




# Member News & Benefits

## SEASON'S GREETINGS FROM DOCFCU!

The holidays are here, bringing the magic of lights, laughter, and time spent with family and friends. It's a time of joy, but we also know it can come with its own set of challenges. Whether it's gift shopping, travel, or those extra expenses that seem to appear out of nowhere, the holidays can sometimes create financial pressure.

That's why we're here to help! Our **great-rate Holiday Loan Special**  designed to ease the strain of the season and help you enjoy the festivities without the stress. From travel expenses, last-minute gifts or almost anything, we're ready to provide the support you need to make your holidays merry and bright.

While we can't help with wrapping presents or cooking up a holiday feast, **we can be your financial partner** during this busy time. If you're finding yourself in need of some extra assistance this holiday season, reach out to us – let us help you make this holiday season truly special. **Whether it's a new home, vehicle or consolidating debt, we'll help you get your best, low-cost option.**

From all of us at DOCFCU, enjoy a season full of love, laughter, and lasting memories. And we wish you and your loved ones a joyful, peaceful, and prosperous New Year filled with good health and happiness!

DEC. 15, 2024 to JAN. 15, 2025

**ONLY**

## Year-End Vehicle Loan RATE DROP

AS LOW AS

**5.99%** APR\*

borrow up to \$125,000 with terms up to 84 months  
**new, used or refinance\***

This special is too good to miss - **EASILY APPLY DEC 15 to JAN 15!** 



\*APR=Annual Percentage Rate. Vehicle Rates, as low as 5.99% and max 15.50% APR with terms up to 84 mos. Loan terms and min amts: 60 mos/\$10,000, 72 mos/\$15,000, 84 mos/\$30,000 and \$125,000 max. New & Used - Model Years 2020 and newer with less than 60,000 miles. Year-End Sale is 12/15/2024-1/15/2025 ONLY and may be withdrawn without notice. No Relationship Rewards interest rate discounts apply. Existing DOCFCU vehicle loans are NOT ELIGIBLE for refinancing, only loans from other lenders. Other may restrictions apply, contact us for details.

## FREE WEBINAR

**21 Ways to Trim Your Budget: Tuesday, December 10, 1:30pm & Thursday, December 19, 8:30pm**  
Go online, [DOCFCU.net](https://www.docfcu.net). [BALANCEpro.org](https://www.docfcu.net/BALANCEpro.org) for FREE Financial Services and to **REGISTER now** [↗](#)

# HOLIDAY LOAN SPECIAL

holiday expenses // vacation memories // any reason

**HURRY, SPECIAL IS ENDING DECEMBER 31st!**

**THE HOLIDAYS** are here 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 - this low-rate loan special ends December 31<sup>st</sup>, apply today!

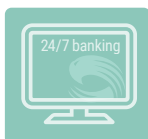
**\$6,000** as low as **9.0%** APR\*

keep your season sparkling, **APPLY – [DOCfcu.org/loans/#personal](https://www.docfcu.org/loans/#personal)** [↗](#)

\*APR=Annual Percentage Rate SPECIAL as low as 9.0% with 6 – 24 mo. terms ENDS 12/31/2024. Min. loan amt of \$600 up to \$6,000. Offer may be withdrawn w/o notice. Must be an existing DOCFCU member for 3+ mos. & 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 apply, contact us for details or visit [DOCFCU.org](https://www.docfcu.org).

**MORE ACCESSIBLE FOR YOU**

## Bank with Our Easy, Convenient Services [↗](#)



**ONLINE / MOBILE BANKING – [DOCFCU.org](https://www.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.

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

## JINGLE ALL THE WAY THROUGH THE HOLIDAYS AND BEYOND!

- 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



**DEPARTMENT of COMMERCE**  
FEDERAL CREDIT UNION

**DOCFCU.org** [↗](#)

Federally insured by the **NCUA**



NMLS #810389