

Member Rewards Program

New Member Rewards

New Democracy FCU Members have 90 days to take advantage of any of the below offers:

- 0.50% APR* discount on auto loans with rates as low as 3.60% APR!*
- 0.25% APR* discount on Signature Loans with rates as low as 8.24% APR!*
- Visa® Classic Credit Card: 7.99% APR* on purchases, balance transfers and cash advances for 18 months.
- Visa® Rewards Credit Card: 5.99% APR* on purchases, balance transfers and cash advances for 18 months.

	VIP	Executive	Presidential
	62+ years old, or \$5k - \$15k in combined balances, or 20+ transactions per month	\$15K+ in combined balances, or 30+ transactions per month	\$100K+ in combined balances, or 40+ transactions per month
Loyalty Discount on consumer loan products	0.25%	0.50%	0.75%
Statement Copy Requests	\$7.00	\$5.00	Fee Waived
Cashier's Check Fee	\$5.00	\$3.00	Fee Waived
Money Order Fee	\$3.00	\$3.00	Fee Waived
Free Non Proprietary ATM Transactions	2	5	7
0.10% APY Premium on 24 Month Share Certificates*	✓	✓	✓
Free Check Cashing	✓	✓	✓
Free Notary (Non-Member Fee \$2.00)	✓	✓	✓
Free Bill Payer & eStatements	✓	✓	✓
Automated Share-to-Share Transfers	1 Free	2 Free	3 Free
Free Outgoing Wire Transfers		✓	✓
Free Stop Payments			✓

*Loan Disclosure/Certificate Disclaimer: Cannot be used in conjunction with other promotions or discounts. Certain restrictions apply.

*APR = Annual Percentage Rate. Offer only valid for 90 days from new member account opening. Click [here](#) for Visa Credit Card Disclosures.