



DEPARTMENT of COMMERCE

FEDERAL CREDIT UNION

LIVE WELL, BELOW YOUR MEANS

Evan's Corner


APRIL 2023

DOCFCU.org/evans-corner 

Hi Everyone,

Our daughter got a cat for her birthday. Its name is **Vivienne**. Our daughter is learning that owning a cat comes with lots of responsibilities as well as lots of joys. Things like feeding the cat and taking it to the vet and cleaning out the litter box. All of these are some of the responsibilities. The joys include watching the cat play with a ball and chase a laser pointer. And best of all purring in your lap.

Owning a cat is so much like personal finance. **With personal finance we have responsibilities.** We have to pay down

our debt. We have to have a savings program. And that savings program has to include taking full advantage of our employer's tax advantage retirement program. **A question for you, are you living up to your personal finance responsibilities?** If not, maybe it's time to get with the program. **DROP US A LINE** , we'd love to help you get things up and rolling. **And, in no time, your personal finances will be purring.**

Till Next Time,
Evan Clark
PRESIDENT AND CEO

Your dream **HOME**, nationwide & right **HERE!**

Shopping for your **FIRST HOME** or your **NEXT HOME?**

Perfect, we do mortgages anywhere in the United States. And we offer a variety of mortgage options, including fixed and adjustable rates. Plus, we'll make it easy for you choose which option is best for you. Our application and approval process is fast and easy and remember, your DOCFCU Mortgage expert is a call or click away.

- **Mortgages in Washington, D.C. & anywhere in the U.S.**
- **Low fixed & adjustable rates**
- **Personalized rate quote & free pre-qualification**



 Visit **DOCFCUMortgage.com**, or call your **DOCFCU Mortgage** expert, **877-755-1607**, we're ready to help.

Restrictions apply, contact us for complete details. NMLS #810389

**HURRY
LAST
CHANCE**

ENDS 4/30!

**1040 TAX
LOAN SPECIAL**

borrow up to

\$10,400
CASH for any reason.

as low as **10.40% APR***

repay, up to **1040** days!

DON'T MISS IT, APPLY ONLINE 
or contact us today, before it goes away!

*APR = Annual Percentage Rate. Personal Loan special as low as 10.40% APR is **ENDS 4/30/23**. 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.

Earn MORE green...

\$700 annually with our

 **PerformanceCHECKING**

It's **CD earnings** with **ACCESS** to your cash.
Switch your checking & earn. Contact us now!

*\$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 to all U.S. citizens & residents aliens, it's easy membership nationwide.

nail down

renovations, consolidate debt,
backyard oasis, **EXTRA CASH**
and more, with our **LOW-RATE**

HOMEEQUITY
LINE OF CREDIT.




 **GET STARTED**, we make it easy – contact us.

*No closing cost on amortized Home Equity Products. HELOC minimum initial advance \$20,000. Borrow up to 90% of your home's value (minus your first mortgage balance) up to \$250,000 must be eligible for DOCFCU membership. Other restrictions may apply, contact us for details. NMLS #810389

MOBILE BANKING

w/**MOBILE Check DEPOSIT**

is easy — **download**  your iPhone®, Android™, iPad® or Kindle Fire™ 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

BRANCH: Herbert C. Hoover Bldg, 1401 Constitution Ave, NW, B0038-A, Washington, DC 20230
Monday - Friday 8:30am - 3:30pm

SUPERVISORY COMMITTEE:

P.O. Box 841, Washington, DC 20044



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

 **DOCFCU.org**

Federally insured
by the **NCUA**

