

MAY 2024



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

MAY is Better Sleep, National Walking and Women's Health Care Month – plus the beauty blooming flowers and **NEWS FOR YOU, our DOCFCU Member-Owners!**

This season brings many chores for homeowners. Remember we provide cost-effective **home equity options** to help you tackle those chores and more. And, for those looking to buy a home or property of any kind, we offer **mortgage services nationwide**, fast and easy!

Are you vehicle shopping? If so, contact us for low-rates vehicle loans and specials and to **pre-qualify for your vehicle loan** before shopping, so the dealership doesn't pull a fast-one on you. Get your best financing option, simply call us so we can help you understand all your options. We're here to help you make the best financial decisions for you and your family.

Don't miss our **FLASH Vehicle Loan SALE, May 20-24 ONLY**. Get pre-approved to take advantage of Memorial Day sales. Go online or call us for specific details.

Do you need cash for any reason? Simply apply for our Personal Loan. Apply online, anytime, 24/7 and get money for whatever reason you need it for!

Do you have a DOCFCU Visa Credit Card in your wallet? If not, get yours, with low, fixed rates, it's one of your best member benefits. Plus, if you have balances on other high-rate credit cards, transfer them to our VISA and get huge savings on your monthly payments. Go online or call us and we'll explain how easy it is to SAVE.

Have a great May and remember **your DOCFCU team is always here** to assist you.

NEED CASH?

Personal Loans – great rates, flexible terms to fund any of your dreams or goals – **apply online!**

- ✓ Graduation
- ✓ Personal Needs
- ✓ Home Fixes
- ✓ World Travels
- ✓ Growing Family
- ✓ Wedding...

borrow up to **\$50,000**
terms up to **72 months**
APR* as low as **9.49%**

LEARN MORE, GET DETAILS, contact us or go online. It's easy to **APPLY!**

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

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

MEMORIAL DAY
FLASH VEHICLE
LOAN SALE

MAY 20-24 ONLY

FINANCE OR
REFINANCE*
AS LOW AS

6.0% UP TO
60 MO
APR* TERMS



AS LOW AS **6.5% APR*** WITH **72 MO** TERMS
IT'S TIME TO LOVE YOUR VEHICLE & YOUR LOAN!
Shopping Memorial Day sales? Get pre-approved before you shop!

SAVE ON YOUR VEHICLE LOAN – contact us or go online today.

*APR=Annual Percentage Rate. Vehicle Rates, as low as 6.0% APR, up to 60 mo terms; as low as 6.5% APR, up to 72 mo terms, \$20,000 min. New & Used - Model Years 2020 and newer. Flash Vehicle Loan Sale is **5/20-5/24/2024 ONLY** and may be withdrawn without notice. No Relationship Rewards interest rate discounts apply. Existing DOCFCU vehicle loans are NOT ELIGIBLE for refinancing, only loans from other lenders. Private Party Sales are excluded. Other restrictions may apply, contact us for details.

OPEN THE DOOR TO YOUR DREAMS

YOUR HOME SOLUTIONS...

mortgages & home equity options with DOCFCU.



We're the lender you trust. We do **mortgages** and **refinancing** **nationwide**, and we'll help you find the best and easiest option for your needs and budget.

Make your **home's equity** work for you. Home improvements? Vacation? Anything. We have low-rate equity options to get the money you need for anything you have planned! Ask about **no closing costs***.



CONTACT US FOR DETAILS or go online, we make it easy.

*No closing costs on a min initial adv of \$20k. Borrow up to 90% of home's value (less 1st mort bal) up to \$350k. We serve AZ, SC, ME, CO, MD, VA, DC, WV, DE, NC, PA, FL, CA, GA, OH. Restriction apply.

IS OUR VISA CARD IN YOUR WALLET?

TRANSFER HIGH-RATE BALANCES & SAVE...



TO OUR LOW-RATE VISA CREDIT CARD, lowering your rates & monthly payments

IT'S FREE & EASY – contact us or go online now.

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.

FREE WEBINAR

RETIREMENT PLANNING LATER IN LIFE: Tues, May 14 at 1:30 p.m.; Thurs, May 23 at 8:30 p.m. Visit our website, **RESOURCES** / BALANCE FREE Financial Education and **REGISTER TODAY.**

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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NMLS #810389



Federally insured by the **NCUA**

