

# Member News & Benefits



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

## As Thanksgiving approaches...

DOCFCU would like to take a moment to express our heartfelt gratitude for your support throughout 2024. This season reminds us of the importance of appreciating those in our lives and giving thanks for everything we have.

We're excited to bring back our popular, low-rate **Holiday Loan Special**, making it easy to access cash for all your holiday needs – whether it's travel, gifts, special experiences or virtually anything. Plus, we continue to offer a variety of competitive rate **mortgage options across America**, along with **Home Equity Loans** and even **Home Equity Lines of Credit** with no closing costs\*. Feel free to contact us or apply online, anytime, 24/7!

If you're in need of a **better credit card**, consider our **VISA credit card**. Our VISA comes with no annual fees, competitive rates, and free/no fee balance transfers and cash advances. Contact us or go online to learn more or apply anytime!

The staff, management, and volunteer Board of Directors at DOCFCU extend our deepest thanks for your continued support. **Wishing you a wonderful Thanksgiving filled with joy, peace, laughter, and delicious food!**

**THE HOLIDAYS** are upon us, and we're here to help make your season merry and bright! If you **need extra cash** for gifts, travel, decorations, or other holiday expenses, consider our limited-time **HOLIDAY LOAN SPECIAL**. Don't wait - get your holidays started now.

**\$6,000** as low as **9.0%** APR\*



LIMITED TIME ONLY – ENDS DECEMBER 31st!

# HOLIDAY LOAN SPECIAL

black friday // cyber monday // holidays // any reason



**APPLY ONLINE or contact us & get your season sparkling!**

\*APR=Annual Percentage Rate SPECIAL from 11/4–12/31/2024, as low as 9.0% with 6–24 month terms, with minimum loan amount of \$600 up to \$6,000. Offer may be withdrawn without notice. Must be an existing DOCFCU member for 3+ months and 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.

**FREE WEBINAR**

Unwrapping the HOLIDAY SCAM Season: Tuesday, Nov. 12, 1:30 pm & Thursday, Nov. 21, 8:30 pm  
Go online, [DOCFCU.net.BALANCEpro.org](https://DOCFCU.net.BALANCEpro.org) for FREE Financial Services and to REGISTER today

**MORE ACCESSIBLE FOR YOU**

**Bank with Our Easy, Convenient Services**



**ONLINE / MOBILE BANKING** — [DOCFCU.org](https://DOCFCU.org)

Bank anywhere you can access the Internet or use our Mobile App, with just a click or tap to take care of a wide variety of banking needs.



**MOBILE CHECK DEPOSIT**

With the DOCFCU Mobile app available for Apple and Android devices, easily deposit checks with app, snap, deposit - that's it!



**STOP BY OUR SILVER SPRING BRANCH**

Need to stop in? Visit our Silver Spring, Maryland Branch located at 1325 East West Hwy, #1121. Open Monday - Friday 8:30am to 3:30pm.

**HOME FOR YOUR HOLIDAYS, AT GREAT SAVINGS**

**Looking to buy, refinance, or access your home's equity?**

Whether you're a **first-time buyer, moving to a new home, or tapping into your equity**, our expert team will work with you to find the perfect **mortgage** {nationwide} or home equity option to fit your needs and budget.

DOCFCU offers flexible options, including **HOME EQUITY LINES OF CREDIT** with **zero closing costs\***, to help you achieve your goals and fund your dreams.

**GET MONEY FOR WHAT MATTERS**, online or contact us to apply

\*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.

**GIVE YOURSELF THE GIFT OF SAVINGS AND...**

**JINGLE ALL THE WAY THROUGH THE HOLIDAYS!**

- Enjoy better rates, as low as 10.99% APR\*
- Free balance transfers - consolidate & save
- No annual or cash advance fees

'Tis the season to take advantage of your best member value - get your DOCFCU VISA! Contact us or go online

\*APR - Annual Percentage Rate. Based on your credit rating, we'll issue you a Classic, Gold or Platinum DOCFCU credit card.



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



**EMAIL:** [service@DOCFCU.org](mailto: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



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[DOCFCU.org](https://DOCFCU.org)

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