



Financial Freedom **for ALL.**

Fee Schedule

Effective January 1, 2026

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