



Financial Freedom **for ALL.**[®]

MBSYEP Account Options for 18+ years old

Democracy FCU offers special MBSYEP accounts to provide our young members valuable financial assistance. We are on a mission to provide our local youth free financial education to ensure you understand what it means to be part of our financial family and how it positively shapes your future success.

When you become a member of Democracy FCU, you can enjoy:

- Free SYEP Checking and Savings accounts**
- No Membership Fee
 - No Initial Deposit fee
 - No Minimum Balance
- Free Visa Debit Card
 - No charge for cash back on POS/Register transactions
- Free Direct Deposit
- Free Financial Counseling – from basics to goal planning and more!
- Immediate access to our Shared Banking Network
- Convenient access to your accounts through online, mobile, phone and text banking channels
- Discounted Mobile Service from Sprint
- Free access to DZONE – mobile discounts app to 30+ retailers like AMC Theatres, Fandango, Dunkin Donuts, Little Caesars, SweetFrog, Target.com, Kings Dominion, Macy's and more!

Frequently Asked Questions

Q. How do I set up Mobile Banking?

A. Setting up Mobile Banking is easy! Simply download our app from the App Store or Google Play, verify the accounts and you're all set. If you need help, we have a short video on our [Website](#) as well as helpful information. Also, feel free to call us for further assistance at 800.742.5582.

Q. How do I get access to my money once the account is open?

A. You can visit a Democracy FCU Branch, a Shared Branch or you will also have access to over 30,000 ATMs that are surcharge free. You can locate the closest ATM near you by visiting the [Online Locator](#) or downloading the [CO-OP Mobile App](#).

Q. Will I be able to use [Shared Branches](#) immediately?

A. Yes! There is no 90 day restriction for MBSYEP accounts.

Q. *Do I have to go to a Democracy FCU Branch to deposit Cash into my account?*

A. No. You can additionally visit one of our Full Service ATMs or one of the 5,000+ [Shared Branches](#).

Democracy FCU Full Service ATMs:

Federal Energy Regulatory Commission - 1st Floor, 888 1st Street NE, Washington, D.C. 20426

Gallaudet University - 800 Lincoln Circle NE, Washington, DC 20002

Penn Station Shopping Center - 5720 Silver Hill Road, District Heights, MD 20747

Q. *Where are public access Democracy FCU Branches located?*

A. You have access to:

Silver Hill Branch

5720 Silver Hill Rd, District Heights, MD, 20747

Tuesday – Thursday: 9 a.m. – 6 p.m.

Friday: 9 a.m. – 7 p.m.

Saturday: 9 a.m. – 2 p.m.

Gallaudet University Mobile Branch (*no cash transactions*)

800 Florida Ave NE, Washington, DC 20002

Tuesdays: 9:30 a.m. – 12 p.m @ College Hall Parking Lot

Tuesdays: 12:30 p.m. – 3:30 p.m @ Clerc Hall Parking Lot

Q. *Who do I contact if my Visa Debit Card is lost or stolen?*

A. You can call 703.299.1400 (DC Metro Area) or 800.742.5582 (Toll Free).

Q. *What if I have additional questions? Who can I contact?*

A. You can contact us the following ways:

Phone: 202.488.5400

Phone (Toll Free): 800.742.5582

Email: member_serv@democracyfcu.org

Website: www.democracyfcu.org

Social Media:

[Facebook.com/DemocracyFCU](https://www.facebook.com/DemocracyFCU)

[Twitter.com/DemocracyFCU](https://twitter.com/DemocracyFCU)

[Instagram.com/DemocracyFCU](https://www.instagram.com/DemocracyFCU)

***Must provide a Government issued Photo ID with expiration date*

AND

***Must provide a Social Security Card **OR** Birth Certificate*