

MAY 2025



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# Member News & Benefits

May is filled with symbols of renewal and joy. One of those being the cherished sight of Hummingbirds, further symbolizing hope, peace, and good fortune. These agile and graceful creatures embody joy, love, and the ability to navigate life swiftly and effortlessly.

## MAY: The Season of Blooming Beauty & Exciting Updates for our DOCFCU Member-Owners

As May ushers in the beauty of blooming flowers, it also brings a busy season for homeowners. We're here to help make things easier with affordable [HOME EQUITY OPTIONS](#) (lines of credit and loans), perfect for tackling those home projects and more.

**VEHICLE SHOPPING?** Before you hit the dealerships, contact us for **low-rate vehicle loans** [↗](#). Get pre-qualified for your vehicle loan ahead of time to ensure you get the best deal — and avoid any surprises at the dealership. **We're here to help you make informed, smart financial decisions for you and your family.** Don't forget we offer 125% loan-to-value (LTV) on new and used financing and up to 96-month terms.

**NEED CASH?** Whether it's for an emergency or something else, apply for a **Personal Loan** [↗](#) online, anytime — 24/7. You can get the funds you need quickly and easily.

**HAVE A DOCFCU VISA CREDIT CARD?** If not, it's time to get yours! With low, fixed rates, it's one of your best member benefits. If you're carrying balances on other **high-rate credit cards**, transfer them to our **VISA** [↗](#) and enjoy huge savings on your monthly payments. Contact us today to learn how easy it is to save!

**Your DOCFCU team is wishing you a wonderful May, and remember, we're always here to assist you!** [↗](#)



## TACKLE THOSE PROJECT – FUND YOUR DREAMS FOR LESS

Tap into the  
**CASH**  
IN YOUR  
HOME!

Let us help you unlock your home's value with our fixed and variable rate **HOME EQUITY loans and lines of credit**. You can get the funds you want for home improvements, consolidate high-interest debt, tuition, wedding, vehicle — anything. We make applying convenient, fast and easy. And, ask us about our **no closing cost\*** options to save even more.

**DON'T WAIT, START NOW** — email us at [HELOCDepartment@DOCfcu.org](mailto:HELOCDepartment@DOCfcu.org) [↗](#) or go online anytime [↗](#)

\*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.org/member-news](https://DOCFCU.org/member-news) [↗](#) || [service@DOCFCU.org](mailto:service@DOCFCU.org) [↗](#) || 202-808-3600

LIVE WELL, BELOW YOUR MEANS.



## Finance or Refinance YOUR VEHICLE with us

# & SAVE!

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**



**It's the perfect time to hit the open road & save on your vehicle! Contact us or go ONLINE TO APPLY**

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



## Take a break with our great, low-rate Personal Loans!

Check out our **PERSONAL LOAN** , it's your source for easy cash for almost any reason. We'll help with funds for vacation, debt consolidation, summer camp, unexpected adventures or expenses and more!

**Learn more, get details,** contact us or go online. It's easy to **APPLY TODAY**

borrow up to **\$50,000**  
terms up to **72 months**  
APR\* as low as **9.39%**

\*APR=Annual Percentage Rate and subject to change without notice. Restrictions apply, contact us or go online for details.

**WANT MORE CASH IN YOUR POCKET, PUT OUR VISA IN YOUR WALLET**

## FREE BALANCE TRANSFERS

**REVIEW ALL CREDIT CARD BALANCES** with high-rates from other lenders.

**MOVE THEM TO OUR LOW-RATE VISA CREDIT CARD** and get fixed-rates and help lower monthly payments.

**YOU START TO SAVE MONEY** and you can pay down debts faster!



**It's free, it's easy — stop paying too much for credit cards - TRANSFER TODAY, contact us or go online**

Credit card balance transfers to a DOCFCU VISA are free and only apply to credit card balances from other lenders. Other restrictions may apply, contact us for details.

## BALANCE WEBINAR

**DOLLARS AND SENSE: Managing Money for a Healthier Mind**

**Tuesday, MAY 6** at 1:30 pm; **Thursday, MAY 15** at 8:30 pm.

**REGISTER, SCAN the QR or visit, DOCFCU.org under RESOURCES / BALANCE: FREE**



**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

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