



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

OCTOBER 2025

# Member News & Benefits

## DIGITAL BANKING UPGRADE IN PROGRESS

— stay aware of **Key Cutoff Dates** and **Plan Accordingly** for payments or fund transfers. Dates provided in communications sent to you. [Learn more](#) ➔

### Dear Valued Members,

As we approach the end of the year, change is in the air. The days are growing cooler, the nights a bit longer, and the leaves are beginning to turn. Significant changes are also underway at your credit union.

By now, you should have received communication about our **NEW DIGITAL BANKING SUITE**. We are genuinely excited to introduce this **upgrade** to one of our most widely used services. The new platform offers several powerful enhancements, providing you with even **greater access to your accounts and financial tools**.

**As we make this transition, it is important that you PAY CLOSE ATTENTION TO THE DATES OUTLINED in our emails, mailed notices, and on our website. These are KEY**

### **CUTOFF DATES, and if you need to make a payment or transfer funds, WE URGE YOU TO PLAN ACCORDINGLY.**

Lastly, many of you have recently seen your children return to school, and we understand that this season often brings added financial strain. Whether you're supporting a college student with tuition or living expenses, or simply catching up on household bills, **we're here to help. Give us a call—our loan programs may offer the support you need to ease the burden.**

As always, thank you for your continued support. We look forward to serving you through the season and beyond.

Sincerely,

**Massud Zahir**, Chief Experience Officer

## WE DO HOME EQUITY LOANS & LINES OF CREDIT

**Fall is the perfect season to bring your home improvement plans to life.** From boosting energy efficiency before winter to giving your space a fresh new look, with our **Home Equity Loan & Line of Credit (HELOC)** options, it makes it easy to fund the upgrades you've been dreaming about. Or if you need funds for the upcoming holidays, debt consolidation or almost any reason.

### **Ready to turn your home's equity into financing for life's plans?**

➔ **LEARN MORE** about our flexible home equity options online or contact us today. We'll help you find the perfect fit and guide you every step of the way. And, ask about **no closing cost options\*** too!

\*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.



**MEMBERS**, mark your calendars — **2025 ANNUAL MEETING** is Tuesday, October 29 at 12:00pm in the HCHB building

## IF YOU CAN DRIVE IT...

WE CAN HELP YOU **BUY/REFINANCE\*** IT AT GREAT RATES & BETTER TERMS!

**Don't pay too much**, contact us and give us a chance to **save you money on your monthly payments** and the life of your new/used, financed, refinanced\* vehicle loan.

- great rates and better terms, up to 96 months (*new*) & 84 months (*used*)
- easy, convenient online application and fast 24-hr approvals

 **learn more, contact us or go online now**

\*DOCFCU existing vehicle loans not eligible for refinancing, only loans from other lenders. Restrictions apply, go online or contact us for details.

WHY PAY TOO MUCH MONTHLY?



**LOWER YOUR PAYMENTS**



## RAKE IN YEAR-ROUND EARNINGS

## OUR PERFORMANCE CHECKING — checking that **pays you** annually, up to **\$700!**\*

DOCFCU **PERFORMANCE CHECKING** — **EARN THE MOST** banking with us. Your checking account can earn as much as or more than a share certificate and **YOU ALWAYS HAVE ACCESS TO YOUR CASH.**

\*\$700 earned based on an average monthly balance of \$20,000 at 3.50% APY (Annual Percentage Yield) **SUBJECT TO CHANGE WITHOUT NOTICE**, restrictions apply.


**GET PERFORMANCE CHECKING**  
contact us or go online today!



## PERSONAL LOANS —

easily get the funds and flexibility you need!

Fall is a great time to get your finances in order. Whether you're **consolidating debt**, **preparing for upcoming holiday expenses**, **funding your dream vacation** or an **important project**, our Personal Loan provides the flexibility you need.

Borrow up to **\$50,000** with competitive rates, convenient terms up to 72 months, and fast approvals. You can turn all your fall possibilities into reality, simply **APPLY ONLINE, ANYTIME**  or contact us today.




FALL INTO POSSIBILITIES!



**FREE  
WEBINAR**

**FEDERAL VS. PRIVATE STUDENT LOANS**, Tuesday, **OCTOBER 7** at 1:30 pm;  
Thursday, **OCTOBER 16** at 8:30 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 

**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**

Federally insured  
by the **NCUA**



NMLS #810389