



Member News & Benefits

Winter Greetings... *Hoping your heart gets lighter as the days get brighter.*

As we embrace the season, we're excited to bring you some fantastic opportunities to improve your financial health!

FREE Monthly Financial Fitness Webinars

We've partnered with BALANCE Financial Fitness to offer you free monthly webinars. You can sign up online by searching for BALANCE on our website, or through the upcoming eLERT reminder we'll be sending. These webinars are a great resource to help you build smarter financial habits!


Ways to UP YOUR SAVINGS Vibe in 2025

Take advantage of consolidating your debt with our Personal Loan and/or transfer your high-interest credit card balances to our LOW-RATE VISA credit cards. This could save you hundreds of dollars each month, almost like giving yourself a raise! Furthermore, if you have a vehicle loan with

another lender, give us a chance to lower your rate, offer you better terms and SAVE on your monthly payments – why pay more? And it's fast and easy to do.

We'll help you with all your financial needs:

- New, used and refinanced vehicle loans
- Personal & Emergency loans for almost anything
- Mortgages nationwide
- Home equity loans & lines of credit
- Fixed-Rate VISA Credit Cards
- Performance CHECKING, it pays
- Investment options

Stay warm this winter! Visit DOCFCU.org anytime, email  or give us a call if you have questions or need assistance with anything. Your DOCFCU team is here for you!

Three Easy Ways to UP YOUR SAVINGS Vibe in 2025

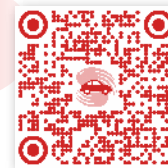
1 consolidate loans and debt you have elsewhere, to a convenient low-rate **personal loan**.



2 transfer high-rate credit card balances free, to our **VISA** card and pay down debt faster.



3 refinance vehicle loans from other lenders, at our great rates and terms to save big.



NO MATTER YOUR NEEDS, WE CAN HELP WITH LOANS FOR LESS. CONTACT US OR GO ONLINE, SAVE BIG!

FREE FINANCIAL WEBINAR 

UNLEASHING THE POWER OF CREDIT: Tuesday, February 11 at 1:30 pm; Thursday, February 20 at 8:30 pm. **REGISTER now, SCAN** the QR or go online, DOCFCU.org, **RESOURCES** / BALANCE FREE Financial Education.



BANKING DONE RIGHT, EASILY MAKE SOME...

ExtraCash \$700

earn up to
annually*

With DOCFCU **Performance Checking**, you can **earn monthly dividends of 3.5% APY***, that's higher than our great-rate share certificates, while enjoying instant access to your money. Our exceptional **Performance Checking** is an interest-bearing account that pays you monthly dividends, with no minimum balance or monthly maintenance fees. It's the complete package for your everyday banking needs. Plus, your funds are insured by the NCUA.

CALL OR GO  ONLINE & SWITCH!



*\$700 earned based on an avg monthly bal of \$20k at 3.5% APY (Annual Percentage Yield), subject to change w/o notice, restrictions apply. Mshp req. DOCFCU.org/performance-checking

SWEET, SWEET

Home Equity

Tap into your home's equity to help with post-holiday debts, **pay for education or tackle that much wanted home renovation** or for whatever reason you may need cash!



 **Easily get cash that you need.**

We offer home equity options with **fixed-rate equity loans** and low-rate **equity lines of credit** with **no closing costs***. Borrow up to **\$350,000** with your home's equity — contact us and get started.

AND WE DO MORTGAGES/REFI'S ANYWHERE IN THE USA 

*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.



Cut Credit Card Debt



Apply for your **DOCFCU VISA credit card** and start **saving**.

- **Free** Balance Transfers
- **Fixed-Rates** as low as 10.99%^{APR*}
- **Free** from Annual Fees
- **Fee-Free** Cash Advances

SAVE, TRANSFER NOW 

*APR — Annual Percentage Rate based on your credit rating and subject to change without notice.

CONSOLIDATE & SAVE!



Kiss your high-rate debt goodbye.




Consolidate your high-interest debts and credit cards with our **Personal Loan**. Get funds to take a break from the winter blues with a **vacation** or for home improvements, emergencies, moving costs, wedding expenses — almost any reason. Enjoy low rates, flexible payment terms, and access to the cash you need or easily streamline your finances; consolidating multiple bills into a single monthly payment.



GIVE YOUR FINANCES SOME LOVE OR FUND FUN - APPLY 

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