



DEPARTMENT *of* COMMERCE  
FEDERAL CREDIT UNION

JANUARY 2024

# MemberNews & Benefits

## HAPPY NEW YEAR from all of us at DOCFCU!

As we dive into 2024, we're excited to let you know that the team here at your credit union is ready to assist you on your financial journey and any money matters that may come your way this year. Whether it's purchasing that shiny **new car**, **putting away cash** for your future scholar's tuition, sprucing up **your home** or finally booking that **dream vacation**, we've got your back!

January and February come with some **sweet deals** too, like a special rate on our **DEBT CONSOLIDATION LOAN**. Plus, don't forget you can **slide those credit card balances** over to our **LOW-RATE VISA** credit card.

Together, we can make those financial goals a reality.

### START FRESH THIS YEAR – FINANCIAL RELIEF

## LOWER DEBT. SAVE MONEY. CONSOLIDATE.

Splurge during the holidays? Need some relief? Relax, consolidate all your high-rate debts and credit cards with our **low-rate PERSONAL LOAN**. Plus, manage debt easily with only one low, monthly payment.

- ★ Get money for **ANY** reason
- ★ Competitive, **LOW RATES** & **FIXED** monthly payments
- ★ Up to **\$50,000** and up to 72 month terms
- ★ Easy to **APPLY ONLINE** and fast processing

Do more in 2024, conquer your debts & save! **APPLY NOW** 



New Year, new start — the perfect time to  
**REFINANCE Any Vehicles**

you own and have financed with other lenders!

Refinance with DOCFCU to lower your rate,  
**pay less & SAVE big monthly!**

WE'RE HERE FOR YOU — CONTACT US or go online now.

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

MONEY, FAST & EASY...

**Zelle® send & receive MONEY!**

Take advantage of **Zelle®** — it's your fast and easy way to **send and receive MONEY** with friends, family and people you know.

With **Zelle®**, you can send money directly from your DOCFCU account to enrolled recipients in minutes, all from the convenience of **Online Banking** or our **Mobile Banking App**.



LEARN HOW EASY IT IS TO ZELLE®, VISIT [DOCFCU.org/zelle](https://DOCFCU.org/zelle) & GET STARTED TODAY!



CLASSIC, GOLD & PLATINUM VISA CREDIT CARDS — LOW, FIXED RATES!

**CRUSH ALL YOUR CREDIT CARD DEBT — FREE!**

Simply apply for your DOCFCU VISA credit card and start **saving more** in **2024**. Balance transfers are **FREE!**

- **FEE-FREE** Balance Transfers
- **FREE** from Annual Fees
- **FEE-FREE** Cash Advances

**FIXED RATES as low as 10.99% APR\***

**TRANSFER NOW** & pay down your debt faster, for less!

\*APR — Annual Percentage Rate subject to change without notice. Applying is easy - Classic, Gold or Platinum VISA credit card is based on your credit rating.

**MOBILE BANKING**

w/**MOBILE Check DEPOSIT**  
 is easy — **DOWNLOAD** your  
 iPhone®, Android™ or iPad®  
**app** and get started!

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**BRANCHES:** Monday - Friday 8:30am - 3:30pm

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Silver Spring Branch, 1325 East West Hwy  
 #1121, Silver Spring, MD 20910

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**DOCFCU.org**

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Federally insured  
 by the **NCUA**

