



Overdrafts: What you need to know

We understand life happens.

When it does, we're here to help you know what to expect and what options you have.

Standard Overdraft Practice

Your checking account is overdrawn when there's not enough money to cover a payment, purchase or check you write.

How it works

We may pay, for a fee, overdraft transactions at our discretion based on your account history, the deposits you make and the transaction amount.

[See overdraft FAQs >](#)

[Understand how transactions post >](#)

What's covered

Checks, automatic payments, like a recurring phone bill, and recurring debit card purchases, such as a gym membership.

What it costs

We charge a \$34 Overdraft Fee (may also be referred to as Insufficient Funds Fee) per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, for a total of \$102).

Standard Overdraft Practice comes with all Chase checking accounts except Chase First CheckingSM, Chase High School CheckingSM or Chase Secure CheckingSM.

[See details](#)

Chase Overdraft AssistSM

Your checking account is overdrawn when there's not enough money to cover a payment, purchase or check you write. We may pay overdraft transactions at our discretion based on your account history, the deposits you make and the transaction amount.

What does it cost?

We charge a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, for a total of \$102).

How does Chase help avoid this fee?

Chase Overdraft AssistSM helps you with:

- Confidence: \$0 overdraft fees if you're overdrawn by \$50 or less at the end of the business day.
- Time: \$0 overdraft fees if you're overdrawn by more than \$50 at the end of the business day and you bring your account balance to overdrawn by \$50 or less at the end of the next business day.

We also don't charge an Overdraft Fee for certain things, like if a transaction is declined or returned unpaid, or for items that are \$5 or less.

Chase Overdraft AssistSM does not require enrollment and comes with all Chase checking accounts except Chase First CheckingSM, Chase High School CheckingSM or Chase Secure CheckingSM.

Overdraft Protection

This is an optional service that you can enroll in, which lets you link your Chase savings account as a backup to your checking account. Then, if you have enough money in your savings account, we'll transfer the exact amount needed to cover an overdraft transaction.

[More on Overdraft Protection](#)

Debit Card Coverage

This is an optional service that you can enroll in, which lets you choose how you want us to handle your everyday debit card transactions, like groceries, gasoline or dining out. To help prevent overdrafts, turn off Debit Card Coverage and we won't approve these types of transactions if you don't have enough money in your account. If Debit Card Coverage is turned on, we may pay the overdraft transaction and charge you the \$34 Overdraft Fee.

[More on Debit Card Coverage](#)

What else you can do to help prevent and manage overdrafts



Know your balance

Use the Chase Mobile[®] app or chase.com to see how much you have to spend.

[Check your balance >](#)



Set up Account Alerts

Get a text, email or push notification when your balance is getting low or if you've already overdrawn.

[Enroll now >](#)



Consider Chase Secure BankingSM

With Secure Banking, we help you spend only what you have, with no fees on most everyday transactions.

[Learn more >](#)

Follow us:



We're here to help you manage your money today and tomorrow



Chase banking

We want to make [banking](#) easy. Access your [bank account](#) or [open a bank account online](#). [Bank](#) from almost anywhere by phone, tablet or computer and more than 15,000 ATMs and more than 4,700 branches.

Other Products & Services:

- [Online Banking](#)
- [Mobile Banking](#)
- [Student Center](#)
- [Deposit Account Agreements](#)

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