



Introducing Relationship Rewards—
a DOCFCU program that awards points for the
services and balances you have at DOCFCU. These
points add up to free benefits like higher rates on
certificates, lower rates on loans, and free ATM
transactions*. Sound interesting? Ask us what you
can do to qualify or increase your benefits level.
You may already be eligible for rewards that will
help you Live Well Below Your Means. It's another
way DOCFCU helps you value your money, value
yourself, and value your future.

SHOULDN'T YOUR VALUE
AS A LOYAL
DOCFCU MEMBER SAVE YOU
MONEY?



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

JOIN OUR
RELATIONSHIP REWARDS
PROGRAM

LIVE WELL. BELOW YOUR MEANS.

Main Office | Herbert C. Hoover Building, Room B-818

Silver Spring | Metro Building #2, Room 9174

202-482-4134 | 888-626-9845

docfcu.org



Points awarded for the following Balances Points

Deposit Products

Share Checking		3
Money Market Share		2
Share Club		1
Share 6 Month Certificate		1
Share 12 Month Certificate		1
Share 18 Month Certificate		2
Share 24 Month Certificate		2
Share 36 Month Certificate		2
Share 48 Month Certificate		2
Share 60 Month Certificate		2
IRA Savings		1
IRA Money Market		2
IRA Share 12 Month Certificate		2
IRA Share 24 Month Certificate		2
IRA Share 36 Month Certificate		2
IRA Share 48 Month Certificate		2
IRA Share 60 Month Certificate		2

Aggregate share balances

\$0-5000	1	
\$5001-10000	2	
\$10001-25000	3	
\$25001-50000	4	
greater than \$50001	5	

Loan Products

Line of Credit		2
Secured Loan		1
Home Equity Loan		6
Auto Loan		4
Personal Loan		2
Mortgage Loan		6
Boat/Motor Cycle		2
Student Loans		2
Visa Credit Card		
Platinum		2
Gold		2
Classic		2

Aggregate loan balances

\$0-5000	1	
\$5001-10000	2	
\$10001-25000	3	
\$25001-50000	4	
greater than \$50001	5	

Other Services

Check Card		2
Home Banking		3
Bill Pay		2
Audio Teller		2
Auto Loan Transfer		1
Direct Deposit		3
Allotment		1
E Statements		2
10 Year Memberships		1
(1 point per 10 years)		

DOCFCU RELATIONSHIP REWARDS | HOW IT WORKS

Levels	Bronze	Silver	Gold
Points Earned	10-20	21-30	31+
Identity Theft Recovery Service		✓	✓
Free Audio Teller	✓	✓	✓
Free Home Banking	✓	✓	✓
Free Bill Pay	✓	✓	✓
Free Cashier's Check	0	1	3
Free Certified Check	1	2	3
Free Money Orders	0	1	3
Free Box of Checks (per year)	0	1	2
Free Travelers Checks	0	1	2
Free Visa Debit/ATM Card Replacement			1
Free ATM Withdrawal at Non-DOCFCU ATM*	✓	✓	✓
Refund Other Bank ATM Withdrawal Fee**	0	\$6.00 Max.	\$15.00 Max.
Free Signature Guarantee	✓	✓	✓
Free Notary	✓	✓	✓
Share Certificate Interest Rate Increase	0.05%	0.10%	0.25%
Loan Discount Rate***	0.05%	0.10%	0.25%
Free Domestic Outgoing Wire Transfer		1	2
Free International Outgoing Wire Transfer			2
Free Western Union under \$500.00		1	2
Free Home Appraisal with DOCFCU 1st Mortgage			1
Free Telephone Transfer			✓

✓ Unlimited

*DOCFCU does not charge you for using other ATMs.

**Maximum amount refunded at the end of the month.

***Excludes 1st Mortgages, Second Trusts, Home Equity Line of Credit, Overdraft Line of Credit and VISA Credit Cards.

All benefits and reward levels are subject to change. Member points will automatically be evaluated monthly for upgrades to higher levels. Once a member has established a reward level, they qualify for that level until the end of the year. New reward levels will be classified November 30th of each year and effective the beginning of the year. All transactions are per month unless otherwise stated.