

# Member Loyalty 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
	\$5,000 combined balance of share and/or loan balance OR length of membership 5-9 years	\$15,000 combined balance of share and/or loan balances OR length of membership 10-19 years	\$100,000 combined balance of share and/or loan balances or CUMA Mortgage, or length of membership 20+ years
<b>Loyalty Discount on consumer loan products</b>	0.25%	0.50%	0.75%
<b>Statement Copy Requests</b>	\$7.00	\$5.00	Fee Waived
<b>Cashier's Check Fee</b>	\$5.00	\$3.00	Fee Waived
<b>Money Order Fee</b>	\$3.00	\$3.00	Fee Waived
<b>Free Non Proprietary ATM Transactions</b>	2	5	Unlimited
<b>0.10% APY Premium on 24 Month Share Certificates*</b>	✓	✓	✓
<b>Free Check Cashing</b>	✓	✓	✓
<b>Free Notary (Non-Member Fee 2.00)</b>	✓	✓	✓
<b>Free Bill Payer &amp; eStatements</b>	✓	✓	✓
<b>Free Automated Share-to-Share Transfers</b>		✓	✓
<b>Free Outgoing Wire Transfers</b>		✓	✓
<b>Free Stop Payments</b>			✓

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