



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# Member News & Benefits

SEPTEMBER 2024

Seneca Creek State Park  
Gaithersburg, Maryland

## Fall approaches, bringing sweater weather & vibrant Autumn leaves

Meanwhile, the new school year has started, and we have a **Back-to-School/Anything Loan SPECIAL** running through September. Take advantage of this opportunity to finance whatever you need - whether it's tuition, books, certifications, travel, dental work, or even a wedding. We're here to help with funds for less, for whatever life brings your way.

Now is a great time to buy a new or used vehicle, as dealerships are unloading their 2024 inventories to make room for the 2025 models. We provide **fast and easy vehicle loans and refinancing**, with approvals in 24 hours or less. We offer up to 135% loan-to-value financing on new and used vehicles, with terms up to 96 months. If you have any questions, simply contact us or go online to see what we can do for you.

Autumn is also a prime season for **Home Equity Loans and Mortgages**. If you're considering refinancing or taking out a new home loan, contact us. We offer mortgages nationwide and home equity loans and lines of credit options too. Contact us today, we're ready to review your options and find the best solution for your needs.

Have you signed up for our **Performance Checking** account yet? If not, you should check it out. When you bank with DOCFCU, you can **earn up to \$700\* per year** just for your everyday banking activities. It's a great way to maximize the value of your credit union membership.

Finally, have a great first month of fall and as the holiday season approaches, watch for our upcoming **Holiday Loan SPECIAL**. **As always, 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.

Hurry, ENDS September 30

## Back-to-SCHOOL or ANYTHING LOAN!

as low as

**8.0%**  
APR\*

The school year is underway! Do it right with our low-rate 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!**

It's ending soon, don't delay — apply today. Contact us or go online!

\*APR = Annual Percentage Rate, as low as 8.0%, up to 17% Back to School Personal Loan special ends 9/30/2024. Rate based on your credit worthiness. Borrow \$500 - \$2,500 with 6 - 12 month 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





WE'LL HELP YOU ACHIEVE YOUR HOME GOALS

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

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

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.

\*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.

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

NO MATTER THE SEASON, GET CRISP, COOL SAVINGS

## DOCFCU offers big savings on VEHICLE LOANS

**FINANCE** or **REFINANCE** your new/used car, SUV, motorcycle, or truck with us and take advantage of our great **low rates** and **flexible terms, up to 96 months**.

**FIND OUT HOW MUCH YOU COULD SAVE, 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.



HARVEST HIGHER EARNINGS ON YOUR CHECKING


# Does your checking **PAY YOU \$700** annually?\*

With DOCFCU **PERFORMANCE CHECKING**, you can **earn monthly dividends** as good as our great-rate share certificates, while enjoying instant access to your money. There are no monthly maintenance fees or minimum balance requirements, and your funds are insured by the NCUA up to \$250,000.


**EARN BIG** when you switch your **CHECKING**. Visit our website  or contact us to get started today.

\*\$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.

## FREE WEBINAR

**FINANCES FOR SMALL BUSINESS OWNERS: Tuesday, September 10 at 1:30 p.m.; Thursday, September 19 at 8:30 p.m.** Go online  **RESOURCES** / **BALANCE FREE** Financial Education & **REGISTER**.

**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** 



Federally insured  
by the **NCUA**



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