

Table II

DATA ON NSF CHECK EXPERIENCE OF 40 INSURED NONMEMBER BANKS

	<u>Metropolitan Area Banks</u>	<u>Nonmetropolitan Area Banks</u>	<u>All Banks</u>
Percentage of Deposits Returned NSF:			
Range	nil to 3.2%	nil to 1.9%	nil to 3.2%
Average	0.95%	0.75%	0.86%
NSF Check Processing Costs:			
Range	\$2 to \$28	\$1.30 to \$15	\$1.30 to \$28
Average	\$10	\$6.80	\$8.85
NSF Losses as Percent of Deposits:			
Range	negligible to 0.9%	negligible to 0.4%	negligible to 0.9%
Provisional Credit:			
Range	1-3 days	1-5 days	1-5 days

Of the 23 metropolitan area banks, nine (39%) received credit in one day; eight (34%) received credit within two days; and six received credit within three days. This contrasts with nonmetropolitan area banks where five (33%) received credit in one day; four (26%) received credit within two days; five received credit within three days; and one bank received credit within five days. Results exclude unuseable data from two banks.