How to Avoid Fees

In a 2017 survey, more than 3 in 10 JPNDC 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
- Use overdraft protection carefully
- Pay bills on time
- Keep your PIN safe
- Ask questions!
- If a credit card charges an application fee, don't apply
- Evaluate credit cards to see which is better for you
- Some gas stations may put a hold on your account for more money than they charge and put you at risk for overdraft fees

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