




Member News & Benefits

SPRING Into Financial Opportunities & GROWTH

Our popular **1040 Tax LOAN SPECIAL**  is back. Hurry, it's only available March 3 thru April 25. Take advantage of this special if you owe more taxes than expected or need extra cash for almost anything! Apply today – it's quick and easy!

Fun Spring Milestones...

- **March 9, Sunday** Daylight Savings Time
- **March 17, Monday** Saint Patrick's Day
- **March 20, Thursday** First Day of Spring

Performance CHECKING - a Best Member Value that Pays Dividends

Earn rewards on your checking just for being a member and banking with us! Yes, you get paid for having our Performance Checking account.


Real Estate, Equity & More

Considering a move? Spring is the ideal season to explore new housing options. We're your trusted mortgage specialists and offer first and **Mortgage** refinances **anywhere in the USA**. Or use your home's equity for cash with a **Home Equity Loan** or **Line of Credit** for renovations and more.

Flexible Loans to Meet All Your Needs

- **PERSONAL LOANS** – funds for anything you need. Borrow up to \$50,000 fast and easy.
- **VEHICLE LOANS** – new and used, up to 125% L-T-V, with approvals within 24 hours.
- **VEHICLE LOAN REFINANCING** – already driving your dream car financed elsewhere? Get a better rate and payment, refinance it with us. Ask or apply and you could get BIG monthly savings!
- **VISA CREDIT CARDS** – enjoy low, fixed rates to save on your monthly payments and better manage debt. **Transfer** your high-interest credit card balances for **FREE**.

Enjoy the Beginning of Spring

We're here for your financial needs. Don't hesitate to reach out, simply visit DOCFCU.org, email us at Service@DOCFCU.org  or call today with questions, to open your Performance Checking or Share Certificate or apply for any of our convenient loans and services!

SPECIAL ENDS April 25

Owe taxes? Happily keep your hard-earned cash and pay in convenient monthly installments on friendly terms. Or easily **get funds for any reason**.



1040 TAX LOAN

- 10.40%** minimum APR*
- 10,400** maximum loan amount
- 1040** day term, up to 35 months



Easily get the cash you need. Contact us or  APPLY online, anytime.

*APR=Annual Percentage Rate SPECIAL is from 3/3/2025 to 4/25/2025, as low as 10.40% with 6 – 35 month terms, with minimum loan amount of \$500 up to \$10,000. Offer may be withdrawn without notice. Must be an existing DOCFCU member for 3+ months and actual 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.



FREE FINANCIAL WEBINAR

TAP INTO WISE CREDIT CARD USE! Tuesday, March 11 at 1:30 pm; Thursday, March 20 at 8:30 pm. REGISTER now, SCAN the QR or go online, [DOCFCU.org](https://www.docfcu.org), RESOURCES / BALANCE: FREE Financial Education.



WE'RE YOUR KEY TO GREAT-RATE...

Home Equity & Mortgage Options

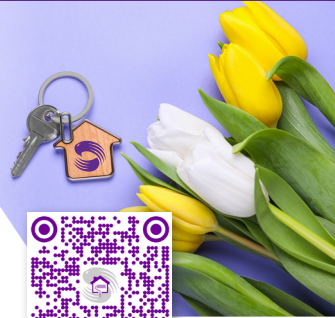
Unlock up to \$350,00 of your HOME'S EQUITY [↗](#). Your home is a valuable financial asset - leverage the equity you've built to access up to \$350,000 in smart funding. Use a home equity line of credit (HELOC) or loan to consolidate debt, make home improvements, pay for education, a wedding, vacation, or cover unexpected expenses. Enjoy a low variable rate and no closing costs* home equity line of credit or the flexible terms, fixed-rates and predictable payments of a home equity loan.

Get what best fits your needs and unlock the power of your home equity today. [↗](#)

Turn your dream of homeownership into reality with a MORTGAGE [↗](#) anywhere in USA. Start investing in your future today. Expecting a tax refund? Consider putting it toward a down payment or closing costs on your next home. Whether you're a first-time buyer or looking to upgrade, your tax refund can provide a helpful boost to secure the home of your dreams. Now's the perfect time to make a move with our competitive and affordable rate mortgages. We'll guide you every step of the way to ensure your purchase or refinance process is smooth and stress-free.

Get pre-approved today - contact us to learn more about making your homeownership goals a reality. [↗](#)

*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.



NEW / USED, BUY OR REFINANCE* FOR LESS

Hit the Open Road to Savings

Whether you're buying a new or used vehicle or refinancing a loan you have elsewhere, save big with our low rates, great terms & fast approvals. Plus, check out our convenient car buying service powered by TRUECar! Learn more & apply! [↗](#)

125% Loan-to-Value • Quick Approvals, within 24 hrs • Great Rates & Terms

Existing DOCFCU vehicles loans are NOT ELIGIBLE for refinancing, only loans from other lenders/financial institutions. Other restrictions may apply, contact us.



DON'T IMAGINE SAVINGS, TRANSFER NOW

FREE BALANCE TRANSFERS

Save big this spring - take advantage of FREE balance transfers! With our low, fixed-rate Visa options, you can consolidate your high-interest credit cards into one low-payment with our Visa Credit card. Plus, there are no balance transfer fees, no cash advance fees, and no annual fees.

This is your chance to pay off your debts faster and save money in the process. Contact us or apply online [↗](#) today to enjoy the convenience and savings of a DOCFCU VISA credit card.



MOBILE BANKING
w/MOBILE Check DEPOSIT
is easy — DOWNLOAD [↗](#) your
iPhone®, Android™ or iPad®
app and get started!



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](https://www.docfcu.org) [↗](#)

Federally insured
by the NCUA



NMLS #810389