



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

DECEMBER 2025

Member News & Benefits

SEASON'S GREETINGS

DEAR VALUED MEMBERS,

As December arrives, it brings with it the glow of holiday lights, the warmth of togetherness, and the anticipation of a new year. But for many, this season also carries the weight of financial uncertainty and the challenges of making ends meet. Higher living costs and job insecurity have made it harder to celebrate the way they once did. Yet even in these moments, the spirit of the holidays reminds us that joy comes from connection, gratitude, and hope.

As we look toward 2026, it's a time to reflect and reset. At DOCFCU, we will continue to provide our members with world class products and services. Our **new Digital Banking Suite launched in October** and with it came a

refreshed look, new features, and more access to your funds when you need it.

2026 holds opportunities to rebuild, to grow stronger, and to find new ways of thriving. So as you gather with friends and family, remember that the heart of the holidays lies in hope. **May this season bring you peace, and may the coming year bring renewal, resilience, and joy.**

WISHING YOU A JOYFUL HOLIDAY SEASON AND A HOPEFUL START TO THE NEW YEAR.

Sincerely,
Massud Zahir, Chief Experience Officer

HO! HO! HO! HOLIDAY LOAN

HURRY, SPECIAL ENDS DECEMBER 31st!

funds for the holiday season or any reason

The most wonderful time of the year is here!

Let us help make your season sparkle and shine. Whether it's gifts under the tree, travel to see loved ones, or all the festive touches that make the holidays magical, our **HOLIDAY LOAN SPECIAL** can help bring it to life.

as low as **9.00%** APR*
borrow up to **\$6,000**

DON'T WAIT — spread more cheer & apply today!

*APR=Annual Percentage Rate SPECIAL ENDS 12/31/2025, as low as 9.0% with 6 – 24 month terms, with minimum loan amount of \$600 up to \$6,000. Offer may be withdrawn without notice. Must be an existing DOCFCU member for 3+ months and 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.



HOLIDAY DREAMS START AT HOME!

Tap your home's equity for all your seasonal plans — from sparkle to remodels. Our **Home Equity Loans and LOCs** offer flexible funds, low rates, no closing cost* options and quick access to cash. **Easily get started, contact us apply online today** 

*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.



DOCFCU VISA CREDIT CARD

SHOP HAPPY. SPEND SMART. SAVE MERRILY!

The holidays are here — and so are the savings! Use your DOCFCU Visa Credit Card and make your season merry and bright without paying too much. Spread the cheer and shop with confidence.

Our VISA credit card helps you enjoy:

- Rates as low as **10.99% APR*** that make every purchase feel lighter
- Great savings all season long — shop 'til you drop (responsibly!)
- Free balance transfers — yes, free! Ditch those high-rate cards.



READY, SET, HOLIDAY!  **APPLY & UNWRAP YOUR BEST MEMBER BENEFIT**

*APR = Annual Percentage Rate. Rate is based on your credit worthiness and subject to change. Restrictions may apply. Contact us or apply today online.

SLEIGH HIGH PAYMENTS THIS SEASON!



DASH INTO SAVINGS & LOWER YOUR PAYMENTS

If you can drive it, we can help you buy it or refinance it — all with jolly good rates and merrier terms! Don't let high payments pinch your budget — contact us today and unwrap the savings on your new, used, or refinanced vehicle loan! **Our VEHICLE LOAN highlights include:**

- Great rates as low as **5.69% APR***
- Flexible terms — up to 96 months (new) & 84 months (used)
- We finance/refinance cars, trucks, motorcycles, RVs, boats, campers and even trailers
- Fast, easy online application with approvals in as little as 24 hours



 **APPLY NOW & CRUISE INTO THE HOLIDAYS WITH MORE CHEER (AND CASH!)**

*APR = Annual Percentage Rate. Rates subject to change without notice, for most current rates, visit DOCFCU.org/rates. DOCFCU existing vehicle loans not eligible for refinancing, only loans from other lenders. Restrictions apply, go online or contact us for details.

**FREE
WEBINAR**

Sleighting the Holiday Season: Budgeting Strategies & more. Join us **Tuesday, DECEMBER 9** at 1:30 pm; **Thursday, DECEMBER 18** at 8:30 pm. **REGISTER** go online  with the **QR** code



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



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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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