



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

JANUARY

2026

Member News & Benefits

Happy
New Year!

DEAR VALUED MEMBERS,

As we enter 2026, it's an opportune time to evaluate your goals and set resolutions that better your life. It's also the perfect time to reset your financial habits and set the stage for a prosperous year. With holiday shopping complete, you may be looking for ways to **CONSOLIDATE YOUR DEBT**.

At DOCFCU, we are here to help. **We can save you hundreds, even thousands of dollars every month** by consolidating your debt into a single loan. You can then take some of that saved money and put it towards **saving goals**, spending time with family, or planning for a major purchase.

We can also help you **BUY THAT NEW CAR OR REFINANCE YOUR CURRENT LOAN**. In any event,

maybe you're looking to **PURCHASE A NEW HOME** or even start a small business. The path to these objectives starts with a solid financial foundation.

Creating financial habits that can help you overcome any financial event begins with a better understanding of your finances. The first step in creating any financial goal is evaluating your current condition. This can be a difficult conversation but one that must be had. **Start by tracking your spending, creating a monthly budget, and implement lasting habits that prevent a return to debt.**

AS ALWAYS THANK YOU FOR YOUR MEMBERSHIP AND CONTINUED SUPPORT.

Sincerely,
Massud Zahir, Chief Experience Officer



NEED FUNDS? HOME RENOVATION, DEBT CONSOLIDATION & MORE

Tap into your HOME EQUITY – achieve 2026 FINANCIAL GOALS

Our Home Equity Line of Credit (HELOC) is the smart, cost-effective way to fund (up to \$350,000) big expenses like home renovation, tuition/education, vacation, preparing for retirement, retirement home, and more. We also do fixed-rate Home Equity Loans. Plus, with interest often being tax-deductible (*consult your tax advisor*), our home equity options are even smarter financial moves to kick-start your year.

TAKE THE FIRST STEPS, APPLY TODAY  FUND YOUR DREAMS NOW

*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.



Don't let that last year's
holiday spending

snowball

transfer
credit card balances and
save money!

- > free balance transfer!
- > no annual fees
- > enjoy better, low rates
- > get your finances back on track, pay down debt faster



NEW SAVINGS! GET STARTED, TRANSFER

Existing DOCFCU credit cards and new credit cards are eligible for balance transfer offers, from other financial institutions, credit unions or retail cards. Other restriction apply.



EARN COLD CASH

PERFORMANCE CHECKING – it pays you annually, up to \$700!*

DOCFCU PERFORMANCE CHECKING –
EARN THE MOST banking with us.
Your checking account can earn as much or more than a Share Certificate and **YOU ALWAYS HAVE ACCESS TO YOUR CASH.**

Get paid to bank, get our
PERFORMANCE CHECKING!

GO ONLINE anytime or contact us!



*\$700 earned based on an average monthly balance of \$20,000 at 3.50% APY (Annual Percentage Yield) SUBJECT TO CHANGE WITHOUT NOTICE, restrictions apply.

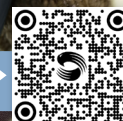
PERSONAL LOANS & LINES OF CREDIT

CONSOLIDATE ALL DEBT & RELAX

Cash for any reason or **CONSOLIDATE** credit cards, student loans, medical bills, vehicle loans, – it's easy to consolidate **ALL DEBT** into one friendly, **LOW, FIXED MONTHLY PAYMENT** to help save you cash.

- LOW, competitive rates
- Flexible fixed or revolving terms
- **BORROW UP TO \$50,000**
- No annual fee or pre-payment penalties

NEW YEAR, NEW START – APPLY for a PERSONAL LOAN, CONTACT US or go online now



FREE WEBINAR

Ten Steps to Improve Financial Wellness. Join us **Tuesday, JANUARY 6** at 1:30 pm;
Thursday, JANUARY 15 at 8:30 pm. REGISTER with the QR code or go online



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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DOCFCU.org

Federally insured
by the NCUA



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