



## HOW DOES YOUR BANK COMPARE?

	National Statistics 2009	Your Bank's Statistics 2009
NSF Income	\$38 billion	\$ _____
Avg. NSF Fee amount	\$30	\$ _____
Avg. Number NSF's per customer		
1 – 4 transactions	12% - 21%	_____ - _____ %
5 – 9 transactions	5% - 10%	_____ - _____ %
10 – 20 transactions	4% - 8%	_____ - _____ %
20 + transactions	4.9% - 8%	_____ - _____ %
Percent of Non-Interest Income which is NSF	50%	_____ %
Percent of Total Customers with NSF charges in a 12 month period	26% – 38 %	_____ %

## HOW IMPORTANT IS NSF TO YOUR BANK?

### **Banks with CURRENT NSF – EFT fees:**

Your Total NSF Charged in 2009	\$ _____
Percent of Total from ATM & Debit Card	X _____ %
At risk Dollars under FRB Regulation E	\$ _____
Customers Projected to be REGAINED with Amnesty Opt-In Program (85%)	X _____ 85 %
<b>Projected Revenue Regained with Amnesty Opt-In</b>	<b>\$ _____</b>

### **Banks with NO CURRENT NSF – EFT fee in place:**

A) Your total NSF charged in 2009	\$ _____
Gross up to adjust for potential EFT fees (Nat'l avg 40%)	<b>divide by</b> <u> .60 </u>
Total Income Potential with fees on EFT	\$ _____
Income Potential on EFT fees only	\$ _____
Percent of Customers Projected w/AOI	<u> X 85% </u>
<b>B) Projected NEW Revenue with AOI</b>	<b>\$ _____</b>
<b>PROJECTED TOTAL REVENUE (one year) (A + B)</b>	<b>\$ _____</b>