions are required to report this information annually by March 1st. This requirement does not apply to national banks, federal credit unions, or out-of-state banks and credit unions with offices in California.

DFPI is required to publish the data in a report for each state-chartered bank and credit union and make the report available on the Department's website. This report covers data from the 2024 calendar year.

On December 31, 2024, 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, with a deadline of March 3, 2025, the next business day after the normal deadline. All 96 state-chartered commercial and industrial banks and 108 credit unions subject to the commissioner's examination authority as of March 1, 2025 responded with the required data.

This report presents fee income from nonsufficient funds and overdraft charges as a percentage of net income and total income. Net Income represents the income calculated after subtracting expenses, losses, interest, and taxes (if applicable) from Total Income.



Total Income represents the sum of Total Interest Income and Total Noninterest Income.

Financial Code Section 521 requires the 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 fee income percentage will be negative. If the net income is very small, the fee income 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 fee income percentage will be very low.

For that reason, the DFPI chose to also present fee income as a percentage of the bank's or credit union's total income. This gives an alternative look at what portion of a bank or credit union's revenue is derived from fee income based on nonsufficient funds and overdraft charges. Fee income as a percentage of total income is another measure that provides insight into banks and credit unions that may rely on these fees for their operations.

Definitions & Notes

Definitions

Net Income¹: represents the income calculated after subtracting expenses, losses, interest, and taxes (if applicable) from Total Income.

Nonsufficient funds fees: 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: fees resulting from the processing of a debit transaction that exceeds a customer's account balance.

Total Income²: represents the sum of Total Interest Income and Total Noninterest Income.

Notes

- 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, Automated Clearing House (ACH) system, or debit card fees, if the transaction was declined by the bank or credit union, 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.
- Amounts in the report were changed this year from rounded to the nearest thousand to whole dollars.
- Securities Gains (Losses) have been added to the noninterest income for banks to be consistent with credit unions.

¹ "Net income" is calculated according to the procedures set forth by the Federal Financial Institutions Examination Council (FFIEC) in the Consolidated Reports of Condition and Income for banks and by the National Credit Union Administration (NCUA) in the 5300 Call Report for credit unions.

² "Total Income" is calculated according to the procedures set forth by the Federal Financial Institutions Examination Council (FFIEC) in the Consolidated Reports of Condition and Income for banks and by the National Credit Union Administration (NCUA) in the 5300 Call Report for credit unions.

State-Chartered Banks

Income from nonsufficient funds charges and overdraft fees

The table below contains data for all 96 state-chartered banks in California. The data shows the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the 2024 calendar year and the percentage of that revenue as a proportion of the net income and total income of the bank.

Data presented below is as of December 31, 2024 (amounts in whole 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
Altos Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
American Business Bank	1,412	0.00%	0.00%	2,550	0.01%	0.00%	3,962	0.01%	0.00%
American Continental Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
American Riviera Bank	14,289	0.15%	0.02%	66,238	0.69%	0.10%	80,527	0.83%	0.13%
Avidbank	0	0.00%	0.00%	129,480	0.59%	0.09%	129,480	0.59%	0.09%
BAC Community Bank	135,717	4.07%	0.41%	309,038	9.27%	0.93%	444,755	13.34%	1.35%
Balboa Thrift and Loan Association	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Banc of California	1,216,146	0.71%	0.06%	0	0.00%	0.00%	1,216,146	0.71%	0.06%
Bank Irvine	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%

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 Hope	297,462	0.26%	0.03%	3,161,685	2.74%	0.32%	3,459,147	3.00%	0.35%
Bank of Marin	436	-0.01%	0.00%	343,041	-4.88%	0.23%	343,477	-4.89%	0.23%
Bank of San Francisco	4,320	0.07%	0.01%	45,270	0.69%	0.13%	49,590	0.76%	0.15%
Bank of Stockton	480,162	0.60%	0.24%	813,598	1.02%	0.40%	1,293,760	1.62%	0.64%
Bank of the Orient	66,920	0.88%	0.11%	0	0.00%	0.00%	66,920	0.88%	0.11%
Bank of the Sierra	0	0.00%	0.00%	5,512,409	11.93%	2.67%	5,512,409	11.93%	2.67%
Beach Cities Commercial Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Beneficial State Bank	17,395	0.19%	0.02%	50,692	0.55%	0.05%	68,087	0.74%	0.06%
California Business Bank	77,280	15.30%	1.08%	0	0.00%	0.00%	77,280	15.30%	1.08%
California Pacific Bank	98,520	3.16%	1.26%	180	0.01%	0.00%	98,700	3.17%	1.27%
CalPrivate Bank	7,600	0.02%	0.00%	107,055	0.29%	0.07%	114,655	0.31%	0.07%
Cathay Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Citizens Business Bank	1,843,005	0.89%	0.26%	325,726	0.16%	0.05%	2,168,731	1.05%	0.30%
CommerceWest Bank	347,359	2.33%	0.58%	9,120	0.06%	0.02%	356,479	2.39%	0.59%
Commercial Bank of California	10,400	0.07%	0.01%	80,200	0.51%	0.05%	90,600	0.58%	0.05%
Commonwealth Business Bank	69,320	0.30%	0.06%	383,984	1.66%	0.31%	453,304	1.97%	0.37%
Community Bank of Santa Maria	42,023	1.17%	0.22%	189,745	5.30%	1.00%	231,768	6.47%	1.23%
Community Commerce Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%

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 Valley Bank	21,520	0.52%	0.11%	44,017	1.06%	0.23%	65,537	1.58%	0.35%
Community West Bank	108,286	0.80%	0.06%	338,015	2.50%	0.20%	446,301	3.30%	0.26%
Cornerstone Community Bank	32,651	-11.78%	0.09%	134,852	-48.66%	0.38%	167,503	-60.44%	0.47%
CTBC Bank Corp. (USA)	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
East West Bank	649,701	0.06%	0.01%	1,575,879	0.13%	0.03%	2,225,580	0.19%	0.05%
Eastern International Bank	11,275	2.44%	0.17%	0	0.00%	0.00%	11,275	2.44%	0.17%
Endeavor Bank	2,425	0.05%	0.01%	7,125	0.16%	0.02%	9,550	0.21%	0.02%
EverTrust Bank	15,450	0.08%	0.03%	0	0.00%	0.00%	15,450	0.08%	0.03%
Exchange Bank	407,223	1.71%	0.27%	906,399	3.80%	0.61%	1,313,622	5.51%	0.89%
Farmers & Merchants Bank of Central California	15,201	0.02%	0.01%	1,182,970	1.34%	0.41%	1,198,171	1.35%	0.41%
Farmers & Merchants Bank of Long Beach	55,948	0.12%	0.01%	748,149	1.67%	0.16%	804,097	1.79%	0.18%
FFB Bank	0	0.00%	0.00%	241,064	0.68%	0.21%	241,064	0.68%	0.21%
First Commercial Bank (USA)	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
First Credit Bank	40	0.00%	0.00%	0	0.00%	0.00%	40	0.00%	0.00%
First Foundation Bank	0	0.00%	0.00%	189,193	-0.22%	0.04%	189,193	-0.22%	0.04%
First General Bank	0	0.00%	0.00%	21,360	0.06%	0.02%	21,360	0.06%	0.02%
First Northern Bank of Dixon	864	0.00%	0.00%	518,059	2.56%	0.61%	518,923	2.56%	0.61%

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	9,996	0.88%	0.04%	47,399	4.16%	0.20%	57,395	5.03%	0.24%
Five Star Bank	0	0.00%	0.00%	79,730	0.16%	0.04%	79,730	0.16%	0.04%
Fremont Bank	611,553	1.13%	0.17%	1,044,072	1.93%	0.29%	1,655,625	3.06%	0.46%
GBC International Bank	54,430	1.31%	0.14%	0	0.00%	0.00%	54,430	1.31%	0.14%
Genesis Bank	35	0.00%	0.00%	260	0.00%	0.00%	295	0.00%	0.00%
Golden State Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Golden Valley Bank	5,305	0.15%	0.02%	86,516	2.38%	0.38%	91,821	2.53%	0.41%
Hanmi Bank	1,165,778	1.64%	0.27%	1,670	0.00%	0.00%	1,167,448	1.65%	0.27%
Hatch Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
HCN Bank	21,190	0.10%	0.04%	1,093,623	4.93%	2.08%	1,114,813	5.03%	2.12%
Heritage Bank of Commerce	87,847	0.19%	0.03%	204,718	0.45%	0.08%	292,565	0.65%	0.12%
Home Bank of California	1,864	0.05%	0.01%	0	0.00%	0.00%	1,864	0.05%	0.01%
Icon Business Bank	490	-0.01%	0.01%	53,650	-0.92%	1.28%	54,140	-0.93%	1.29%
Infinity Bank	1,155	0.03%	0.00%	29,169	0.69%	0.13%	30,324	0.72%	0.13%
Legacy Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Mechanics Bank	10,556,145	36.40%	1.31%	488,805	1.69%	0.06%	11,044,950	38.09%	1.37%
Mega Bank	4,350	0.08%	0.01%	0	0.00%	0.00%	4,350	0.08%	0.01%
Metropolitan Bank	0	0.00%	0.00%	5	0.00%	0.00%	5	0.00%	0.00%
Mission Bank	0	0.00%	0.00%	132,755	0.45%	0.13%	132,755	0.45%	0.13%
Mission Valley Bank	28,000	0.39%	0.05%	22,000	0.31%	0.04%	50,000	0.70%	0.10%

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
Montecito Bank & Trust	0	0.00%	0.00%	210,063	3.40%	0.21%	210,063	3.40%	0.21%
Monterey County Bank	40,588	-4.02%	0.99%	0	0.00%	0.00%	40,588	-4.02%	0.99%
Murphy Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Nano Banc	23,660	-0.30%	0.04%	94,270	-1.19%	0.15%	117,930	-1.49%	0.19%
Oak Valley Community Bank	7,228	0.03%	0.01%	86,202	0.35%	0.10%	93,430	0.37%	0.10%
Open Bank	41,870	0.20%	0.03%	434,400	2.06%	0.28%	476,270	2.26%	0.31%
Pacific Alliance Bank	525	0.04%	0.00%	5,100	0.36%	0.02%	5,625	0.39%	0.02%
Pacific Coast Bankers' Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Pacific Valley Bank	29,190	0.58%	0.10%	115,890	2.29%	0.38%	145,080	2.86%	0.48%
Partners Bank of California	1,990	0.03%	0.01%	7,725	0.13%	0.03%	9,715	0.16%	0.03%
PCB Bank	384,797	1.45%	0.20%	23,781	0.09%	0.01%	408,578	1.54%	0.21%
Pinnacle Bank	12,967	0.15%	0.02%	34,293	0.39%	0.06%	47,260	0.53%	0.09%
Plumas Bank	177,046	0.60%	0.16%	949,895	3.22%	0.84%	1,126,941	3.83%	1.00%
Poppy Bank	53,315	0.11%	0.01%	0	0.00%	0.00%	53,315	0.11%	0.01%
Preferred Bank	194,848	0.15%	0.04%	16,368	0.01%	0.00%	211,216	0.16%	0.04%
Redwood Capital Bank	54,077	0.86%	0.20%	184,443	2.94%	0.68%	238,520	3.80%	0.88%
River City Bank	27,548	0.04%	0.01%	65,156	0.09%	0.02%	92,704	0.13%	0.03%
River Valley Community Bank	0	0.00%	0.00%	61,465	1.33%	0.22%	61,465	1.33%	0.22%

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
Royal Business Bank	84,394	0.26%	0.04%	0	0.00%	0.00%	84,394	0.26%	0.04%
Santa Cruz County Bank	100,614	0.34%	0.08%	88,446	0.30%	0.07%	189,060	0.64%	0.15%
Savings Bank of Mendocino County	77,538	0.71%	0.13%	249,379	2.30%	0.43%	326,917	3.01%	0.56%
SMBC Manubank	7,192	0.00%	0.00%	69,507	-0.04%	0.02%	76,699	-0.05%	0.02%
State Bank of India (California)	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Summit Bank	57,601	1.27%	0.32%	1,390	0.03%	0.01%	58,991	1.30%	0.32%
Summit State Bank	30,086	-0.82%	0.05%	100,464	-2.75%	0.16%	130,550	-3.57%	0.21%
Tri Counties Bank	0	0.00%	0.00%	7,073,109	5.85%	1.33%	7,073,109	5.85%	1.33%
Tustin Community Bank	193	0.03%	0.00%	193	0.03%	0.00%	386	0.06%	0.01%
United Business Bank	251,050	0.95%	0.18%	97,230	0.37%	0.07%	348,280	1.32%	0.25%
United Pacific Bank	3,865	0.19%	0.03%	0	0.00%	0.00%	3,865	0.19%	0.03%
United Security Bank	193,260	1.20%	0.29%	619,068	3.83%	0.94%	812,328	5.03%	1.23%
US Metro Bank	309,977	3.67%	0.33%	6,902	0.08%	0.01%	316,879	3.76%	0.34%
Westamerica Bank	514,168	0.38%	0.17%	5,230,650	3.85%	1.69%	5,744,818	4.23%	1.85%

State-Chartered Credit Unions

Income from nonsufficient funds charges and overdraft fees

The table below contains data for all 108 state-chartered credit unions in California. The data shows the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the 2024 calendar year and the percentage of that revenue as a proportion of the net income and total income of the credit union.

Data presented below is as of December 31, 2024 (amounts in whole 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	201,070	4.85%	0.72%	\$2,134	0.05%	0.01%	203,204	4.90%	0.73%
1st United Credit Union	321,991	4.10%	0.53%	\$1,189,873	15.16%	1.97%	1,511,864	19.27%	2.51%
AdelFi Credit Union	76,183	-3.02%	0.21%	\$4,926	-0.20%	0.01%	81,109	-3.22%	0.23%
Alta Vista Credit Union	157,556	309.16%	1.33%	\$644,283	1264.24%	5.42%	801,839	1573.41%	6.74%
American First Credit Union	662,874	34.40%	1.23%	\$774,966	40.22%	1.43%	1,437,840	74.62%	2.66%
Americas Christian Credit Union	151,025	4.46%	0.38%	\$112,614	3.33%	0.29%	263,639	7.79%	0.67%
Arrowhead Central Credit Union	26,682	0.11%	0.02%	\$8,887,111	37.75%	5.67%	8,913,793	37.86%	5.69%
Atchison Village Credit Union	5,850	5.56%	0.54%	0	0.00%	0.00%	5,850	5.56%	0.54%

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
Bay Cities Credit Union	66,763	6.70%	1.46%	\$31,493	3.16%	0.69%	98,256	9.86%	2.15%
BluPeak Credit Union	273,921	-4.23%	0.42%	\$997,099	-15.39%	1.53%	1,271,020	-19.62%	1.96%
C.A.H.P. Credit Union	76,985	2.11%	0.31%	\$408,126	11.18%	1.66%	485,111	13.29%	1.97%
Cabrillo Credit Union	979,104	19.61%	3.58%	\$517,058	10.36%	1.89%	1,496,162	29.97%	5.47%
California Coast Credit Union	1,338,688	6.13%	0.80%	\$4,905,304	22.47%	2.93%	6,243,992	28.60%	3.73%
California Community Credit Union	33,535	8.21%	1.06%	\$351	0.09%	0.01%	33,886	8.30%	1.07%
California Credit Union	285,838	1.41%	0.12%	\$9,465,672	46.72%	3.94%	9,751,510	48.13%	4.06%
California Lithuanian Credit Union	2,440	0.27%	0.04%	\$821	0.09%	0.01%	3,261	0.37%	0.05%
Center City Community Credit Union	15,120	-19.51%	1.21%	\$9,372	-12.10%	0.75%	24,492	-31.61%	1.96%
Central State Credit Union	648,036	273.73%	6.73%	\$42,953	18.14%	0.45%	690,989	291.87%	7.18%
Central Valley Firefighters Credit Union	16,875	5.91%	0.73%	\$5,123	1.79%	0.22%	21,998	7.70%	0.95%
Christian Community Credit Union	193,830	7.40%	0.45%	\$119,054	4.54%	0.28%	312,884	11.94%	0.73%
Coast Central Credit Union	345,737	2.45%	0.35%	\$4,385,208	31.07%	4.38%	4,730,945	33.52%	4.73%
Commonwealth Central Credit Union	239,485	3.19%	0.72%	\$1,504,532	20.01%	4.50%	1,744,017	23.20%	5.21%
Community First Credit Union	488,164	15.63%	1.02%	\$1,173,423	37.56%	2.46%	1,661,587	53.19%	3.48%

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Compass Community Credit Union	21,175	-3.72%	0.30%	\$98,670	-17.32%	1.41%	119,845	-21.03%	1.71%
Credit Union of Southern California	2,367,541	7.03%	1.16%	\$7,367,077	21.89%	3.60%	9,734,618	28.92%	4.75%
Dow Great Western Credit Union	1,058	-0.64%	0.05%	\$4,519	-2.72%	0.21%	5,577	-3.36%	0.26%
Eagle Community Credit Union	446,103	25.85%	1.59%	\$135,463	7.85%	0.48%	581,566	33.70%	2.07%
E-Central Credit Union	37,276	1.97%	0.35%	\$393,207	20.82%	3.70%	430,483	22.79%	4.05%
Educational Employees Credit Union	3,716,616	5.91%	1.55%	\$14,813,455	23.56%	6.19%	18,530,071	29.47%	7.74%
El Monte Community Credit Union	33,557	13.16%	2.03%	\$124,045	48.63%	7.49%	157,602	61.79%	9.51%
Excite Credit Union	839,492	-7.89%	2.19%	\$1,526,175	-14.34%	3.98%	2,365,667	-22.22%	6.18%
F3 Credit Union	102,005	8.96%	0.86%	\$88,260	7.75%	0.74%	190,265	16.70%	1.60%
Financial Partners Credit Union	639,004	19.37%	0.49%	\$3,070,819	93.09%	2.33%	3,709,823	112.46%	2.82%
First City Credit Union	621,285	14.83%	1.47%	\$1,471,148	35.13%	3.47%	2,092,433	49.96%	4.94%
First Entertainment Credit Union	1,151,176	17.90%	1.05%	\$2,187,546	34.02%	2.00%	3,338,722	51.92%	3.06%
First Imperial Credit Union	430,631	18.63%	2.65%	\$1,585,929	68.61%	9.74%	2,016,560	87.24%	12.39%
First U.S. Community Credit Union	310,968	41.03%	1.27%	\$384,774	50.77%	1.57%	695,742	91.80%	2.84%
Fountain Valley Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%

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Fresno Police Department Credit Union	34,980	16.29%	2.20%	\$32,964	15.35%	2.08%	67,944	31.63%	4.28%
Frontwave Credit Union	2,068,999	28.51%	2.22%	\$6,015,498	82.89%	6.44%	8,084,497	111.40%	8.66%
Glendale Area Schools Credit Union	56,235	35.31%	0.36%	\$41,097	25.81%	0.26%	97,332	61.12%	0.63%
Golden 1 Credit Union (The)	0	0.00%	0.00%	\$11,465,339	10.74%	1.16%	11,465,339	10.74%	1.16%
Greater Valley Credit Union	1,754	1.79%	0.15%	\$698	0.71%	0.06%	2,452	2.50%	0.21%
Heritage Community Credit Union	91,077	4.73%	0.55%	\$588,122	30.54%	3.55%	679,199	35.27%	4.11%
Huntington Beach Credit Union	15,385	6.44%	0.65%	\$2,837	1.19%	0.12%	18,222	7.62%	0.77%
JACom Credit Union	1,548	-0.30%	0.11%	0	0.00%	0.00%	1,548	-0.30%	0.11%
Jones Methodist Church Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
KeyPoint Credit Union	925,178	22.85%	1.15%	\$633,883	15.66%	0.79%	1,559,061	38.51%	1.93%
L. A. Electrical Workers Credit Union	22,263	8.36%	0.98%	\$526	0.20%	0.02%	22,789	8.56%	1.00%
LBS Financial Credit Union	1,235,197	14.18%	1.34%	\$321,762	3.69%	0.35%	1,556,959	17.88%	1.70%
Long Beach Firemen's Credit Union	130	0.00%	0.00%	0	0.00%	0.00%	130	0.00%	0.00%
Matadors Community Credit Union	93,120	9.43%	0.47%	\$213,251	21.60%	1.07%	306,371	31.03%	1.54%

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Media City Credit Union	22,719	11.16%	1.19%	\$45,905	22.55%	2.40%	68,624	33.71%	3.59%
Members 1st Credit Union	0	0.00%	0.00%	\$787,172	23.28%	4.59%	787,172	23.28%	4.59%
MERCO Credit Union	64,667	6.08%	0.45%	\$479,856	45.11%	3.34%	544,523	51.19%	3.79%
Meriwest Credit Union	1,189,283	21.55%	1.08%	0	0.00%	0.00%	1,189,283	21.55%	1.08%
Mid-Cities Credit Union	23,500	-7.77%	2.23%	\$50,330	-16.64%	4.77%	73,830	-24.41%	6.99%
Monterey Credit Union	825,824	-25.91%	4.75%	\$83,673	-2.63%	0.48%	909,497	-28.54%	5.24%
Monterra Credit Union	821,306	4.23%	0.85%	\$2,273,190	11.72%	2.37%	3,094,496	15.95%	3.22%
MyPoint Credit Union	18,476	1.86%	0.06%	\$874,439	88.22%	2.85%	892,915	90.09%	2.91%
Nikkei Credit Union	17,610	6.81%	0.47%	\$13,560	5.24%	0.36%	31,170	12.06%	0.83%
North Bay Credit Union	18,120	-0.92%	0.16%	0	0.00%	0.00%	18,120	-0.92%	0.16%
Orange County's Credit Union	2,277,698	17.37%	1.58%	\$2,863,352	21.83%	1.99%	5,141,050	39.20%	3.58%
Organized Labor Credit Union	8,600	3.12%	0.47%	\$63,400	22.99%	3.45%	72,000	26.11%	3.91%
Pacific Service Credit Union	0	0.00%	0.00%	\$1,793,950	30.33%	2.35%	1,793,950	30.33%	2.35%
Patelco Credit Union	0	0.00%	0.00%	\$6,205,822	100.01%	1.18%	6,205,822	100.01%	1.18%
Police Credit Union of California (The)	343,113	-6.31%	0.74%	\$1,637,624	-30.12%	3.54%	1,980,737	-36.43%	4.28%
PostCity Financial Credit Union	151,700	5450.95%	4.95%	\$56,113	2016.28%	1.83%	207,813	7467.23%	6.78%

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Premier America Credit Union	787,536	-8.72%	0.45%	\$1,381,835	-15.29%	0.79%	2,169,371	-24.01%	1.24%
PremierOne Credit Union	268,187	5.02%	0.74%	\$46,701	0.87%	0.13%	314,888	5.89%	0.87%
Priority One Credit Union	285,425	11.03%	2.24%	\$1,255,170	48.52%	9.84%	1,540,595	59.55%	12.08%
Provident Credit Union	1,026,144	30.91%	0.63%	\$2,669,520	80.42%	1.63%	3,695,664	111.33%	2.26%
Redwood Credit Union	1,726,993	1.50%	0.33%	\$11,225,128	9.74%	2.14%	12,952,121	11.24%	2.46%
Rolling F Credit Union	20,180	10.83%	0.76%	0	0.00%	0.00%	20,180	10.83%	0.76%
Sacramento Credit Union	109,662	1.16%	0.28%	\$799,095	8.44%	2.02%	908,757	9.60%	2.30%
Safe 1 Credit Union	1,168,558	8.62%	2.03%	\$1,465,442	10.81%	2.54%	2,634,000	19.43%	4.57%
SAFE Credit Union	2,511,291	10.22%	0.99%	\$12,435,330	50.63%	4.88%	14,946,621	60.85%	5.87%
San Diego County Credit Union	2,320,004	3.53%	0.55%	\$12,938,786	19.67%	3.06%	15,258,790	23.20%	3.61%
San Francisco Fire Credit Union	588,711	7.23%	0.75%	\$1,474,478	18.12%	1.89%	2,063,189	25.35%	2.64%
San Joaquin Power Employees Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Santa Cruz Community Credit Union	84,476	9.26%	0.56%	\$33,500	3.67%	0.22%	117,976	12.93%	0.78%
SESLOC Credit Union	595,210	10.04%	0.99%	\$1,107,918	18.69%	1.85%	1,703,128	28.73%	2.85%
Sierra Central Credit Union	490,647	33.64%	0.62%	\$1,290,232	88.47%	1.63%	1,780,879	122.11%	2.25%
Silverado Credit Union	880	0.19%	0.03%	\$35,854	7.94%	1.39%	36,734	8.14%	1.42%

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Siskiyou Credit Union	171,210	19.83%	1.90%	\$191,305	22.16%	2.12%	362,515	41.99%	4.02%
SLO Credit Union	4,305	-1.54%	0.32%	\$4,305	-1.54%	0.32%	8,610	-3.09%	0.64%
South Bay Credit Union	247,336	-29.13%	2.79%	0	0.00%	0.00%	247,336	-29.13%	2.79%
Southland Credit Union	797,314	-19.72%	1.27%	\$1,712,031	-42.34%	2.73%	2,509,345	-62.06%	4.00%
Star One Credit Union	246,546	0.73%	0.07%	\$258,621	0.77%	0.07%	505,167	1.50%	0.14%
Technology Credit Union	499,980	57.14%	0.21%	\$601,136	68.70%	0.25%	1,101,116	125.84%	0.46%
Travis Credit Union	892,883	4.32%	0.32%	\$4,124,805	19.96%	1.46%	5,017,688	24.28%	1.77%
UNCLE Credit Union	267,375	11.32%	0.62%	\$1,221,835	51.75%	2.85%	1,489,210	63.07%	3.47%
United Association Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
United Local Credit Union	60,566	5.76%	0.95%	\$105,743	10.05%	1.66%	166,309	15.80%	2.61%
Universal City Studios Credit Union	25,791	-22.93%	0.56%	\$76,226	-67.78%	1.64%	102,017	-90.72%	2.20%
University Credit Union	879,549	15.15%	1.31%	0	0.00%	0.00%	879,549	15.15%	1.31%
Upward Credit Union	94,500	24.61%	2.02%	\$222,450	57.94%	4.74%	316,950	82.55%	6.76%
USC Credit Union	857,212	63.22%	2.25%	0	0.00%	0.00%	857,212	63.22%	2.25%
Utility District Credit Union	0	0.00%	0.00%	\$29,318	101.68%	2.85%	29,318	101.68%	2.85%
Valley First Credit Union	1,221,996	25.39%	1.90%	\$2,014,385	41.86%	3.14%	3,236,381	67.26%	5.04%

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Valley Oak Credit Union	94,530	-51.94%	2.26%	\$147,660	-81.13%	3.53%	242,190	-133.07%	5.78%
Valley Strong Credit Union	4,575,673	15.10%	1.74%	\$4,562,672	15.05%	1.73%	9,138,345	30.15%	3.47%
Ventura County Credit Union	571,530	4.85%	0.73%	\$2,127,498	18.07%	2.73%	2,699,028	22.92%	3.47%
Vision One Credit Union	568	0.24%	0.01%	\$168	0.07%	0.00%	736	0.31%	0.02%
Vocality Community Credit Union	93,060	-15.95%	1.03%	\$89,070	-15.26%	0.99%	182,130	-31.21%	2.02%
Water and Power Community Credit Union	479,933	36.99%	1.02%	\$1,625,864	125.32%	3.46%	2,105,797	162.31%	4.48%
Wescom Central Credit Union	1,009,446	5.45%	0.27%	\$8,027,115	43.35%	2.18%	9,036,561	48.80%	2.45%
Wheelhouse Credit Union	22,839	3.90%	0.10%	\$101,686	17.37%	0.43%	124,525	21.27%	0.53%
Vocality Community Credit Union	123,323	-3.89%	1.37%	68,130	-2.15%	0.75%	191,453	-6.04%	2.12%
Water and Power Community Credit Union	524,152	9.55%	1.15%	1,888,180	34.41%	4.14%	2,412,332	43.96%	5.29%
Wescom Central Credit Union	2,000,635	6.52%	0.61%	8,551,536	27.87%	2.60%	10,552,171	34.40%	3.21%
Wheelhouse Credit Union	69,500	4.01%	0.30%	195,928	11.31%	0.84%	265,428	15.32%	1.13%



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