



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

JUNE 2026

Dear Valued Member,

If you have kids in school you know better than anyone else that summer is here! June is the time to execute those **summer vacation plans** and **summer camps** we love and dread. Whether you're planning a vacation, taking a vacation, a few **smart moves now can set you up for a more secure second half of the year.**

MID-YEAR MONEY CHECK-IN! We're halfway through the year — take a moment to review your financial goals. **Are you on track with your savings? Have your spending habits shifted?** A quick budget adjustment can help you stay aligned with your priorities and avoid surprises later.

TRAVEL SMARTER THIS SUMMER. If you're heading out on vacation, remember to **notify your credit cards**, make a **copy of your passport** or have a **picture on your phone**. As always, monitor your transactions while you're away. If you see anything suspicious, notify your us right away.

COLLEGE BOUND STUDENTS? For many of our families, summer marks the start of an exciting new chapter — sending a child off to college. It's a time filled with pride, joy excitement, and a bit of anxiety. As you get ready to send them off to college, don't overlook the **importance of managing everyday expenses** and ensuring **your student has easy access to funds.**

WE'RE HERE TO HELP make that transition smoother with convenient solutions like **debit and credit cards, mobile banking**, and tools that keep you connected and in control. **You have enough to focus on, let us handle the banking part.**

As always, **THANK YOU** for your support and membership.

Sincerely,
Massud Zahir, Chief Experience Officer

SUMMER FUN(DS) — LIMITED TIME ONLY



VACATION LOAN

\$5,000

borrow \$500 to

As low as **8.25% APR*** with terms up to **12 months**.
Make memories today. Where will summer take you?



FUND YOUR ADVENTURES OR ANYTHING... contact us or **go online** — **ENDS August 31st!**

*APR = Annual Percentage Rate, as low as 8.25%. Vacation Personal Loan special, ENDS 8/31/2026. Rate based on your credit worthiness. Borrow \$500 - \$5,000 with 6 - 12 month terms. Must be a DOCFCU member, new money only, no other rate discounts apply or existing loan refinances. Other restrictions apply, contact us or go online.

FREE WEBINAR

HOMEOWNERSHIP – The Mortgage & Buying Process: Learn how to compare mortgage options, make an offer, home closing, avoid common mistakes & support financial health. Join us **Tuesday, JUNE 2** at 1:30 pm or **Thursday, JUNE 11** at 5:00 pm. **REGISTER** with the **QR code** or go online.



LIVE WELL, BELOW YOUR MEANS

DOCFCU.org/member-news // service@DOCFCU.org // 202-808-3600

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.



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 find the best solution for your goals and budget.

- 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 - **nationwide**, including Washington, DC



The market may change – but your goals don't have to. Make your next move, visit DOCFCUMortgage.com  or call **877-794-9902** to connect with a DOCFCU Mortgage expert.

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 summer, 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 

*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.

MOBILE BANKINGw/**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



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

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