

# Annual Report of Income from Nonsufficient Funds and Overdraft Fees

2024

Report required by  
Financial Code § 521



# DFPI

DEPARTMENT OF FINANCIAL  
PROTECTION & INNOVATION

# Publisher Information

## Date of Publication

August 2024

## Contributors

Clothilde V. Hewlett, Commissioner  
Department of Financial Protection and Innovation

# Table of Contents

01	Background
03	Definitions & Notes
05	Income from nonsufficient funds fees and overdraft fees: State-Chartered Banks
11	Income from nonsufficient funds fees and overdraft fees: State-Chartered Credit Unions

# Background

This report fulfills the requirements of [SB 1415](#) (Limón, 2022). SB 1415 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.

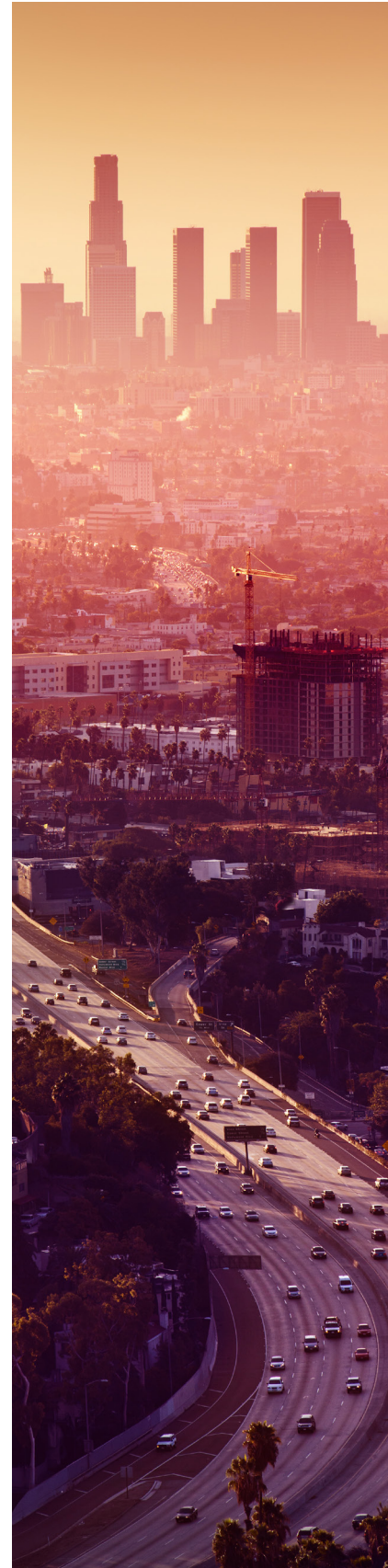
DFPI is required to publish the data in a report for each state-chartered bank and credit union and make the report available on the Department's [website](#). This report covers data from the 2023 calendar year.

On December 29, 2023, 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 1, 2024. All 101 state-chartered banks and 112 credit unions subject to the commissioner's examination authority as of March 1, 2024 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 Income<sup>1</sup>:** 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 Income<sup>2</sup>:** 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.

<sup>1</sup> "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.

<sup>2</sup> "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 101 state-chartered banks in California. The data shows the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the 2023 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, 2023 (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
1st Capital Bank	10,980	0.27%	0.03%	53,910	1.32%	0.13%	64,890	1.59%	0.16%
American Business Bank	650	0.00%	0.00%	2,000	0.00%	0.00%	2,650	0.01%	0.00%
American Continental Bank	6,120	0.12%	0.02%	804	0.02%	0.00%	6,924	0.14%	0.03%
American Riviera Bank	31,905	0.28%	0.06%	67,045	0.58%	0.12%	98,950	0.85%	0.17%
Avidbank	0	0.00%	0.00%	79,785	0.45%	0.06%	79,785	0.45%	0.06%
BAC Community Bank	109,855	3.06%	0.36%	282,736	7.87%	0.92%	392,591	10.93%	1.28%
Balboa Thrift and Loan Association	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Banc of California	641,187	-0.03%	0.04%	0	0.00%	0.00%	641,187	-0.03%	0.04%
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	376,068	0.26%	0.03%	2,614,537	1.78%	0.24%	2,990,605	2.04%	0.27%
Bank of Marin	43,723	0.21%	0.03%	326,209	1.55%	0.23%	369,932	1.75%	0.26%
Bank of San Francisco	2,640	0.04%	0.01%	26,830	0.39%	0.09%	29,470	0.43%	0.10%
Bank of Stockton	564,718	1.38%	0.31%	921,912	2.26%	0.50%	1,486,630	3.64%	0.81%
Bank of the Orient	41,104	0.39%	0.08%	0	0.00%	0.00%	41,104	0.39%	0.08%
Bank of the Sierra	0	0.00%	0.00%	5,261,039	13.03%	2.72%	5,261,039	13.03%	2.72%
Beach Cities Commercial Bank	120	0.00%	0.01%	0	0.00%	0.00%	120	0.00%	0.01%
beneficial state bank	54,471	0.78%	0.06%	56,691	0.81%	0.06%	111,162	1.59%	0.12%
California Bank of Commerce	39,410	0.17%	0.03%	3,075	0.01%	0.00%	42,485	0.18%	0.04%
California Business Bank	17,590	3.45%	0.25%	0	0.00%	0.00%	17,590	3.45%	0.25%
California Pacific Bank	85,800	2.41%	1.02%	240	0.01%	0.00%	86,040	2.42%	1.03%
CalPrivate Bank	6,245	0.01%	0.00%	78,932	0.19%	0.06%	85,177	0.20%	0.07%
Cathay Bank	132,070	0.04%	0.01%	281,945	0.08%	0.02%	414,015	0.12%	0.03%
Central Valley Community Bank	357,975	1.23%	0.33%	0	0.00%	0.00%	357,975	1.23%	0.33%
Citizens Business Bank	2,156,089	0.95%	0.32%	322,820	0.14%	0.05%	2,478,909	1.09%	0.37%
CommerceWest Bank	387,595	2.00%	0.66%	7,310	0.04%	0.01%	394,905	2.04%	0.67%
Commercial Bank of California	8,200	0.05%	0.01%	119,220	0.75%	0.09%	127,420	0.80%	0.10%
Commonwealth Business Bank	277,605	0.94%	0.23%	9,613	0.03%	0.01%	287,218	0.98%	0.23%
Community Bank of Santa Maria	43,325	1.04%	0.25%	207,020	4.99%	1.20%	250,345	6.04%	1.46%

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 Bank of the Bay	35,975	0.41%	0.07%	0	0.00%	0.00%	35,975	0.41%	0.07%
Community Commerce Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Community Valley Bank	19,465	0.49%	0.12%	34,710	0.87%	0.21%	54,175	1.35%	0.32%
Cornerstone Community Bank	31,244	0.40%	0.10%	129,336	1.64%	0.41%	160,580	2.04%	0.51%
CTBC Bank Corp. (USA)	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
East West Bank	560,907	0.05%	0.01%	1,319,746	0.11%	0.03%	1,880,653	0.16%	0.05%
Eastern International Bank	9,350	1.16%	0.15%	0	0.00%	0.00%	9,350	1.16%	0.15%
Endeavor Bank	1,950	0.04%	0.01%	2,865	0.06%	0.01%	4,815	0.11%	0.02%
EverTrust Bank	6,619	0.16%	0.01%	0	0.00%	0.00%	6,619	0.16%	0.01%
Exchange Bank	221,168	1.10%	0.16%	1,077,530	5.34%	0.77%	1,298,698	6.43%	0.93%
Farmers & Merchants Bank of Central California	59,536	0.07%	0.02%	1,110,141	1.23%	0.41%	1,169,677	1.29%	0.43%
Farmers and Merchants Bank of Long Beach	264,749	0.38%	0.06%	799,585	1.14%	0.19%	1,064,334	1.52%	0.25%
FFB Bank	175,700	0.50%	0.18%	0	0.00%	0.00%	175,700	0.50%	0.18%
First Commercial Bank (USA)	250	0.00%	0.00%	1,875	0.01%	0.00%	2,125	0.02%	0.00%
First Credit Bank	100	0.00%	0.00%	0	0.00%	0.00%	100	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
First Foundation Bank	63,978	-0.03%	0.01%	176,036	-0.09%	0.03%	240,014	-0.12%	0.04%
First General Bank	0	0.00%	0.00%	13,260	0.03%	0.01%	13,260	0.03%	0.01%
First Northern Bank of Dixon	23,456	0.11%	0.03%	494,501	2.27%	0.60%	46	0.00%	0.00%
First Pacific Bank	15,777	-22.57%	0.08%	93,031	-133.06%	0.45%	108,808	-155.63%	0.52%
Five Star Bank	15,610	0.03%	0.01%	63,615	0.12%	0.03%	79,225	0.15%	0.04%
Fremont Bank	497,352	0.70%	0.14%	1,145,871	1.62%	0.33%	1,643,223	2.33%	0.47%
GBC International Bank	42,618	0.71%	0.12%	0	0.00%	0.00%	42,618	0.71%	0.12%
Genesis Bank	385	0.00%	0.01%	125	0.00%	0.00%	510	-0.01%	0.01%
Golden State Bank	5,220	0.06%	0.01%	0	0.00%	0.00%	5,220	0.06%	0.01%
Golden Valley Bank	14,512	0.36%	0.07%	86,280	2.12%	0.42%	100,792	2.48%	0.49%
Hanmi Bank	896,284	1.00%	0.22%	935	0.00%	0.00%	897,219	1.00%	0.22%
Hatch Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
HCN Bank	40,772	0.19%	0.09%	896,467	4.16%	2.07%	937,239	4.35%	2.16%
Heritage Bank of Commerce	90,409	0.14%	0.04%	235,502	0.37%	0.10%	325,911	0.51%	0.13%
Home Bank of California	1,425	0.04%	0.01%	0	0.00%	0.00%	1,425	0.04%	0.01%
Icon Business Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Infinity Bank	2,800	0.07%	0.01%	39,120	0.94%	0.19%	41,920	1.00%	0.21%
Legacy Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Luther Burbank Savings	2,810	0.01%	0.00%	6,360	0.03%	0.00%	9,170	0.04%	0.00%
Mechanics Bank	10,467,420	5.18%	1.32%	491,251	0.24%	0.06%	10,958,671	5.43%	1.38%

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
Mega Bank	4,415	0.07%	0.01%	0	0.00%	0.00%	4,415	0.07%	0.01%
Metropolitan Bank	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Mission Bank	770	0.00%	0.00%	263,682	0.88%	0.29%	264,452	0.88%	0.29%
Mission Valley Bank	48,775	0.56%	0.11%	23,216	0.27%	0.05%	71,991	0.83%	0.16%
Montecito Bank & Trust	0	0.00%	0.00%	197,714	1.61%	0.21%	197,714	1.61%	0.21%
Monterey County Bank	31,282	4.49%	0.31%	0	0.00%	0.00%	31,282	4.49%	0.31%
Murphy Bank	2,925	0.05%	0.01%	0	0.00%	0.00%	2,925	0.05%	0.01%
Nano Banc	68,536	1.19%	0.11%	2,200	0.04%	0.00%	70,736	1.23%	0.11%
Oak Valley Community Bank	178,560	0.58%	0.21%	915,832	2.99%	1.05%	1,094,392	3.57%	1.26%
Open Bank	82,570	0.34%	0.06%	430,440	1.75%	0.32%	513,010	2.08%	0.38%
Pacific Alliance Bank	525	0.01%	0.00%	4,500	0.13%	0.02%	5,025	0.14%	0.02%
Pacific Coast Bankers' Bank	0	0.00%	0.00%	50	0.00%	0.00%	50	0.00%	0.00%
Pacific Premier Bank	324,968	0.66%	0.05%	783,687	1.58%	0.11%	1,108,655	2.24%	0.16%
Pacific Valley Bank	30,150	0.55%	0.11%	107,670	1.95%	0.39%	137,820	2.50%	0.50%
Partners Bank of California	1,060	0.02%	0.00%	7,550	0.17%	0.03%	8,610	0.19%	0.04%
PCB Bank	328,292	1.04%	0.20%	27,214	0.09%	0.02%	355,506	1.13%	0.22%
Pinnacle Bank	9,932	0.08%	0.02%	34,470	0.29%	0.07%	44,402	0.38%	0.09%
Plumas Bank	298,498	1.02%	0.36%	1,435,267	4.91%	1.72%	1,733,765	5.93%	2.07%
Poppy Bank	51,050	0.09%	0.02%	0	0.00%	0.00%	51,050	0.09%	0.02%

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
Preferred Bank	225,906	0.15%	0.05%	25,062	0.02%	0.01%	250,968	0.17%	0.05%
Redwood Capital Bank	14,649	0.18%	0.06%	200,082	2.51%	0.77%	214,731	2.70%	0.83%
River City Bank	31,078	0.05%	0.02%	64,042	0.11%	0.03%	95,120	0.16%	0.05%
River Valley Community Bank	647	0.01%	0.00%	41,800	0.68%	0.17%	42,447	0.69%	0.17%
Royal Business Bank	76,615	0.15%	0.03%	2,341	0.00%	0.00%	78,956	0.16%	0.03%
Santa Cruz County Bank	93,764	0.27%	0.10%	45,984	0.13%	0.05%	139,748	0.40%	0.14%
Savings Bank of Mendocino County	46,003	0.33%	0.08%	258,263	1.88%	0.48%	304,266	2.21%	0.56%
Silvergate Bank	3,140	0.00%	-0.13%	0	0.00%	0.00%	3,140	0.00%	-0.13%
SMBC Manubank	8,084	-0.01%	0.00%	72,046	-0.09%	0.02%	80,130	-0.10%	0.03%
State Bank of India (California)	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Summit Bank	51,779	0.94%	0.27%	535	0.01%	0.00%	52,314	0.95%	0.27%
Summit State Bank	30,731	0.28%	0.05%	109,712	0.99%	0.17%	140,443	1.27%	0.22%
Tri Counties Bank	-927,826	0.00%	-0.19%	6,763,620	5.50%	1.35%	5,835,794	4.74%	1.17%
Tustin Community Bank	137	0.02%	0.00%	83	0.01%	0.00%	220	0.02%	0.00%
United Business Bank	85,680	0.27%	0.06%	275,772	0.88%	0.21%	361,452	1.16%	0.27%
United Pacific Bank	3,985	0.29%	0.04%	0	0.00%	0.00%	3,985	0.29%	0.04%
United Security Bank	201,030	0.98%	0.31%	650,616	3.18%	0.99%	851,646	4.16%	1.30%
US Metro Bank	234,749	1.95%	0.29%	0	0.00%	0.00%	234,749	1.95%	0.29%
Westamerica Bank	511,454	0.32%	0.16%	5,163,701	3.25%	1.57%	5,675,155	3.57%	1.73%

# State-Chartered Credit Unions

## Income from nonsufficient funds charges and overdraft fees

The table below contains data for all 112 state-chartered credit unions in California. The data shows the amount of revenue earned from overdraft fees and nonsufficient funds fees collected in the 2023 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, 2023 (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	238,237	7.88%	1.12%	13,148	0.44%	0.06%	251,385	8.32%	1.18%
1st United Credit Union	337,501	7.03%	0.66%	1,149,814	23.95%	2.26%	1,487,315	30.98%	2.92%
1st Valley Credit Union	55,125	-4.03%	2.71%	40,915	-2.99%	2.01%	96,040	-7.02%	4.72%
AdelFi Credit Union	53,206	4.04%	0.16%	6,704	0.51%	0.02%	59,910	4.55%	0.18%
Alta Vista Credit Union	145,971	21.84%	1.25%	622,561	93.15%	5.32%	768,532	114.99%	6.57%
Altura Credit Union	0	0.00%	0.00%	12,522,889	84.28%	8.76%	12,522,889	84.28%	8.76%
American First Credit Union	628,905	13.40%	1.27%	721,305	15.37%	1.46%	1,350,210	28.76%	2.73%
America's Christian Credit Union	332,442	6.87%	0.97%	28,462	0.59%	0.08%	360,904	7.46%	1.06%

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
Arrowhead Central Credit Union	0	0.00%	0.00%	8,869,231	98.68%	7.37%	8,869,231	98.68%	7.37%
Atchison Village Credit Union	4,040	4.22%	0.46%	0	0.00%	0.00%	4,040	4.22%	0.46%
Bay Cities Credit Union	91,432	13.98%	2.38%	27,544	4.21%	0.72%	118,976	18.20%	3.09%
BluPeak Credit Union	390,120	10.23%	0.62%	927,220	24.31%	1.46%	1,317,340	34.54%	2.08%
C.A.H.P. Credit Union	73,401	2.40%	0.35%	416,551	13.62%	1.97%	489,952	16.02%	2.32%
Cabrillo Credit Union	963,894	64.11%	4.88%	490,586	32.63%	2.48%	1,454,480	96.74%	7.36%
California Agribusiness Credit Union	13,877	31.87%	1.19%	11,139	25.58%	0.95%	25,016	57.46%	2.14%
California Coast Credit Union	1,181,913	4.17%	0.78%	4,834,593	17.05%	3.17%	6,016,506	21.22%	3.95%
California Community Credit Union	45,614	9.35%	1.52%	0	0.00%	0.00%	45,614	9.35%	1.52%
California Credit Union	1,109,371	5.64%	0.55%	10,365,603	52.73%	5.15%	11,474,974	58.37%	5.70%
California Lithuanian Credit Union	2,460	0.15%	0.04%	847	0.05%	0.01%	3,307	0.21%	0.06%
Central State Credit Union	616,124	63.91%	6.74%	40,062	4.16%	0.44%	656,186	68.07%	7.18%
Central Valley Firefighters Credit Union	13,984	3.98%	0.70%	7,163	2.04%	0.36%	21,147	6.02%	1.06%
Christian Community Credit Union	181,096	3.51%	0.45%	159,300	3.09%	0.40%	340,396	6.60%	0.85%
Coast Central Credit Union	334,359	2.83%	0.39%	4,115,207	34.79%	4.82%	4,449,566	37.62%	5.21%

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
Commonwealth Central Credit Union	238,734	2.20%	0.69%	1,496,000	13.80%	4.31%	1,734,734	16.00%	5.00%
Community First Credit Union	574,644	10.77%	1.32%	1,252,735	23.47%	2.88%	1,827,379	34.24%	4.20%
Compass Community Credit Union	26,000	-15.63%	0.42%	93,369	-56.11%	1.50%	119,369	-71.74%	1.91%
Credit Union of Southern California	2,928,402	10.38%	1.63%	6,437,188	22.82%	3.59%	9,365,590	33.20%	5.22%
Dow Great Western Credit Union	2,160	-7.52%	0.11%	4,409	-15.35%	0.22%	6,569	-22.87%	0.33%
Eagle Community Credit Union	209,239	9.37%	0.78%	377,563	16.92%	1.41%	586,802	26.29%	2.19%
E-Central Credit Union	55,715	1.48%	0.49%	429,359	11.39%	3.75%	485,074	12.87%	4.24%
Educational Employees Credit Union	3,757,393	5.86%	1.86%	13,591,164	21.20%	6.71%	17,348,557	27.06%	8.57%
El Monte Community Credit Union	28,542	18.18%	2.08%	119,710	76.26%	8.74%	148,252	94.44%	10.82%
Excite Credit Union	857,939	36.11%	2.10%	1,671,358	70.35%	4.10%	2,529,297	106.46%	6.20%
Financial Partners Credit Union	580,708	12.19%	0.51%	2,797,160	58.73%	2.48%	3,377,868	70.92%	2.99%
First City Credit Union	583,815	7.70%	1.49%	1,266,582	16.71%	3.24%	1,850,397	24.41%	4.74%
First Entertainment Credit Union	816,785	6.46%	0.81%	1,723,179	13.63%	1.72%	2,539,964	20.09%	2.53%
First Imperial Credit Union	415,430	13.37%	3.11%	1,604,087	51.63%	12.01%	2,019,517	65.00%	15.12%
First U.S. Community Credit Union	337,230	12.67%	1.49%	388,004	14.57%	1.72%	725,234	27.24%	3.21%



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
Fountain Valley Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Fresno Police Department Credit Union	37,800	18.24%	2.49%	34,600	16.70%	2.27%	72,400	34.94%	4.76%
Frontwave Credit Union	1,918,955	45.26%	2.35%	5,787,807	136.50%	7.08%	7,706,762	181.75%	9.43%
Glendale Area Schools Credit Union	61,908	2.17%	0.45%	31,977	1.12%	0.23%	93,885	3.29%	0.68%
Greater Valley Credit Union	1,480	18.18%	0.16%	698	8.57%	0.07%	2,178	26.75%	0.23%
Heritage Community Credit Union	107,730	12.51%	0.89%	554,036	64.32%	4.58%	661,766	76.83%	5.47%
High Sierra Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
Huntington Beach Credit Union	13,157	-23.81%	0.65%	3,680	-6.66%	0.18%	16,837	-30.47%	0.83%
Jacom Credit Union	2,552	-0.54%	0.17%	0	0.00%	0.00%	2,552	-0.54%	0.17%
Jones Methodist Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
KeyPoint Credit Union	875,091	15.90%	1.15%	604,556	10.98%	0.79%	1,479,647	26.88%	1.94%
L. A. Electrical Workers Credit Union	17,179	4.97%	0.82%	536	0.16%	0.03%	17,715	5.13%	0.85%
LBS Financial Credit Union	1,137,693	7.90%	1.44%	319,103	2.21%	0.40%	1,456,796	10.11%	1.84%
Long Beach Firemen's Credit Union	100	0.00%	0.00%	0	0.00%	0.00%	100	0.00%	0.00%

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
Matadors Community Credit Union	97,810	4.41%	0.58%	209,019	9.42%	1.23%	306,829	13.82%	1.81%
Media City Credit Union	24,584	10.86%	1.43%	55,962	24.72%	3.25%	80,546	35.58%	4.67%
Members 1st Credit Union	111,113	4.03%	0.75%	534,381	19.39%	3.62%	645,494	23.42%	4.37%
MERCO Credit Union	75,393	9.43%	0.76%	505,760	63.24%	5.07%	581,153	72.67%	5.83%
Meriwest Credit Union	520,533	20.83%	0.51%	928,093	37.14%	0.92%	1,448,626	57.97%	1.43%
Mid-Cities Credit Union	25,117	-15.01%	2.48%	3,140	-1.88%	0.31%	28,257	-16.88%	2.79%
Monterey Credit Union	62,462	39.62%	0.43%	734,387	465.86%	5.02%	796,849	505.49%	5.45%
Monterra Credit Union	872,799	3.56%	0.96%	2,334,080	9.51%	2.57%	3,206,879	13.07%	3.53%
MyPoint Credit Union	294,824	16.43%	1.04%	884,679	49.30%	3.11%	1,179,503	65.73%	4.14%
Nikkei Credit Union	16,380	2.64%	0.45%	20,850	3.36%	0.57%	37,230	6.00%	1.02%
North Bay Credit Union	3,855	-7.30%	0.04%	0	0.00%	0.00%	3,855	-7.30%	0.04%
North County Credit Union	3,550	9.33%	0.15%	58,913	154.78%	2.47%	62,463	164.10%	2.62%
Orange County's Credit Union	2,200,614	15.27%	1.85%	2,682,595	18.61%	2.26%	4,883,209	33.88%	4.11%
Organized Labor Credit Union	11,575	3.47%	0.70%	56,400	16.92%	3.40%	67,975	20.40%	4.09%
Pacific Postal Credit Union	70,279	4.73%	0.67%	0	0.00%	0.00%	70,279	4.73%	0.67%
Pacific Service Credit Union	0	0.00%	0.00%	1,610,550	130.72%	2.50%	1,610,550	130.72%	2.50%

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
Patelco Credit Union	248,379	0.34%	0.06%	7,140,987	9.84%	1.60%	7,389,366	10.18%	1.66%
Police Credit Union of California (The)	298,412	-6.45%	0.73%	1,526,574	-33.02%	3.76%	1,824,986	-39.47%	4.49%
PostCity Financial Credit Union	129,277	2215.54%	4.96%	56,286	964.63%	2.16%	185,563	3180.17%	7.13%
Premier America Credit Union	749,659	9.40%	0.47%	1,150,191	14.43%	0.73%	1,899,850	23.83%	1.20%
PremierOne Credit Union	563,995	26.09%	2.03%	78,873	3.65%	0.28%	642,868	29.74%	2.32%
Priority One Credit Union	266,385	10.47%	2.19%	1,180,095	46.38%	9.72%	1,446,480	56.84%	11.91%
Provident Credit Union	814,156	11.11%	0.56%	2,319,477	31.64%	1.60%	3,133,633	42.75%	2.16%
Redwood Credit Union	2,641,589	2.11%	0.60%	11,191,122	8.96%	2.52%	13,832,711	11.07%	3.12%
Rolling F Credit Union	18,625	2.97%	0.80%	0	0.00%	0.00%	18,625	2.97%	0.80%
Sacramento Credit Union	174,787	2.50%	0.60%	1,048,380	14.99%	3.57%	1,223,167	17.49%	4.17%
Safe 1 Credit Union	1,390,413	11.03%	3.00%	1,504,710	11.94%	3.24%	2,895,123	22.97%	6.24%
SAFE Credit Union	3,005,863	16.49%	1.31%	12,168,543	66.75%	5.31%	15,174,406	83.24%	6.62%
SafeAmerica Credit Union	939,265	45.62%	3.84%	90,720	4.41%	0.37%	1,029,985	50.03%	4.21%
San Diego County Credit Union	2,023,564	2.27%	0.45%	15,851,066	17.76%	3.54%	17,874,630	20.03%	3.99%
San Francisco Fire Credit Union	551,391	6.23%	0.72%	1,333,053	15.05%	1.74%	1,884,444	21.28%	2.46%
San Joaquin Power Employees Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%

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
Santa Cruz Community Credit Union	92,559	9.57%	0.69%	35,370	3.66%	0.26%	127,929	13.23%	0.96%
Sierra Central Credit Union	536,554	260.62%	0.81%	1,311,068	636.81%	1.98%	1,847,622	897.43%	2.78%
Silverado Credit Union	1,135	0.17%	0.05%	33,223	5.09%	1.38%	34,358	5.27%	1.43%
Siskiyou Credit Union	241,700	20.79%	3.00%	40,230	3.46%	0.50%	281,930	24.25%	3.50%
SLO Credit Union	529	2.99%	0.04%	529	2.99%	0.04%	1,058	5.98%	0.09%
South Bay Credit Union	239,394	70.14%	2.93%	0	0.00%	0.00%	239,394	70.14%	2.93%
Southland Credit Union	605,000	15.06%	1.17%	1,685,000	41.96%	3.27%	2,290,000	57.02%	4.44%
Star One Credit Union	287,693	2.36%	0.09%	270,946	2.22%	0.08%	558,639	4.58%	0.17%
Technology Credit Union	426,040	2.59%	0.18%	737,136	4.48%	0.31%	1,163,176	7.06%	0.49%
The Golden 1 Credit Union	668,136	0.47%	0.07%	21,866,885	15.47%	2.43%	22,535,021	15.94%	2.51%
Travis Credit Union	1,761,198	5.93%	0.76%	3,794,731	12.78%	1.64%	5,555,929	18.71%	2.41%
UNCLE Credit Union	252,700	13.55%	0.65%	1,150,245	61.69%	2.94%	1,402,945	75.25%	3.58%
United Association Credit Union	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
United Local Credit Union	61,009	4.80%	0.95%	123,866	9.75%	1.93%	184,875	14.55%	2.88%
Universal City Studios Credit Union	24,499	4.34%	0.53%	74,936	13.28%	1.61%	99,435	17.62%	2.13%
University Credit Union	483,035	7.99%	0.80%	30	0.00%	0.00%	483,065	7.99%	0.80%

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
Upward Credit Union	78,780	29.93%	2.03%	265,110	100.73%	6.82%	343,890	130.66%	8.85%
USC Credit Union	704,616	41.74%	2.06%	109,522	6.49%	0.32%	814,138	48.22%	2.38%
Utility District Credit Union	27,467	-52.28%	2.76%	0	0.00%	0.00%	27,467	-52.28%	2.76%
Valley First Credit Union	1,027,900	10.92%	1.82%	2,163,458	22.98%	3.84%	3,191,358	33.90%	5.66%
Valley Oak Credit Union	77,280	45.43%	2.04%	135,630	79.73%	3.58%	212,910	125.17%	5.61%
Valley Strong Credit Union	4,366,346	24.15%	1.70%	3,905,238	21.60%	1.52%	8,271,584	45.76%	3.22%
Ventura County Credit Union	455,159	3.40%	0.68%	1,759,067	13.13%	2.64%	2,214,226	16.53%	3.32%
Vision One Credit Union	1,371	0.29%	0.03%	144	0.03%	0.00%	1,515	0.32%	0.03%
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%



**DFPI**

DEPARTMENT OF FINANCIAL  
PROTECTION & INNOVATION