

APRIL 2022

Evan's Corner



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Hi Everyone,

This morning I saw these beautiful crocuses in our yard. I always love to see the crocuses because they are a harbinger of spring and warmer weather.

These crocuses are so much like some of the pieces of personal finance. If you have a good savings program going that savings program can be a harbinger of warmer weather for you financially in the future. What are you saving for? Is it something short term like a vacation or a down payment on a new car? Or is it savings for retirement or a down payment of a new house? Or are you just putting away a few nickels just in case something unexpected happens? Whatever you are saving for it's good. If you're not saving it's not so good and it's probably time to get with the program. Interest rates are on the rise now and we've responded at the credit union by raising our CD rates. We have the best CD rates in the country and it's so easy to open a CD. All you need is \$500 to open a CD. Drop us a line or give us a call and we'll be happy to help you get a savings plan rolling.

The weather is warming. I know because of these lovely crocuses. Hopefully your savings program is just as beautiful.

Till Next Time,

Evan Clark,
PRESIDENT AND CEO

YOUR MONEY – SECURE.

Our CDs have some of the **highest rates***

in the USA!

If you're not saving, it's probably time to **get your savings program growing**. All you need is \$500 to open a high-earning DOCFCU Certificate of Deposit.

Interest rates are on the rise, so lock in and **SAVE BIG** now and for your future. Plus, you know you get the **BEST EARNINGS** at your credit union!

contact us or go online
save & **GROW!**



*Membership required. Early withdrawal penalty may be assessed for CDs. Other restrictions may apply.

We're your **MORTGAGE** resource, **NATIONWIDE!**

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*Must be eligible for DOCFCU membership, other restrictions apply, contact us. NMLS #810389. Existing DOCFCU loans not eligible for refinance offers.

LOW, LOW
auto loan
rates



TIME FOR THAT DREAM CAR
or just your dream auto loan?
Buy or refi*, new or used, we'll help
YOU SAVE MONEY MONTHLY.

*Existing DOCFCU auto loans are not eligible for refinancing.

WANT TO EARN

up to **\$402****

annually on your **CHECKING?**

you're in luck...
get our Performance Checking

Yes, GET PAID to bank – earning more than a 5 year certificate of deposit, plus keep access to your funds!

SWITCH TO PERFORMANCE CHECKING
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\$402 earned based on an average monthly balance of \$20,000 at 2.01% APY (Annual Percentage Yield) **SUBJECT TO CHANGE WITHOUT NOTICE, restrictions apply.

LAST CHANCE - ENDS 4/30!

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LOAN SPECIAL
borrow up to \$**10,400**

for any reason!

as low as **10.40%*** Annual Percentage Rate

repay in **1,040** days – up to 35 month terms

HURRY APPLY – CONTACT US or go online now

*APR = Annual Percentage Rate. Personal Loan special as low as 10.40% APR **ENDS 4/30/22**. Rate is based on your credit worthiness. Borrow as little as \$500 and up to \$10,400 with terms from 6–35 months. Other restrictions may apply. Contact us or apply online.

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DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

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