

D.4.1. Special fees in Alabama, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	13.75	...
NSF checks¹		
Percent charging	100.0	...
Average	17.68	...
Overdrafts²		
Percent charging	100.0	...
Average	16.97	...
Deposit items returned		
Percent charging	71.8	...
Average	2.36	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

D.4.2. Special fees in Arkansas, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	13.86	15.21
NSF checks¹		
Percent charging	100.0	100.0
Average	15.37	17.00
Overdrafts²		
Percent charging	100.0	100.0
Average	16.02	17.00
Deposit items returned		
Percent charging	24.2	79.9
Average	7.85	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.3. Special fees in California, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	11.15	10.50
NSF checks¹		
Percent charging	100.0	96.8
Average	15.08	12.88
Overdrafts²		
Percent charging	100.0	96.8
Average	14.94	12.37
Deposit items returned		
Percent charging	93.9	93.5
Average	5.22	6.78

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.4. Special fees in Colorado, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	95.4	...
Average	14.78	...
NSF checks¹		
Percent charging	100.0	...
Average	15.55	...
Overdrafts²		
Percent charging	100.0	...
Average	15.79	...
Deposit items returned		
Percent charging	56.9	...
Average	5.21	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.5. Special fees in Florida, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	22.55	...
NSF checks¹		
Percent charging	100.0	...
Average	25.14	...
Overdrafts²		
Percent charging	100.0	...
Average	24.62	...
Deposit items returned		
Percent charging	70.8	...
Average	6.19	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.6. Special fees in Georgia, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	19.31	...
NSF checks¹		
Percent charging	100.0	...
Average	21.06	...
Overdrafts²		
Percent charging	100.0	...
Average	21.19	...
Deposit items returned		
Percent charging	51.1	...
Average	6.55	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.7. Special fees in Iowa, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	10.46	...
NSF checks¹		
Percent charging	100.0	...
Average	12.46	...
Overdrafts²		
Percent charging	100.0	...
Average	14.43	...
Deposit items returned		
Percent charging	52.5	...
Average	5.33	...

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.8. Special fees in Illinois, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	12.49	13.74
NSF checks¹		
Percent charging	100.0	100.0
Average	15.28	16.37
Overdrafts²		
Percent charging	100.0	100.0
Average	15.13	16.70
Deposit items returned		
Percent charging	27.4	54.3
Average	5.93	8.51

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.9. Special fees in Indiana, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	15.34	13.27
NSF checks¹		
Percent charging	100.0	100.0
Average	18.41	16.23
Overdrafts²		
Percent charging	100.0	100.0
Average	18.44	16.23
Deposit items returned		
Percent charging	82.7	58.1
Average	3.36	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

D.4.10. Special fees in Kansas, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	10.91	...
NSF checks¹		
Percent charging	100.0	...
Average	13.06	...
Overdrafts²		
Percent charging	100.0	...
Average	12.36	...
Deposit items returned		
Percent charging	78.9	...
Average	7.15	...

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- report.
 sufficient funds but honored by
 the institution.

D.4.11. Special fees in Kentucky, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	13.01	...
NSF checks¹		
Percent charging	100.0	...
Average	18.69	...
Overdrafts²		
Percent charging	100.0	...
Average	18.69	...
Deposit items returned		
Percent charging	93.2	...
Average	2.97	...

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- report.
 sufficient funds but honored by
 the institution.

D.4.12. Special fees in Louisiana, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	12.91	13.67
NSF checks¹		
Percent charging	100.0	100.0
Average	16.12	16.10
Overdrafts²		
Percent charging	100.0	100.0
Average	16.12	14.86
Deposit items returned		
Percent charging	51.9	74.9
Average	1.70	7.99

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.13. Special fees in Massachusetts, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	87.4	100.0
Average	16.90	12.68
NSF checks¹		
Percent charging	100.0	100.0
Average	18.65	15.41
Overdrafts²		
Percent charging	100.0	100.0
Average	18.65	15.60
Deposit items returned		
Percent charging	84.1	95.6
Average	5.32	6.02

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.14. Special fees in Minnesota, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	12.01	...
NSF checks¹		
Percent charging	100.0	...
Average	13.61	...
Overdrafts²		
Percent charging	100.0	...
Average	13.20	...
Deposit items returned		
Percent charging	54.6	...
Average	4.05	...

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- report.
 sufficient funds but honored by
 the institution.

D.4.15. Special fees in Missouri, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	94.6	100.0
Average	11.29	10.00
NSF checks¹		
Percent charging	100.0	100.0
Average	13.28	13.94
Overdrafts²		
Percent charging	100.0	100.0
Average	13.28	14.85
Deposit items returned		
Percent charging	60.0	57.5
Average	2.81	...

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- report.
 sufficient funds but honored by
 the institution.

D.4.16. Special fees in Mississippi, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	14.38	...
NSF checks¹		
Percent charging	100.0	...
Average	15.60	...
Overdrafts²		
Percent charging	100.0	...
Average	16.87	...
Deposit items returned		
Percent charging	59.8	...
Average

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.17. Special fees in Montana, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	10.09	...
NSF checks¹		
Percent charging	100.0	...
Average	13.14	...
Overdrafts²		
Percent charging	100.0	...
Average	12.82	...
Deposit items returned		
Percent charging	22.4	...
Average

1. NSF—Not sufficient funds. ...Data are insufficient to report.
 2. Checks written against insufficient funds but honored by the institution.

D.4.18. Special fees in Nebraska, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	9.19	...
NSF checks¹		
Percent charging	100.0	...
Average	11.58	...
Overdrafts²		
Percent charging	100.0	...
Average	11.94	...
Deposit items returned		
Percent charging	45.3	...
Average	6.67	...

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- report.
 sufficient funds but honored by
 the institution.

D.4.19. Special fees in New Jersey, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	14.75	15.27
NSF checks¹		
Percent charging	100.0	100.0
Average	21.73	22.56
Overdrafts²		
Percent charging	100.0	100.0
Average	21.73	22.56
Deposit items returned		
Percent charging	82.9	100.0
Average	8.90	12.58

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.20. Special fees in New York, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	98.8	100.0
Average	13.44	11.65
NSF checks¹		
Percent charging	100.0	100.0
Average	13.99	15.59
Overdrafts²		
Percent charging	100.0	100.0
Average	15.03	14.80
Deposit items returned		
Percent charging	98.8	98.5
Average	9.07	9.00

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.21. Special fees in Ohio, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	14.17	14.66
NSF checks¹		
Percent charging	100.0	100.0
Average	18.09	17.75
Overdrafts²		
Percent charging	100.0	100.0
Average	18.09	16.92
Deposit items returned		
Percent charging	62.0	87.9
Average	12.57	9.97

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.22. Special fees in Oklahoma, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	12.31	13.90
NSF checks¹		
Percent charging	100.0	100.0
Average	14.04	15.00
Overdrafts²		
Percent charging	100.0	100.0
Average	14.73	15.00
Deposit items returned		
Percent charging	43.4	79.8
Average	2.11	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

D.4.23. Special fees in Pennsylvania, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	96.8	100.0
Average	13.91	15.96
NSF checks¹		
Percent charging	100.0	100.0
Average	22.22	23.17
Overdrafts²		
Percent charging	100.0	100.0
Average	22.30	23.17
Deposit items returned		
Percent charging	79.8	91.6
Average	6.38	9.59

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.24. Special fees in Tennessee, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	14.17	14.21
NSF checks¹		
Percent charging	100.0	100.0
Average	16.55	17.68
Overdrafts²		
Percent charging	100.0	100.0
Average	16.55	17.68
Deposit items returned		
Percent charging	21.7	87.0
Average

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

D.4.25. Special fees in Texas, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	16.29	17.33
NSF checks¹		
Percent charging	100.0	100.0
Average	18.96	19.18
Overdrafts²		
Percent charging	100.0	100.0
Average	18.05	18.74
Deposit items returned		
Percent charging	67.0	93.1
Average	4.34	5.19

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

D.4.26. Special fees in Virginia, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	19.08	...
NSF checks¹		
Percent charging	100.0	...
Average	22.66	...
Overdrafts²		
Percent charging	100.0	...
Average	23.51	...
Deposit items returned		
Percent charging	83.4	...
Average	4.87	...

1. NSF—Not sufficient funds.

2. Checks written against insufficient funds but honored by the institution.

...Data are insufficient to report.

D.4.27. Special fees in Washington state, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	13.04	13.39
NSF checks¹		
Percent charging	100.0	100.0
Average	15.11	14.02
Overdrafts²		
Percent charging	100.0	100.0
Average	15.11	14.02
Deposit items returned		
Percent charging	44.2	62.9
Average	7.95

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- sufficient funds but honored by report.
 the institution.

D.4.28. Special fees in Wisconsin, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	100.0
Average	11.40	11.24
NSF checks¹		
Percent charging	100.0	100.0
Average	13.64	15.11
Overdrafts²		
Percent charging	100.0	100.0
Average	13.67	15.44
Deposit items returned		
Percent charging	76.7	55.0
Average	5.79	8.22

1. NSF—Not sufficient funds.
 2. Checks written against in- sufficient funds but honored by
 the institution.

D.4.29. Special fees in West Virginia, 1996

Dollars except as noted

Fee averages	Banks	Savings associations
Stop-payment orders		
Percent charging	100.0	...
Average	15.27	...
NSF checks¹		
Percent charging	100.0	...
Average	18.23	...
Overdrafts²		
Percent charging	100.0	...
Average	18.60	...
Deposit items returned		
Percent charging	71.7	...
Average	9.64	...

1. NSF—Not sufficient funds. ...Data are insufficient to
 2. Checks written against in- report.
 sufficient funds but honored by
 the institution.