



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

APRIL 2026

Member News & Benefits

"In this world nothing can be said to be certain, except death and taxes."
— Benjamin Franklin

Dear Valued Member,

As the old saying goes, *"In this world nothing can be said to be certain, except death and taxes."* - Benjamin Franklin. For many individuals and families, it's tax season and this time of year can be stressful for many of us.

If you're **receiving a tax refund** this year, it might be a good time to consider paying down debt or putting it aside to help reach your financial goals. Some of us will choose to use refunds to strengthen our savings, contribute toward future plans such as home improvements, education expenses, or travel. Even allocating a portion of your refund toward savings can help build a stronger financial future.

On the other side, if you **find yourself having to pay a tax bill**, we're here to help as well. Our **1040 Tax Loan SPECIAL**  has a low interest rate and applying is easy and quick. Let us help take some of the stress from an already stressful situation.

Spring is also a great time to check in on your finances.

Before you know it, summer will be here, summer camp season will be in full swing, and summer vacation plans are well underway. **Plan ahead and set up automatic transfers to savings.** Give us a call, we can open a share account and create the automatic transfer.

Having a solid financial plan in place can make a meaningful difference. Our team is always here to help you explore options, answer questions, and support your financial journey.

This April, take a moment to reflect on your financial goals, make any needed adjustments, and continue building toward a secure and successful future.

Sincerely,
Massud Zahir
Chief Experience Officer

LAST CHANCE, ENDS April 28, 2026!

TAX LOAN SPECIAL

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

HURRY and easily get CASH you need, for less. Contact or APPLY online , anytime.

*APR=Annual Percentage Rate SPECIAL ENDS 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.

FREE WEBINAR

Are You Financially Healthy? Join us **Tuesday, APRIL 7** at 1:30 pm or **Thursday, APRIL 16** at 5:00 pm. **REGISTER** with the **QR code** or go online 



CLEAN UP YOUR FINANCES, TACKLE PROJECTS & 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.



FINANCIAL CONFIDENCE MADE QUICK & EASY - APPLY NOW

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.

OUR VISA CREDIT CARDS

TRANSFER BALANCES FREE & SAVE!



- great, low interest rate
- zero fees for balance transfers, annually and cash advances
- save money to help pay down debt faster

MAKE THE MOVE, TRANSFER - CONTACT US OR GO ONLINE 

Restriction apply, visit DOCFCU.org

BANKING THAT PAYS!

Does Your CHECKING PAY YOU annually* up to \$700?

IT CAN! Our **Performance CHECKING**, it's everything you need in a checking account — and **more!** Contact us or go online , **SWITCH** checking!

*\$700 earned based on an average monthly balance of \$20k at 3.5% APY (Annual Percentage Yield), subject to change w/o notice, restrictions apply.



buy OR refinance*

EASILY DRIVE INTO VEHICLE LOAN SAVINGS

With our **vehicle loans**, get 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 **TRUECar** buying service.
- **Apply online 24/7** with loan status check too and processing is quick.

SAVE yourself cash monthly — **CHANGE YOUR VEHICLE LOAN PAYMENT** — contact us or **APPLY** 

*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.



MOBILE BANKING

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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 



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