

From airline to concert tickets, the conversation around junk fees has amplified as the fees increase. However, credit union overdraft programs often wrongfully get included in the junk fee conversation. Credit union overdraft programs require opt-in service by members. Members may choose overdraft programming to ameliorate pay and bill scheduling discrepancies or to prevent turning to a payday lender. Often, members who opt-in do so to avoid higher credit card interest rates or address emergency funding matters.