

DEPARTMENT of COMMERCE

**JUNE 2025** 

# Member News & Benefits

Hello SUMMER, You're Finally Here! Time to Enjoy Long Days and Sunshine Cheer!

Valued DOCFCU Member/Owner,

Dreaming of a well-deserved getaway or that special summer trip? Our **VACATION LOAN SPECIAL** can help. It's fast, easy, and can be used for any reason. Apply online, anytime. Prefer to talk it through? Just reach out — we're here for you!

Summer is also a perfect time for home improvements. Learn about our **HOME EQUITY** options — whether you're planning upgrades or need extra cash, we've got flexible solutions.

During the busy summer fun, stay vigilant and protect your personal information. **YOUR SAFETY is our priority and we'll never ask for your personal or account information** via email, text, or online messages. This includes your online banking login, pass codes, account numbers, token IDs, or any other sensitive data. No legitimate financial institution will request this information from you. If you **receive a suspicious request**, end the conversation immediately and contact us directly at 202-808-3600 — when in doubt, give us a call.

For more safety use our easy, convenient direct deposit, online bill pay, and our Visa Debit & Credit cards. Plus, **earn up to \$700 a year** with our **PERFORMANCE CHECKING**. Switching is quick and simple — open yours online today or contact us.

Let your friends at DOCFCU help make this summer unforgettable. Don't wait — make memories today, enjoy the sunshine and your summer.



\*APR = Annual Percentage Rate, as low as 8.00%. Vacation/Personal Loan special, 6/2/25 - 8/31/25 ONLY. Rate based on your credit worthiness. Borrow \$500 - \$5,000 with 6 - 12 mo terms. Must be a DOCFCU member, new money only, no other rate discounts apply or existing loan refinances. For all restriction details, contact us or go online.

LIVE WELL, BELOW YOUR MEANS.

#### **TACKLE THOSE PROJECTS – FUND YOUR DREAMS FOR LESS**

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 or go online

\*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.

#### PUT MORE MONEY IN YOUR POCKET



Tap into the

#### **Open Your Performance CHECKING**

Get **3.50%** APR\* on checking – share certificate earnings – with access to your cash.

- No monthly maintenance fee or minimum balance
- Free Online Banking, mobile banking with check deposit, Bill Pay and SavvyMoney
- Insured by the NCUA up to \$250,000

Get paid to bank, make the SWITCH TO PERFORMANCE CHECKING - OPEN ONLINE 🗹 or contact us.

\*\$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

## ! MEMBER SECURITY ALERT !

# **PROTECT YOUR PERSONAL INFORMATION**

The **Department of Commerce FCU will never ask for your personal or account information** via email, text, or online messages. This includes your online banking login, pass codes, account numbers, token IDs, or any other sensitive data. **ALWAYS REMEMBER: No legitimate financial institution will request this information from you. Read more on how to protect your information** 

If you receive a suspicious request, end the conversation immediately and contact us directly at 202-808-3600. STAY VIGILANT. STAY SAFE. When in doubt, give us a call.

BALANCE BUY OR RENT: Weighing the Pros and Cons, Tuesday, JUNE 3 at 1:30 pm; WEBINAR Thursday, JUNE 12 at 8:30 pm. REGISTER today with the QR code or go online.



# MOBILE BANKING w/MOBILE Check DEPOSIT is easy – DOWNLOAD 2 your

iPhone<sup>®</sup>, Android<sup>™</sup> or iPad<sup>®</sup> **app** and get started!

Gooale Pla<sup>,</sup>

Download on the App Store	
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#### 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

## DOCFCU.org 🖆



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