

FINANCIAL  
CLEANING  
SPRING

MARCH 2026



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# Member News & Benefits

## Dear Valued Member,

As we shake off the winter frost and head into March, we **welcome spring**. With it comes warmer temps, blossoming flowers, and for some of us, spring cleaning. It's a time to put away cold weather gear and clear out clutter. But let's not overlook an opportunity to do some **financial spring cleaning**. Just as dust collects in the corners of a home, "financial dust" accumulates in our lives. **Taking a moment to look over your finances can provide a moment of clarity and control.**

**START** by going over your recurring expenses and "zombie" subscriptions. We've all signed up for a free trial that we forgot to cancel or subscriptions to a service we no longer watch. **High-interest debt** is another area that benefits from a good seasonal scrub; **consider a balance transfer or debt consolidation loan to help** pay back your debt faster. By eliminating these small leaks,

you can redirect those funds toward your actual goals—like a summer vacation or a beefed-up emergency fund. Give us a call. Our team is here and ready to help you clear up your financial clutter.

Finally, it is **tax season**, which unfortunately means a **surge in fraudulent activity and tax SCAMS**. If you receive a call, text, or email that sounds suspicious or demands immediate payment, please hang up or delete it immediately. **Remember, official agencies like the IRS will never initiate contact with you by phone or social media to request personal information and neither will we.** If you receive a call asking you for your online banking credentials and/or your password, please hang up and call us back.

Sincerely,  
**Massud Zahir, Chief Experience Officer**

Form **1040** Department of the Treasury—Internal Revenue Service  
**U.S. Individual Income Tax**  
For the year ending on the last day of the year beginning  
Your first name and initial  
Your first name and initial  
you have a P.O. box, use the following information

# SPECIAL TAX LOAN

**HURRY - ends April 28, 2026!**

**Owe taxes?** Keep more of your hard-earned cash by rolling what you owe into one convenient monthly payment with friendly terms. You can even **consolidate high-rate debt** at the same time — simplifying bills and potentially saving on interest.

**Need funds for something else?** Access extra cash for any reason, all in one easy solution designed to help you save.

✓ **10.40%** min. APR\*

✓ **\$10,400** max loan amount

✓ **1040** day term, up to 35 months

Easily get **CASH** you need, for less. Contact or **APPLY ONLINE NOW**

\*APR=Annual Percentage Rate SPECIAL is from 3/2/2026 to 4/28/2026, as low as 10.40% with 6 – 35 month terms, with minimum loan amount of \$500 up to \$10,400. Offer may be withdrawn without notice. Actual rate/approval based on evaluation of credit. No Relationship Rewards interest rate discounts apply. Existing DOCFCU loans/debts are NOT eligible for special rate. Other restrictions may apply, contact us for details or visit DOCFCU.org.

SPRING CLEAN YOUR FINANCES, TACKLE PROJECT & MORE

# Unlock the power of your HOME'S EQUITY

With a **Home Equity Line of Credit (HELOC)**, you can access up to \$350,000 to tackle big goals — home upgrades, tuition, dream vacations, retirement planning, or even preparing for your next chapter. Need predictable payments? We also offer fixed-rate **Home Equity Loans** designed to fit your budget.

And with interest that may be tax-deductible (consult your tax advisor), using your home's equity could be one of the smartest financial moves you make for things like paying down high-interest debt faster by consolidating.



SPRING FORWARD WITH FINANCIAL CONFIDENCE - APPLY

[DOCFCU.org/home-equity](https://DOCFCU.org/home-equity)

\*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.

# buy OR refinance\*

SPRING FORWARD INTO VEHICLE LOAN SAVINGS

Our **vehicle loans** with low rates & great terms to help you save cash monthly

**Up to 140% loan-to-value (LTV)** on new and used vehicles

**Save time & get a rate discount\*** with our car buying service powered by **TRUECar**

**Apply online 24/7** with loan status check too and processing is quick



Don't just change the clocks this month — **CHANGE YOUR PAYMENT** — contact us or **APPLY** online

\*Existing DOCFCU vehicles loans are NOT ELIGIBLE for refinancing, only loans from other lenders/financial institutions. Other restrictions may apply and rates and terms based on your creditworthiness. Members can receive .25% off the rate, if our car buying service powered by TRUECar is used and provide DOCFCU with the certificate of purchase.

REBLOOM - NOW'S THE TIME TO REFRESH YOUR FINANCES



Transfer your high-rate credit card balances to a **DOCFCU Visa** and start saving immediately with free balance transfers and lower interest.

**Stop letting higher rates bloom out of control.** Consolidate your balances, simplify your payments, and put more of your money toward paying down debt. Our **Visa** is one of your best member benefits — don't let it pass you by.

Contact us or **APPLY NOW** and transfer your high-rate balances & pay down debt faster.

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.

## FREE WEBINAR

**21 Ways to Trim Your Budget.** Join us **Tuesday, MARCH 3** at 1:30 pm or **Thursday, MARCH 12** at 5:00 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](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](https://DOCFCU.org)

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