

## Family Prosperity Initiative

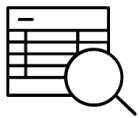
### How to Avoid Fees

In a 2017 survey, more than 3 in 10 JPNDNC participants said they had paid an overdraft fee in the last three months.



Just the 4 biggest banks in Massachusetts collected over **\$2 BILLION** in fees in 2015.

How can you avoid paying these fees?



Keep track of expenses

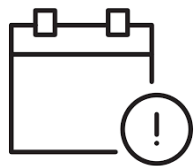


\$\$\$ If a credit card charges an application fee, don't apply



Use overdraft protection carefully

Evaluate credit cards to see which is better for you



Pay bills on time



Some gas stations may put a hold on your account for more money than

PIN safe

\*\*\*\* Keep your

they charge and put you at risk for overdraft fees

??? Ask questions!