



QUESTION OF THE DAY

BANKING

Q: How much are the average overdraft, service, and out-of-network ATM fees?

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A: Overdraft: \$26.77
Monthly service fee: \$15.65
Out-of-network ATM: \$4.86

Source: Bankrate

FOLLOW-UP QUESTIONS

- 1.** Do these average fees seem reasonable to you? Why or why not?
- 2.** Why do you think banks charge a fee to use their ATM for users who don't have an account at their bank?
- 3.** What steps can you take to avoid banking fees and penalties?