

## Fee Schedule

Effective January 1, 2026

SHARE DRAFT ACCOUNT FEES		ELECTRONIC SERVICE FEE	
Duplicate Lien Release			<b>\$10</b>
Automatic Share Transfer (to cover overdrafts)	<b>\$5</b> per occurrence	Express Delivery (requests requiring expedited delivery)	
Insufficient Funds	<b>\$30</b>	- Documents	<b>\$20</b>
Share Draft/Point-of-Sale/Auto Debit Overdraft (whether paid or not)		- Credit Card	<b>\$65</b>
Overdraft Privilege	<b>\$32</b> per item	- Visa Check Card	<b>\$65</b>
Stop Payment –		Staff Assisted Phone Transfer	<b>\$5</b>
- Staff Assisted	<b>\$30</b> per check/series	Money Management Special Handling (Withdrawal limits exceeded, check improperly issued)	<b>\$5</b> per occurrence
- Placed Electronically by iTalk	<b>\$30</b> per check/series	Shared Branch	<b>\$3.50</b> per transaction
- Online Banking	<b>\$30</b> per check/series	Loan Phone Pay	<b>\$10</b>
Check Cashing Fee	<b>\$3</b>	Visa Over Limit*	<b>\$25</b>
Share Draft/Deposit Item Copy	<b>\$7</b>		*If opted in
SERVICE FEES		ELECTRONIC SERVICE FEE	
New Membership Fee	<b>\$10</b> per membership	iTalk Transactions	<b>Free</b>
Account Closure (within 60 days or 2 months of opening)	<b>\$10</b>	ACH Reject Fee	<b>\$15</b> per item
Returned Deposit (written/issued by member/ non-member depositor)	<b>\$25</b>	Plastic Card Replacement	<b>\$20</b>
Account Research	<b>\$20</b> per hour	Online Banking	<b>Free</b>
Statement Copy (available free online for 18 months)	<b>\$10</b> per statement	Internet Bill Pay	<b>Free</b>
Monthly/Quarterly Paper Statement*	<b>\$5</b> per statement mailed	Internet Bill Pay Insufficient Funds	<b>\$30</b>
Incoming Wire Transfer	<b>Free</b>	Internet Bill Pay Stop Payment	<b>\$26</b>
Outgoing Domestic Wire Transfer	<b>\$20</b>	Internet Bill Pay Inquiry	<b>\$18</b>
Outgoing International Wire Transfer	<b>\$30</b>	Internet Bill Pay Check Copy	<b>\$25</b>
Money Order	<b>\$3</b>	Non-Proprietary ATM Withdrawals***	<b>\$2</b>
Official Check	<b>\$7</b>	Democracy FCU ATM Withdrawals (with Non-Proprietary Card)	<b>\$3</b>
Stop Payment on Official Check	<b>\$25</b>	Point-of-Sale Transactions	<b>Free</b>
Legal (tax liens, levies, garnishments, etc.)	<b>\$100</b>	Foreign Exchange Fee (Visa Check Card)†	<b>1%</b> of transaction amount
Bad Address	<b>\$5</b> per month	Visa Card Annual Fee	<b>Free</b>
Inactive Account (no financial activity for 12 months)**	<b>\$15</b> per month	<b>LOAN PROCESSING</b>	
Escheat (charged after 36 months of inactivity)	<b>\$100</b> or account balance, whichever is less	Returned Payment (Loan or Visa payment)	<b>30</b>
Mortgage /Asset Verification	<b>\$10</b>	Skip-A-Payment as offered	<b>\$50</b> per Loan

\*Members may be eligible for discounted fees based on his/her Member Rewards Level. Please see the Member Rewards Program for further details. \*\*\*This fee is not inclusive of the fee that may be charged by the ATM owner. †This fee will be applied to any transaction processed in a currency other than U.S. Dollars. All fees are subject to change.