



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# Member News & Benefits

MAY 2026

Memorial Day observance "Our debt to the heroic men and valiant women in the service of our country can never be repaid. They have earned our undying gratitude."  
— Harry S. Truman

## Dear Valued Member,

As May brings warmer weather and blooming flowers, it's a sign that spring has arrived. Open the windows, let the fresh air in, and look around – it's time to start decluttering. Spring cleaning is the perfect opportunity to organize your home, donate unused clothing, and bring order back to spaces that may have become chaotic over the winter months.

Spring is also a great time to organize your finances and take a closer look at your habits. In previous articles, we discussed **automating savings** and reviewing subscriptions. If you haven't started **automated savings**, this a good time to do so. This season is also ideal for

identifying opportunities to cut costs, which may include a **debt consolidation loan**.

Finally, summer is just around the corner. For families with children in school, this often means planning summer vacations, camps, or preparing for a college freshman. As you make these plans, keep us in mind. Our staff is ready to help – whether you're looking for a **car loan**, a **debt consolidation loan**, or want to open a **share account**. We're here for you. Give us a call.

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

SAVE BIG & PAY LESS MONTHLY!

## Even man's **BEST** friend agrees – our **LOW-RATE VEHICLE LOANS & REFINANCING** are a real **SAVINGS** treat!

We're here to help you save more and stress less when it comes to financing/refinancing what drives you. Whether you're shopping for a car, SUV, truck, minivan, motorcycle, RV, boat, camper, or motor home – if you can drive it, we can likely **finance or refinance it for less**. That means more savings up-front and more money staying right where it belongs: in your pocket.

Take advantage of competitive **low rates, up to 100% financing, and flexible repayment terms up to 96 months** designed to fit your budget. And, don't forget refinancing your current vehicle loan could also help you lower your monthly payment, reduce your interest rate, or free up extra cash each month.



Contact us or **APPLY ONLINE** – drive away with savings you deserve

\*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.

UNLOCK THE POTENTIAL OF YOUR HOME WITH DOCFCU

# HOME EQUITY Loan or Line of Credit

with **ZERO CLOSING COSTS\***, make it easier than ever to take the next step & make those goals a reality

This season, unlock the possibilities in your home. Your home is more than where you live – it's one of your most valuable financial resources. Tap into its equity with a Home Equity Loan or Line of Credit.

Whether you're planning home renovations, consolidating high-interest debt, funding education, or managing major life expenses, DOCFCU gives you flexible borrowing options that fit your goals. Enjoy the benefit of competitive fixed or variable rates, convenient access to funds, up to \$350,000, and the freedom to use your equity when and how you need it. Plus, with zero closing costs\*, you can put more of your money toward what matters most – your plans.

**APPLY**  **AND START TURNING YOUR GOALS INTO REALITY** [DOCFCU.org/home-equity](https://www.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.




## Your Home. Your Future. Your MORTGAGE.

We have experienced mortgage experts on your side – ready to guide you forward with confidence. Whether you're buying or refinancing, we'll help you find

the right solution for your goals and your budget. We offer:

- Borrow what you need for primary or second homes
- Convenient online access to manage loans and payments
- Predictable fixed-rate or adjustable mortgage options
- Purchase and refinance solutions available nationwide, including Washington, DC


The market may change – but your goals don't have to. Make your next move, visit [DOCFCUMortgage.com](https://www.docfcu.com/mortgage)  or call **877-755-1607** to connect with a DOCFCU Mortgage expert.



**START CUTTING DEBT NOW & SAVE MONTHLY**

## Check out our Personal Loan for Debt Consolidation

Enjoy the freedom of knowing you've easily managed your finances and taken control with a low-rate **Personal DEBT CONSOLIDATION Loan**.

- ✓ Rates, typically lower rates than most credit cards
- ✓ Borrow up to \$50,000 or as little as \$500 for debt consolidation or any reason – like unexpected expenses
- ✓ One, fixed payment monthly & terms up to 72 months
- ✓ Use the online application with results in 24 hours 




**READY, SET, SAVE – APPLY FOR THE FUNDS YOU NEED**

Contact us or go online anytime, visit [DOCFCU.org](https://www.docfcu.org)

## FREE WEBINAR

### Becoming a Homeowner PART 1 – Preparing for Homeownership

Buying a home is one of the biggest financial decisions you'll ever make – and preparation is key. Join us **Tuesday, MAY 5** at 1:30 pm or **Thursday, MAY 14** at 5:00 pm. **REGISTER** with the **QR code** or go online 



**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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