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# Chase Bank Check Cashing Policy: Limits, Fees, Hours, & More...

[Sonya Bateman](#) | Updated 4/10/2019 | In: [Checks & Money Orders](#)  
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Chase Bank is one of the largest banks in the United States, with more than 5,100 branches and 16,000 ATMs across the country. If you need to cash a check, you're likely located near a Chase branch. Like every bank, Chase has certain policies and fees regarding check cashing. Keep reading to find out what you need to know about Chase Bank check cashing policies for both account holders and non-customers. It's the Chase Bank check cashing policy in plain language. (Note: The following information was verified through the Chase website or by contacting a Chase customer service representative.)

## What Type of Checks Does Chase Cash?

Chase Bank will cash just about any type of check, including payroll checks, personal checks, government checks, tax checks, and cashier's checks for customers. For non-customers, Chase will only cash checks drawn on a Chase account.

## **What Do You Need to Cash a Check at Chase?**

If you are a Chase Bank customer, you'll need your bank account number and enough money in your account to cover the cost of the check being cashed. However, if the check being cashed is drawn on a Chase bank account, you won't need to worry about having enough in your account to cover the cost of the check. Typically, you will not need to show identification as an account holder, though it's a good idea to have a form of ID with you in case the bank needs to verify.

For non-Chase Bank customers, you will need a photo ID, such as a state driver's license, passport, or other government-issued ID to cash checks. For checks over \$500, you will need a second form of ID, such as a credit card, debit card, or Social Security card. In some cases, Chase Bank may also require verification of your address, such as a utility bill in your name.

## **How Do You Cash a Check at Chase?**

You can cash checks at a Chase Bank by either going inside the bank branch or by using the drive-through transaction lanes, if available. To cash a check in a Chase lobby or drive-through, you'll need to sign the back of the check on the top line (for business printed checks) or the only line (for personal checks).

If you are a Chase Bank customer, you can also write your account number on the line or space below where you've signed your name. This will help the bank teller process your transaction faster.

Then, simply present your check and identification to the bank teller at the counter or drive-through and request to have it cashed.

## **Does Chase Charge a Fee to Cash a Check?**

Chase Bank does not charge a check-cashing fee to its customers.

For non-customers, the fee is \$8 for each cashed check. For example, if you are cashing two checks, you'll need to pay \$16 in fees. The fee may be waived for certain types of checks, including insurance checks.

## **Is There a Limit to the Number of Checks You Can Cash at Chase in a Day/Week/Month?**

Yes and here's the Chase check cashing limit. Chase Bank does not generally limit the number of checks you can cash. However, keep in mind that non-customers must pay a fee of \$8 for each individual check being cashed at the bank.

## **Is There a Limit to the Size of a Check You Can Cash at Chase?**

If you are an account holder at Chase Bank, the amount you can cash a check for is limited to the amount of funds in your checking account, unless the check is drawn on a Chase account. If you don't have enough to cover the cost of the check in your account, you will need to deposit part or all of the check amount and wait for it to clear. Chase Bank typically makes at least \$200 of a deposit available by the next business day, and the remaining amount available when the check has cleared with the issuing bank.

For non-customers, there is no specific, companywide limit for the size of a check you can cash. However, it is a good idea to call the branch before visiting to be sure it can cash your check. You will need two forms of identification for checks over \$500, and for amounts over \$10,000, you will need to fill out government-required paperwork in order to cash the check.

Note that if you are a non-customer cashing a check drawn on a Chase account, the payer's account must have sufficient funds in order for the check to be cashed.

## **When Can You Cash a Check at Chase?**

You can cash a check any time during regular business hours. In general, Chase Bank branch offices are open from 9:00 a.m. to 6:00 p.m., Monday through Friday. Most locations are also open from 9:00 a.m. to 1:00 p.m. on Saturdays. Chase Bank branches are typically closed on Sundays and federal holidays.

If you're a Chase Bank customer and you have an Apple or Android device, you can also deposit a check remotely into your account with [Chase QuickDeposit](#), simply by taking a picture of the check and following the instructions in the QuickDeposit app. You can also deposit a check through a Chase ATM. Find your nearest Chase ATM using the [Chase ATM locator](#).

Keep in mind that hours of operation can vary by location, so it's always best to verify the hours of your neighborhood Chase Bank before heading out to cash your check.

Is the Chase check cashing policy not to your liking? Here's our [list of the banks that cash checks for customers and non-customers alike \(policies included\)](#).

## In Summary

Cashing a check at a Chase Bank is a relatively straightforward process. If you are a Chase account holder, you can easily cash checks, provided you have enough money in your account to cover the amount of the check. If you're a non-customer, you can only cash checks that are drawn on a Chase account, and you'll need to pay an \$8 fee and bring one or more forms of ID with you. We hope this article helps you decide whether you can cash your check at a Chase Bank, and what you'll need to get it done.

† **Feedback**

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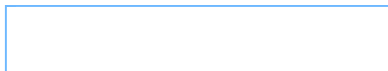
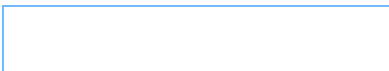
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COMMENT

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## 10 comments

Monica says:

[05/08/2019 at 9:03 pm](#)

I do not have an account; however, I have cashed checks over \$10,000 from 401k there. My husband received a settlement check drafted from Chase bank and was told it was over the limit. Is this true or do different locations have different rules?

[REPLY](#) ▶

Lindsey Desmet says:

[05/15/2019 at 2:29 pm](#)

Monica, we're sorry to hear about your difficulties! We contacted Chase's corporate customer service department and were told that there is no set limit that applies to all locations, but that branches sometimes set limits for non-customers at their own discretion. It is a good idea to call the branch before visiting to verify that they will cash the check; your husband may want to try calling a few branches in your area other than the one he already visited. Chase may also deny the transaction if the account that the check is drawn on does not have sufficient funds. We have updated our article to reflect this information.

[REPLY](#) ▶

Mandy says:

[11/27/2017 at 4:06 am](#)

I have noticed each chase seems to have their own rules. My mom as week as a couple of my other clients have chase and when I turn these checks in or need to cash them quickly the \$8 fee is B.S. I also had a check written for \$300 and it was 9 am and they needed to call verify the check. It was fine except the woke up the lady and that made me look bad.

[REPLY](#) ▶

Confused says:

[11/25/2017 at 12:10 am](#)

I'm not a chase customer but had a check drawn from chase, when i went to cash it, i was told the amount of the check was over the limit. Is this true?

[REPLY](#) ▶

Bill says:

[09/29/2017 at 3:18 pm](#)

HOW TO GET AROUND CHASE BANK CHECK CASHING FEES!

I am a General Contractor:

PROBLEM:

The Chase Bank (and a few others) charge you \$8.00 to cash their member's personal checks. Their explanation, 'you are not a member of our bank'. This is a "PREDATORY FEE", and the Bank know that! Every Manager I have talked to tell me that the cost to process that check is the same whether I was a member or not. They are penalizing you for not being a member of their bank, 'which is stupid', the person who wrote the check is also 'not a member of your bank', but chose to hand you a check! My bank does not charge a check cashing fee, and I am not paying a check cashing fee to Chase or anyone else!

SOLUTION:

DON'T PAY THE FEE! When their member hand you a check add \$8.00 to cover their check cashing fee! Do not pay the fee! It cost Chas the same to process that check whether you are a member or not! As one of my customers, 'that's stupid!, 'I did not know my bank was doing that, I am not going to pay Chase \$3.00 to obtain the check, then pay \$8.00 every time I write one'. SHE MOVED HER ACCOUNT TO ANOTHER BANK! If enough of their member complain about paying the fee, maybe these predators will come to their senses.

I have 25 customers with Chase accounts. If they choose to write me a check I add \$8.00 to their invoice to cover their Chase check cashing fee. I am not paying for their members to maintain a Chase checking account! Chase cash more than 20,0000 checks yearly .....that's \$160,000.00 a year that we are paying for their members to maintain their Chase checking account. 'WHO DO CHASE THINK THEY ARE? THE IRS! SEND THE FEE BACK TO THEIR CUSTOMER..... DON'T PAY IT!....LET THEIR CUSTOMER DEAL WITH IT!

[REPLY](#) ▶

Editor Laura Bachmann says:

[09/29/2017 at 7:14 pm](#)

Hi Bill,

Thanks for your comments and sharing your approach for avoid this Chase fee. Sounds like a good idea for someone in your position!

[REPLY](#) ▶

Allison says:

[09/26/2017 at 9:56 pm](#)

Is the \$8 Check cashing fee for non-members a flat fee?

[REPLY](#) ▶

Editor Laura Bachmann says:

[09/27/2017 at 8:43 am](#)

Hi Allison,

That's correct, its a flat fee, charged per check. It's not related to the check amount.

[REPLY](#) ▶

Allison Wallace says:

[09/28/2017 at 1:24 am](#)

Thank you! I was looking for the best deal.

I cashed a check from State Farm at Chase today and they actually didn't charge me because it was from the insurance company.

[REPLY](#) ▶

Editor Laura Bachmann says:

[09/28/2017 at 6:46 am](#)

Happy to help! ☐

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