



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

SEPTEMBER 2025

AUTUMN BEGINS, the season of harvest and thanksgiving. It's the perfect time for sunflowers, symbols of abundance, gratitude, and happiness. These heliotropic flowers turn to follow the sun each day, reminding us to seek light and stand tall in adversity.

Members, Fall Is Here – Let Us Help You Make the Most of It!

As cooler weather and colorful Autumn leaves arrive, a new school year is already underway. Take advantage of our **Back-to-School / Anything Loan SPECIAL** now, it **ends September 30th**! Whether you need funds for tuition, books, certifications, travel, dental care — or even a wedding — we've got you covered with affordable financing to fit your needs.

Thinking about buying a car? Now is a smart time! Dealerships are clearing out 2025 inventory to make room for the 2026 models. We offer quick and easy auto loans and **refinancing**, with approvals in 24 hours or less. Get up to 135% loan-to-value financing on new or used vehicles, with terms up to 96 months. Questions? Simply go online or contact us.

Looking to tap into your home's equity or refinance? Autumn is an ideal time to consider Home Equity options or Mortgage. **We offer nationwide mortgages**, plus **home equity loans and lines of credit**. Go online, or contact us — we're ready to help you explore your options and find the right solution.

Have you opened your **Performance Checking** account yet? **Earn up to \$700 per year** just by using your checking for everyday banking. It's an easy way to get more value from your DOCFCU membership.

As always, thank you for being a valued member-owner of DOCFCU! We wish you a fantastic start to the Fall season! Keep an eye out — our **Holiday Loan SPECIAL** is just around the corner.

HURRY, IT ENDS SEPT. 30th!

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

as low as

7.99% APR*

The new school year is underway! Make it great with 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 ENDS 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.

WE DO HOME EQUITY LOANS & LINES OF CREDIT



Fall is the perfect season to bring your home improvement plans to life. From boosting energy efficiency before winter to giving your space a fresh new look, with our **Home Equity Loan & Line of Credit (HELOC)** options, it makes it easy to fund the upgrades you've been dreaming about. Or if you need funds for the upcoming holidays, debt consolidation or almost any reason.

Ready to turn your home's equity into financing for life's plans? **Click to learn more** about our flexible home equity options online or contact us today. We'll help you find the perfect fit and guide you every step of the way. And, ask about **no closing cost options*** too!

*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.

IF YOU CAN DRIVE IT...

WE CAN HELP YOU **BUY/REFINANCE*** IT AT GREAT RATES & BETTER TERMS!

Don't pay too much, contact us and give us a chance to **save you money on your monthly payments** and the life of your new/used, financed, refinanced* vehicle loan.

- great rates and better terms, up to 96 months (*new*) & 84 months (*used*)
- easy, convenient online application and fast 24-hr approvals

learn more, contact us or go online now

*DOCFCU existing vehicle loans not eligible for refinancing, only loans from other lenders. Restrictions apply, go online or contact us for details.

WHY PAY TOO MUCH MONTHLY?



LOWER YOUR PAYMENTS



LIGHTEN YOUR DEBT LOAD!



ZERO BALANCE TRANSFER FEES PLUS

- fixed rates as low as **10.99% APR***
- **no** annual or cash advance **fees**
- EMV/contact less cards
- consolidate credit cards and pay down debt faster



YOUR WALLET'S NEW BEST FRIEND. APPLY FOR OUR VISA AND START SAVING AS YOU SPEND

FREE WEBINAR

FINANCES FOR NEW FAMILIES, Tuesday, **SEPTEMBER 9** at 1:30 pm;
Thursday, **SEPTEMBER 18** at 8:30 pm. **REGISTER** with the QR code or go online



MOBILE BANKING

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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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DOCFCU.org

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