

AUGUST 2025

PERSEID METEOR SHOWER — August is often wonderful for stargazing! Prolific meteor showers reach maximum between August 11 and 13.



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

Photo by Clay Banks, Unsplash
Perseids Meteor Shower, New York

DOCFCU Members, make the most of the final month of Summer!

Summer may be winding down, but there's still time to make unforgettable memories. **Haven't taken a vacation yet?** Don't worry — our **Vacation Loan Special** is still available through August 31! It's the perfect way to enjoy a well-deserved getaway before the school year kicks in. Apply online or contact us today.

As we gear up for **back-to-school season**, we're here to help with a **Back-to-School Loan Special** — a limited-time, low-rate loan designed to handle school expenses without stretching your budget.

Looking to **buy a new or used vehicle?** Or thinking about **refinancing** your current auto loan? We've got you covered with fast, flexible financing, great rates, and terms to help you

save — potentially lowering your monthly payment and freeing up your budget. We finance just about anything you can drive: cars, trucks, SUVs, motorcycles, and more just ask us!

Considering a new home or want to tap into your home's equity? Our nationwide mortgage services and expert guidance on home equity options make it easy to get started. Call us or visit us online for more info.

And don't forget to check out **Performance Checking** — you could **earn up to \$700 a year** just by having your checking account with DOCFCU. It's simple, rewarding, and all part of being a valued member of our credit union.

Enjoy the rest of your summer, stay safe, and thank you for being a part of the DOCFCU family — we appreciate you!

August 6 to September 30 ONLY

BACK-TO-SCHOOL or anything **LOAN SPECIAL**

as low as

7.99% APR*

Start the school year right by getting a loan for all your school supplies, tech needs for you to succeed or any reason!

Borrow up to **\$2,500** with terms up to **12 MONTHS!**

Apply today before the school year gets underway. Contact us or go online

*APR = Annual Percentage Rate, as low as 7.99%, up to 17.99% Back to School Loan Special is from 8/6/2025 to 9/30/2025 only. Rate based on your credit worthiness. Borrow \$500 - \$2,500 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 || service@DOCFCU.org || 202-808-3600

Where will your **SUMMER** take you?**VACATION LOAN SPECIAL**
(or your anything loan)**\$5,000**
borrow up to

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

HURRY, LAST CHANCE ENDS AUG 31!**DON'T WAIT, make memories before it ends Aug 31 - APPLY TODAY**  **online 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.

End with a **SPLASH** this summer with a **LOW-RATE****HOME EQUITY LINE of CREDIT or LOAN!**It's perfect to get **EXTRA CASH** to consolidate high-interest debt, tuition, wedding, vehicle or any**HOME UPGRADES** — including everyone's favorite, a **POOL!****ASK ABOUT NO CLOSING COSTS*** — email  HELOCDepartment@DOCFCU.org or go online 

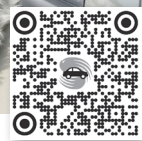
*No closing costs on an initial advance of \$10,000 or more. Borrow up to 90% of your home's value (minus your first mortgage balance) up to \$350,000 must be eligible for DOCFCU membership. Other restrictions may apply, contact us for details.

The dog days of summer are coming to an end,
but our **LOW-RATE VEHICLE LOANS** are here to stay!

FINANCING, REFINANCING*, NEW OR USED — SAVE & PAY LESS MONTHLY!

New, used, car, suv, truck, mini-van, motorcycle — if you can drive it,
we can finance or refinance* it for less, to help **keep more money in your pocket**. We offer **low rates**, up to **100% financing**
and flexible terms up to **96 months**. Plus, try our
car buying service powered by **TrueCar** 

NOW LET'S "GO FOR A RIDE?!"
GET ROLLING, CONTACT US or go online 



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

**FREE
WEBINAR**

RAISING A MONEY SMART KID — Back to School Edition, Tuesday, AUGUST 12 at 1:30 pm; Thursday, AUGUST 21 at 8:30 pm. REGISTER with the **QR** code or go 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



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FEDERAL CREDIT UNION

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by the **NCUA**



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