



JULY 2026

# Member News & Benefits

Dear Valued Member,

**It's hard to believe that July is already here!** With it comes long days and warm nights. As we move deeper into summer, we find ourselves outside more. From Independence Day gatherings to family vacations and local events. These moments remind us of community and shared experiences. Whether you're traveling, hosting, or simply enjoying a quieter pace, July offers space to create meaningful memories.

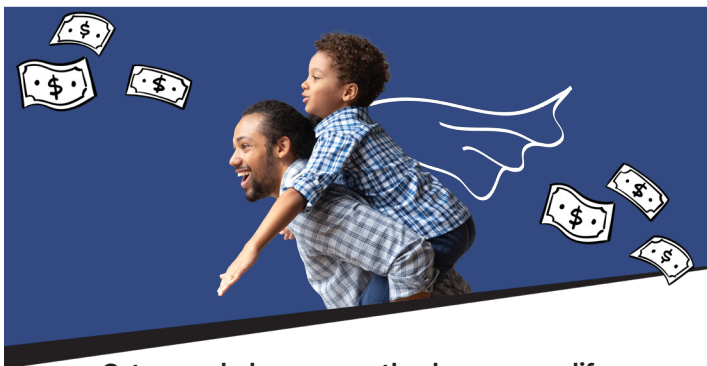
It's also a valuable checkpoint. With the year at its midpoint, now is an ideal time to revisit financial goals. If you were thinking about drawing on your **home's equity for that HOME PROJECT or to PAY OFF SOME DEBT**, give us call. Our loan team will help you find the best way to meet your goals.

If your goal is to get more from your money, we launched our **Advantage REWARDS Checking** account which **PAYS 5.00% APY\*** (see our website for details and restrictions).

Lastly, as temperatures rise, so does the importance of taking care of ourselves and each other. Staying hydrated, take the time to rest, and check in on friends, colleagues, and neighbors. Looking ahead, we still have the second half of the year left to **accomplish your goals**. What's working well? What needs adjustment? **Small shifts now can make a big difference by the end of the year.**

*From our family to yours, have a safe, joyful, and productive July.*

**Massud Zahir**, Chief Experience Officer



Get rewarded every month when you qualify:

- Earn **5.00% APY\*** on balances up to **\$25,000**
- Nationwide ATM fee refunds
- No monthly maintenance fees, ever
- No minimum balance to earn rewards



## Make your checking account work harder for you.

Get paid to bank better with Advantage Rewards Checking.

**5.00% APY\***

ON BALANCES UP TO AND INCLUDING \$25,000 IF QUALIFICATIONS ARE MET

**0.05% APY\***

ON ALL BALANCES EVEN IF QUALIFICATIONS ARE NOT MET

Open your Advantage Rewards Checking today Visit [docfcu.org](https://docfcu.org) | Call us: 202.808.3600

Introducing Advantage Rewards & Cash Back Checking or Savings Accounts - take advantage, visit [DOCFCU.org/AdvantageSeries](https://DOCFCU.org/AdvantageSeries)

\*APY = Annual Percentage Yield. When your Advantage Rewards account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000.00 in your Advantage Rewards account earn a dividend rate of 4.889% resulting in an APY of 5.00%; and daily balances over \$25,000.00 earn a dividend rate of 0.25% on the portion of the daily balance over \$25,000.00. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. There is no minimum deposit required to open the account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union member service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Visit [docfcu.org](https://docfcu.org) or call 202.808.3600 for more information.

**SUMMER FUN(DS) – ENDS AUGUST 31!**

# VACATION LOAN

borrow \$500 to **\$5,000**

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 31<sup>st</sup>**




\*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.

## Mortgages to Home Equity, We've Got You Covered!

**Buying a new home, refinancing your current mortgage, or tapping into your home's equity?** We have solutions designed to help you achieve your financial goals with confidence. Take advantage of competitive rates, flexible mortgages (*anywhere in the USA*) and home equity loans & lines of credit up to \$350,000 with no closing cost options. Plus, buying or refinancing your home, our experienced mortgage specialists will guide you every step of the way. We are your trusted source if you're planning a move, renovating your home, consolidating debt, or funding a major expense, we'll help you find the right solution.



**MORTGAGE:**  [DOCFCUMortgage.com](http://DOCFCUMortgage.com) // **877-794-9902**; **HOME EQUITY:**  [DOCFCU.org/home-equity](http://DOCFCU.org/home-equity) // **202.808.3600**




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.



## Summer SAVINGS. Your BEST RIDE Starts Here

Whether you're looking to lower your current vehicle payment or purchase your next ride, we're here to help.

Have a vehicle loan with another lender? Refinance with DOCFCU to help lower your rate, reduce monthly payment, and keep more money in your pocket every month.


Shopping for a new or used vehicle? Our competitive financing options make it easier to get behind the wheel with affordable payments and flexible terms designed to fit your budget.

**Ready to start saving?** Contact us or apply online  anytime - we'll help you get on the road to greater savings.





\*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.

### FREE WEBINAR


**MINDFUL BUDGETING:** Take control of your finances with a budget that works. Learn to set goals, allocate income intentionally, and build a realistic spending plan to stay on track and achieve your financial goals. Use the **QR code** or go online to **REGISTER**  - **Tuesday, JULY 7** at 1:30pm or **Thursday, JULY 16** at 5:00pm.



**MOBILE BANKING**  
w/**MOBILE Check DEPOSIT** is easy – **DOWNLOAD**  your iPhone®, Android™ or iPad® **app** and get started!



Let's get social:   

**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



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

**DOCFCU.org** 

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