## Bankbulb's article

## Chime offers customers up to \$100 free overdraft with SpotMe feature

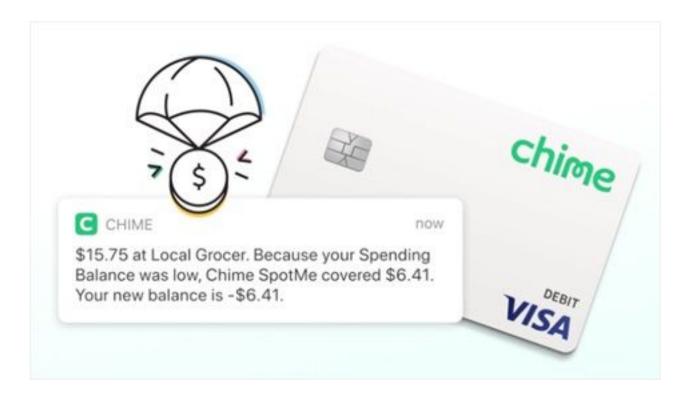
**USA** 

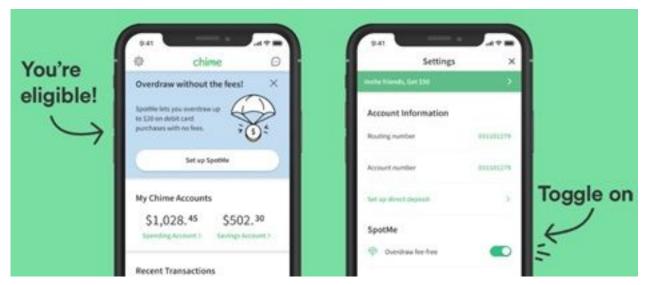
September, 2019



<u>SpotMe</u> from Chime is a new service that allows eligible members to make debit card purchases with no overdraft fees on overdrafts up to \$100.

Chime customers who receive payroll direct deposit of at least \$500 per month can sign up to Chime SpotMe. After that, they can keep spending with their debit card even if their balance goes below \$0. Their overdraft limit will depend on multiple factors, but some users will be able to overdraw their account by \$100.





With SpotMe, Chime will simply apply your next deposit into your Chime Spending Account to the customer's negative balance.

Watch the introductory video here.