



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

LIVE WELL. BELOW YOUR MEANS.

# Member News & Benefits

JULY 2024



## Happy 248<sup>th</sup> Independence Day – July 4<sup>th</sup>, 2024

Greetings Valued DOCFCU Member/Owners–

Did you know the **Liberty Bell** in Philadelphia is “tapped” 13 times at exactly 2pm on **July 4th** to honor the original 13 states. And **fireworks** were first used starting in 1777 thanks to John Adams. We hope you all have a festive, relaxing, and fun Independence Day.

**Looking for a summer escape?** If you’re planning a special vacation for you, your family, and/or friends, we can help with our fast & easy **Vacation Fun(ds) LOAN SPECIAL**, apply online 24/7 or call us. And, as always, we have competitive rate Personal Loans up to \$50,000 for any reason this summer or anytime.

This time of year, we’re busy providing **Home Equity OPTIONS** for many members. If you have questions

and want to learn more, go online, email or call us. We’re here to help our members! We also provide **mortgages and refinancing options** nationwide.

If you’re shopping for a **new or used vehicle, RV, boat, watercraft** and/or **motorcycle**, check out our **low-cost financing** and great terms. Or, **refinance\* vehicle loans** you have with other financial institutions with us to help you save money monthly. Just ask or go online!

One last thought, if your checking account isn’t signed up for **Performance Checking** – check it out – see how you can **earn up to \$700\* a year** – it’s like we pay you to bank with DOCFCU. (\*see back for details)

**Enjoy the summer, soak up sun and have more fun!** We appreciate you, our member/owners, thank you!

REV UP YOUR SUMMER ADVENTURES

Drive a great, low-rate, with our

## Vehicle Loans & Refis\*

New, used, buy or refi\* to save money monthly with up to 135% financing and 96 month terms.

Apply online 24/7 with loan status check and quick processing.

**Get your Better Vehicle Loan** – contact us or go online now!

\*Existing DOCFCU loans are NOT ELIGIBLE for refinancing, only loans from other lenders/ financial institutions. Other restrictions may apply and rates and terms based on your creditworthiness. Members can receive **.25% off the rate**, if our car buying service powered by TRUECar is used and you provide DOCFCU with the certificate of purchase.



[DOCFCU.org/member-news](https://www.docfcu.org/member-news) // [service@DOCFCU.org](mailto:service@docfcu.org) // 202-808-3600



**DON'T PUT IT OFF, MAKE MEMORIES!**

# VACATION FUN(DS) *Loan Special*

borrow up to **\$5,000** as low as **8.5% APR\*** for almost anything with up to 12 month terms

**HURRY, ends Aug. 26!**

**START PACKING!** **HURRY, APPLY ONLINE OR CONTACT US!**

\*APR = Annual Percentage Rate, as low as 8.50%, up to 17% Personal Loan special ENDS 8/26/24. Rate based on your credit worthiness. Borrow \$500 - \$5,000 with 6 - 12 mo terms. Must be a DOCFCU member for minimum of 3 months, new money only, no other rate discounts apply or existing loan refinances. For all restriction details, contact us or go online.

**WE'RE YOUR TRUSTED ADVISORS FOR...**

*everything*  
**Mortgage & Home Equity, all right here!**

We do everything mortgage! From mortgages to home equity, we've got you covered with great rates and terms!

**MORTGAGES & REFINANCING\*** anywhere in the USA. Fixed rates on amounts up to \$1,500,000. We'll find an option for you and give you a personalized rate quote.

**HOME EQUITY** fixed rate loans and low-rate lines of credit with ZERO closing costs\*. Borrow up to \$350,000. Get the funds you need for less, with your home's equity.

**Your HOME SWEET HOME help, go online or contact us!**

\*No closing costs on an initial advance of \$20,000 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.

**ARE YOU GETTING PAID TO BANK?**

## Performance CHECKING



## Earn up to \$700 a year\* on your checking!

That's **Share Certificate** earnings, but you keep access to your money.

- No monthly maintenance fee or minimum balance
- Free Online Banking, mobile banking with check deposit, Bill Pay and SavvyMoney
- Insured by the NCUA up to \$250,000

**MAKE THE SWITCH, contact us or OPEN ONLINE!**

\*\$700 earned based on an average monthly balance of \$20,000 at 3.5% APY (Annual Percentage Yield). SUBJECT TO CHANGE WITHOUT NOTICE, restrictions apply. DOCFCU membership required and is open nationwide to all U.S. citizens & residents aliens.

**FREE WEBINAR**

**PLANNING FOR MONEY MILESTONES: Tuesday, July 9 at 1:30 p.m.; Thursday, July 18 at 8:30 p.m.**

Visit our website, **RESOURCES** / BALANCE FREE Financial Education and **REGISTER TODAY.**

**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



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

**DOCFCU.org**



Federally insured by the **NCUA**



NMLS #810389

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