



Chase Overdraft Services

Standard Overdraft Practice



Standard Overdraft Practice

Our Standard Overdraft Practice may pay, for a fee, overdraft transactions at our discretion based on your account history, the deposits you make and the transaction amount. Standard Overdraft Practice comes with all Chase checking accounts except Chase High School CheckingSM, Chase Secure CheckingSM or Chase First CheckingSM.

What's covered?

- Checks
- Automatic payments from your checking account, such as a recurring phone bill, mortgage or utility bill.
- Recurring debit card purchases, like your monthly gym membership or movie subscription.

What's NOT covered?

- Everyday debit card transactions, such as grocery purchases, gasoline or dining out.
- Sometimes we're not able to pay an overdraft transaction. If that happens, the transaction is declined or returned unpaid.

What it costs

- 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, up to \$102).

When a fee won't be charged

- With Chase Overdraft Assist, if you're overdrawn by \$50 or less at the end of the business day OR if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 PM ET (8 PM PT) to make a deposit or transfer). 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.
- If your transaction is \$5 or less.
- If your debit card transaction was authorized when there was a sufficient available balance in your account.
- If your check or ACH is returned unpaid. However, we may charge an Overdraft Fee if a previously returned check or ACH is presented again and paid.
- If your debit card transaction or ATM cash withdrawal request is declined.
- For Chase SapphireSM Checking and Chase Private Client CheckingSM accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

For business accounts

See information on [How your transactions will work for business accounts \(PDF\)](#)

[< Overview](#)

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