

Member Rewards Program

NEW MEMBER REWARDS

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

- 0.50% APR* discount on auto loans with rates as low as 2.35% APR!*
- 0.25% APR* discount on Signature Loans with rates as low as 8.99% APR!*
- Earn 3,000 bonus points when you spend \$1,000 in the first 90 days with your Democracy FCU VISA Rewards Credit Card!*

	VIP	EXECUTIVE	PRESIDENTIAL
	<ul style="list-style-type: none"> • 62+ years old • or \$5k - \$15k in combined share and/or loan balances, • or 20+ transactions per month 	<ul style="list-style-type: none"> • \$15K+ in combined balances share and/or loan balances • or 30+ transactions per month 	<ul style="list-style-type: none"> • \$100K+ in combined share and/or loan 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 may apply.