

JULY 2025



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

CELEBRATING 249 Years of Independence — July 4, 2025

On **July 4, 1776**, the Declaration of Independence was adopted, marking the birth of a new nation and the beginning of American freedom.

Valued DOCFCU Member/Owner,

We wish you a festive, relaxing, and joyful Independence Day! As we celebrate our nation's 249th birthday, we also want to help you make the most of your summer.

★ Planning a Summer Getaway?

Whether it's a vacation for you, your family, or friends, our Vacation Loan Special makes it fast and easy to fund your plans. Apply online 24/7 or give us a call!

We also offer Personal Loans up to \$50,000 with competitive rates — perfect for any need this summer or beyond.

★ Thinking Home Improvements or Big Projects?

Our Home Equity OPTIONS are helping many members achieve their goals. Have questions? Visit us online, send us an email, or call — we're here for you always!

★ Nationwide Mortgages and Refinancing Available

Whether you're buying a home or refinancing, we offer convenient solutions nationwide.

★ Shopping for a Car, RV, Boat, or Motorcycle?

Check out our affordable financing options with great terms. Already have a loan elsewhere? Ask about refinancing with us to lower your monthly payments.

★ Maximize Your Checking Account

Not using Performance Checking yet? See how you can earn up to \$700/year — it's like we're paying you to bank with DOCFCU!

Enjoy the sunshine, have fun, and stay safe. Your DOCFCU team is proud to serve you — thank you for being a valued member/owner! **Happy Independence Day!**

Where will your **SUMMER** take you?

VACATION LOAN SPECIAL

(or your anything loan)

borrow up to **\$5,000**

- As low as **8.00%** APR*
- Borrow \$500 to \$5,000
- Terms up to 12 months
- Limited time - ENDS 8/31

MAKE MEMORIES — ENDS AUGUST 31ST



Ready to make this summer one to remember? **APPLY NOW**  online, anytime or contact us!

*APR = Annual Percentage Rate, as low as 8.00%. Vacation/Personal Loan special ENDS 8/31/2025. 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

[DOCFCU.org/member-news](https://www.docfcu.org/member-news)  [service@DOCFCU.org](mailto:service@docfcu.org)  202-808-3600

PUT MORE MONEY IN YOUR POCKET

Does your **CHECKING PAY YOU** up to**\$700** a year?***Open Your Performance CHECKING**Get **3.50% APR*** on checking – share certificate earnings – with access to your cash.

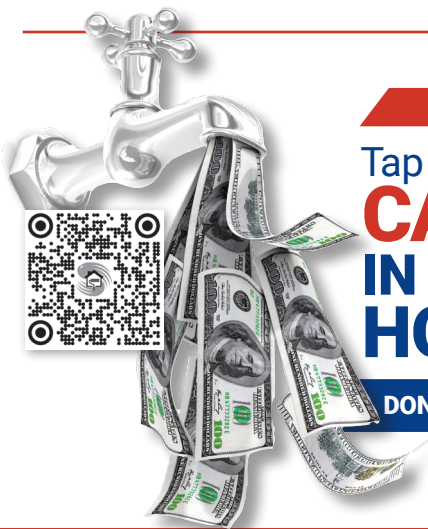
- No monthly maintenance fee or minimum balance
- Free Online Banking, mobile banking with check deposit, Bill Pay and SavvyMoney
- Insured by the NCUA up to \$250,000

Get paid to bank, go online and make the **SWITCH TO PERFORMANCE CHECKING** 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

**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 APPLY ONLINE**

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

**TACKLE THOSE PROJECTS – 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 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.

**★ FREE
WEBINAR****MASTERING THE GIG ECONOMY - tips for those going gig work, Tuesday, JULY 6**
at 1:30 pm; **Thursday, JULY 17** at 8:30 pm. **REGISTER today** with the QR code or online **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