



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

AUGUST 2024

It's the last full month of summer, make more memories!

If you haven't had the chance to take a vacation yet, there's still time. Hurry our **Vacation Fun(ds) Loan Special ends August 26**, it'll help you to enjoy a well-deserved getaway before the school season kicks in, contact or apply online.

With summer winding down, time to start thinking about back-to-school expenses – we've got you covered with our **Back-to-School Loan Special**. Get a limited time, low-rate loan, making it easy to tackle school needs without burning a hole in your pocket.

In the market for a **new or used vehicle** this month or anytime? We offer **fast, easy financing** with terms and rates tailored to help you save. Or take advantage of **vehicle loan refinancing** from elsewhere at lower

rates and better terms, **saving you money monthly** - it's like giving yourself a raise! **We can finance almost anything you can drive**, including vehicles, SUVs, trucks, motorcycles and more.

If you have questions about mortgages or home equity, go online or just give us a call. We provide **nationwide mortgage services** and your best **home equity options**.

Finally, if you're not signed up for our **Performance Checking**, you should be. Check it out online or call us to **earn up to \$700*** a year just for banking with your credit union, DOCFCU!

Have a fun final month of summer, and as always, stay safe. **We appreciate and thank you, our member/owners!**

*\$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. Membership required.

August 5 to September 30 ONLY

Back-to-SCHOOL or ANYTHING LOAN!

as low as **8.00%** APR*

Start the school year right by getting a loan for all your school supplies, tech needs for you to succeed or any reason!

Borrow up to **\$2,500** with terms up to **12 months!**

Apply today before the school year gets underway. Contact us or go online!

*APR = Annual Percentage Rate, as low as 8.0%, up to 17% Back to School Personal Loan special is from 8/5 to 9/30/2024 only. Rate based on your credit worthiness. Borrow \$500 - \$2,500 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.

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



ATTENTION MEMBERS - ANNUAL MEETING coming in September! Watch for details on our website & mark your calendar!

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 \$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.

STOP OVER PAYING, FINANCE/REFINANCE*



LOWER YOUR RATE, SAVE CASH MONTHLY

Drive down your monthly payments and save cash with our financing options. Whether you're buying a new or used car, SUV, motorcycle or truck, we offer great rates and terms. Get pre-approved before you start shopping to simplify the process. Plus, enjoy fast and easy online loan application with quick approvals.

Remember, you can refinance your existing vehicle loan from another lender to take advantage of our low rates too

Don't miss our HOT DEALS, go online or contact us!

*Existing DOCFCU loans are not eligible for refinancing, only loans from other financial institutions. Rates & terms based on your creditworthiness. Other restrictions apply. Receive .25% off the rate, if you use our TRUECar, car buying service & provide DOCFCU with the certificate of purchase.

LAST CHANCE FOR SUMMER 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, start packing **ENDS AUGUST 26!** APPLY ONLINE OR CONTACT US NOW!

*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.

FREE WEBINAR

AFTER IDENTITY THEFT: Tuesday, August 13 at 1:30 p.m.; Thursday, August 22 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
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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FEDERAL CREDIT UNION

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