



Member News & Benefits

The **Pink Moon** gets its name from the soft pink wildflowers that bloom in early spring, signaling the return of the season; and celebrate the new growth, fertility, and fresh beginnings that spring ushers in. The **Pink Moon** will shine brightest around 8:23 p.m. E.T. on **Saturday, April 12**.

Happy Spring, Member-Owners! Ending soon, don't miss our **1040 Tax Loan Special**. Borrow up to \$10,400 for any reason with terms up to 35 months. Apply online 24/7, or call us today before the special **ends April 25**.

Spring is the perfect time for **vehicle shopping or refinancing** your current loan with another lender. Why pay more? Save money on your monthly payments by refinancing with us. If you can drive it, we can finance it!

Emergency Loans are available if any unexpected things happen in your life. Borrow up to \$5,000 quickly and easily - give us a call or **apply online 24/7!**

We're here to help with your real estate needs. Explore our **Home Equity options** — call to speak with our experienced specialists. We're committed to supporting you with *no closing costs* and the ability to borrow up to 90% of your home's value (*minus your first mortgage balance*). Ask about our many more real estate options.

Earn up to \$700 a year just by switching to our Performance Checking. It's quick and easy to open online — make the switch today!

Contact us, the DOCFCU team is here, ready to assist you on your financial journey, no matter where it takes you!

Hurry, Special Ends APRIL 25!

Owe taxes? Happily keep your hard-earned cash and pay in convenient monthly installments on friendly terms. Or easily **get funds for any reason**.

1040 TAX LOAN

- ✓ **10.40%** minimum APR*
- ✓ **10,400** maximum loan amount
- ✓ **1040** day term, up to 35 months



Get the cash you need now, ENDING soon - contact us or go online.

*APR—Annual Percentage Rate **SPECIAL ENDS 4/25/2025**, as low as 10.40% with 6 – 35 month terms, with minimum loan amount of \$500 up to \$10,000. Offer may be withdrawn without notice. Must be an existing DOCFCU member for 3+ months and actual rate/approval based on evaluation of credit. No Relationship Rewards interest rate discounts apply. Existing DOCFCU loans/debts are NOT eligible for special rate. Other restrictions may apply, contact us for details or visit DOCFCU.org.



ATTENTION MEMBERS: New Paper Statement Fee Begins May 1, 2025*

Starting May 1, 2025, a **\$3 monthly Paper Statement Fee** will be applied to members who choose to have a statement mailed. You can **AVOID THIS FEE** by enrolling in free, secure **E-Statements**.

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| Benefits of E-Statements: | Instant access – No more waiting for the mail | How to Enroll: | 1) Log in to Online Banking at DOCFCU.org |
| | Less clutter – View up to 24 months of statements online | | 2) Click on then select 'E-Statements' |
| | Eco-friendly – Reduces paper waste and fuel use | | 3) Read and accept the disclosure |
| | Convenient – Downloadable PDFs | | |

ENROLL NOW, before May 1, 2025 to stay fee-free! Need help enrolling? Call us at 202-808-3600 or 888-626-9845

*Members who qualify for Performance Checking dividends will not be charged a fee.



NEW / USED, BUY OR REFINANCE* FOR LESS

Hit the Open Road to Savings!

Whether you're buying a new or used vehicle or refinancing a loan you have elsewhere, save big with our low rates, great terms & fast approvals. Plus, check out our convenient car buying service powered by **TRUECar!** **Learn more & apply!**

125% Loan-to-Value • Quick Approvals, within 24 hrs • Great Rates & Terms

Existing DOCFCU vehicles loans are NOT ELIGIBLE for refinancing, only loans from other lenders/financial institutions. Other restrictions may apply, contact us.

DON'T IMAGINE SAVINGS. MAKE IT HAPPEN, TRANSFER NOW

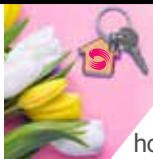
FREE BALANCE TRANSFERS

Save big this spring - take advantage of FREE balance transfers! With our low, fixed-rate Visa options, you can consolidate your high-interest credit cards into one low-payment with our Visa Credit card. Plus, there are no balance transfer fees, no cash advance fees, and no annual fees.

This is your chance to pay off your debts faster and save money in the process. Contact us or apply online today to enjoy the convenience and savings of a **DOCFCU VISA credit card**.



WE'RE YOUR KEY TO GREAT-RATE...



Home Equity Options

Unlock up to \$350,000 of your HOME'S EQUITY. Your home's equity is a valuable financial asset. Use a home equity line of credit (HELOC) or loan to consolidate debt, make home improvements, pay for education, a wedding, vacation, or cover unexpected expenses. Enjoy a no closing costs* home equity line of credit or the fixed-rates of a home equity loan. **Get what best fits your needs and unlock the power of your home equity today.**

*No closing costs on an initial advance of \$10,000 or more. Borrow up to 90% of your home's value (minus your first mortgage balance) up to \$350,000 must be eligible for DOCFCU membership. Other restrictions may apply, contact us for details.

BANKING THAT PAYS!

Does Your CHECKING PAY YOU annually,* up to \$700?

IT CAN! Our **Performance CHECKING**, it's everything you need in a checking account – and **more!** Call, email or go online switch your checking to get paid to bank!

*\$700 earned based on an avg monthly bal of \$20k at 3.5% APY (Annual Percentage Yield), subject to change w/o notice, restrictions apply.

FREE WEBINAR

ARE YOU FINANCIALLY HEALTHY! Tuesday, APRIL 8 at 1:30 pm; Thursday, APRIL 17 at 8:30 pm. REGISTER, SCAN the QR or visit, DOCFCU.org, RESOURCES / BALANCE FREE Financial Education.



MOBILE BANKING w/MOBILE Check DEPOSIT is easy – **DOWNLOAD** your iPhone®, Android™ or iPad® **app** and get started!



EMAIL: service@DOCFCU.org
CALL: 202-808-3600 or Outside D.C. 888-626-9845
MAIL: P.O. Box 14720, Washington, DC 20044-4720

BRANCHES: Monday - Friday 8:30am - 3:30pm
 • **Herbert C. Hoover Bldg**, 1401 Constitution Ave, NW, B0038-A, Washington, DC 20230
 • **Silver Spring Branch**, 1325 East West Hwy #1121, Silver Spring, MD 20910

SUPERVISORY COMMITTEE: P.O. Box 841, Washington, DC 20044



DEPARTMENT of COMMERCE
 FEDERAL CREDIT UNION

DOCFCU.org

Federally insured by the **NCUA**



NMLS #810389