

# Jovia Financial Credit Union Becomes First Local Credit Union to Eliminate Overdraft and Nonsufficient Funds Fees

*The Addition of New CareFree Checking Provides Jovia Members a Choice of Checking Account Programs*

WESTBURY, NEW YORK, UNITED STATES, April 14, 2022

/EINPresswire.com/ -- A milestone moment has been announced as Jovia Financial Credit Union, one of Long Island's largest and leading credit unions, today launched its new

"[CareFree Checking](#)" product that has absolutely no overdraft fees and no Nonsufficient Funds (NSF) fees. Jovia becomes the first Credit Union on Long Island, New York to shift its policy to this member-friendly option.



Jovia will add CareFree Checking to its suite of banking and checking services designed to empower residents, employees, students and business owners of Nassau and Suffolk Counties by giving them access to appropriate, affordable, and timely financial products and services. Members can choose the checking product that best fits their needs:

- [CareFree Checking](#): No NSF and no overdraft fees with, no monthly maintenance fees and no minimum balance.
- [Go Green Checking](#): Earn 1% on account balances up to \$25,000 with no monthly maintenance fees, no minimum balance, up to \$20 in ATM rebates and first order of checks free.

Jovia also offers a program for those who don't qualify for either CareFree Checking or Go Green Checking. With [Green Light Checking](#), a component of Jovia's inclusive Momentum Banking program, credit challenged members, who have been turned down by other financial institutions can open a low fee checking account with no minimum balance.

"We know there's no such thing as one-size-fits-all banking. We are proud to offer membership and services for people of all financial needs. For that purpose, we are committed to becoming the most financially inclusive and equitable credit union by welcoming those who are under-

banked and under-served with innovative products that bring value,” commented Nina Smith, Chief Operations Officer, Jovia Financial Credit Union. “With three checking account programs, anyone looking to open a checking account with Jovia will find a solution that works for them,” she added.

With CareFree Checking from Jovia, qualifying members gain the convenience of managing their finances without the worries and hassles associated with overdraft and NSF fees. Jovia’s Go Green Checking is a great interest bearing, no-minimum account option. And finally, with Green Light Checking, Jovia welcomes members with credit challenges. Those interested in opening an account should contact member services at (516) 561-0030 or visit their local Jovia branch to sign up.

About Jovia Financial Credit Union:

Jovia Financial Credit Union is one of Long Island’s largest and leading credit unions, offering affordable banking services to Long Islanders for more than 80 years, bringing greater value through innovation. With \$4 billion in assets and over 200,000 members. Eligible members must live, work, attend school, or regularly conduct business in Nassau and/or Suffolk counties. Existing Jovia members may also sponsor immediate family members or household members. For more information, visit [www.jovia.org](http://www.jovia.org), call 1-855-JOVIA4U.

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