

## Fee Schedule – Reload Plus

Visa® Reloadable Card

	General	Student*
Limit	\$3000	\$1000
Minimum Load	\$25	\$10
Maximum Load	\$3000	\$1000
Annual Fee	\$0	\$0
Enrollment Fee	\$10	\$10*
Value Load Fee	\$2	\$0
Secondary Card Fee	\$5	\$5
IVR (touch-tone phone)	\$1	\$0
Balance Inquiry Fee	\$0	\$0
PIN Inquiry Fee	\$0	\$0
Customer Service Live Rep Fee	\$3.55	\$3.55
Lost/Stolen Replacement Card Fee	\$10	\$10
Reissue Card Fee (Damage/Name Change)	\$10	\$10
Overdraft Fee	\$26	\$5
Express Delivery Fee	\$15	\$15
PIN Change Fee	\$15	\$15
Inactivity Fee (12 Month)	\$2	\$0
Foreign Exchange Fee **	1%	1%
ATM Fee	\$.50	\$.50

\*Card available for members age 13-17 only. There will be no enrollment fee assessed at Democracy Federal Credit Union branch locations. There is a \$10.00 online enrollment fee due at the time of enrollment that will be reimbursed to the member. \*\*This fee will be applied to any transaction processed in a currency other than U.S. Dollars.