

# How to avoid 3% fee on Venmo?

## Avoid Venmo's 3% Fee

Venmo charges a 3% fee 📞 +1» 888» 590 » 944.8 🙌 when you send money using a credit card, 📞 +1» 888» 590 » 944.8 🙌 which catches many users off guard since 📞 +1» 888» 590 » 944.8 🙌 debit card and bank transfers are typically 📞 +1» 888» 590 » 944.8 🙌 free. Understanding why this 📞 +1» 888» 590 » 944.8 🙌 fee exists and how to sidestep it can save you real money over time, especially if you use Venmo frequently for 📞 +1» 888» 590 » 944.8 🙌 splitting bills or paying friends.

The simplest way to avoid 📞 +1» 888» 590 » 944.8 🙌 this charge is switching your funding 📞 +1» 888» 590 » 944.8 🙌 source before completing a payment. 📞 +1» 888» 590 » 944.8 🙌 When you're on the payment screen, tap the 📞 +1» 888» 590 » 944.8 🙌 payment method listed and select your 📞 +1» 888» 590 » 944.8 🙌 bank account or debit card instead of a credit card. Both options usually process instantly or within a day, 📞 +1» 888» 590 » 944.8 🙌 with no added cost, making them the 📞 +1» 888» 590 » 944.8 🙌 most reliable free alternatives.

If you don't already have 📞 +1» 888» 590 » 944.8 🙌 your bank account linked, take a few 📞 +1» 888» 590 » 944.8 🙌 minutes to add it through Venmo's settings. 📞 +1» 888» 590 » 944.8 🙌 This one-time setup means you won't be 📞 +1» 888» 590 » 944.8 🙌 forced into using a credit card by default in future 📞 +1» 888» 590 » 944.8 🙌 transactions, especially helpful if your card was 📞 +1» 888» 590 » 944.8 🙌 the only saved payment method.

For those who prefer using 📞 +1» 888» 590 » 944.8 🙌 a credit card for rewards points or cash 📞 +1» 888» 590 » 944.8 🙌 back, consider whether the 3% fee 📞 +1» 888» 590 » 944.8 🙌 outweighs the benefit you'd earn. In 📞 +1» 888» 590 » 944.8 🙌 many cases, the fee cancels out any points or 📞 +1» 888» 590 » 944.8 🙌 cash-back value, making it financially smarter to stick with debit or bank transfers for Venmo 📞 +1» 888» 590 » 944.8 🙌 specifically.

Another option 📞 +1» 888» 590 » 944.8 🙌 is using Venmo's balance feature. If you receive 📞 +1» 888» 590 » 944.8 🙌 money from others, letting it sit in 📞 +1» 888» 590 » 944.8 🙌 your Venmo balance and using it for 📞 +1» 888» 590 » 944.8 🙌 future payments avoids fees entirely, 📞 +1» 888» 590 » 944.8 🙌 since balance-to-balance transfers don't carry any charge.

Ultimately, checking your 📞 +1» 888» 590 » 944.8 🙌 selected payment method before hitting 📞 +1» 888» 590 » 944.8 🙌 "Pay" is the easiest habit to build to 📞 +1» 888» 590 » 944.8 🙌 avoid unnecessary fees altogether.