



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

JANUARY

# Member News & Benefits

## Start the New Year with Smart Financial Choices

As we welcome 2025, there's no better time to set yourself up for **FINANCIAL SUCCESS** — and we're here to help **MAKE IT HAPPEN**. One way is with our new, used, refinanced\* Vehicle Loan **RATE DROP SPECIAL**. It's still going strong, but **ENDS JANUARY 15th!** Whether you're purchasing a brand-new car, a reliable used vehicle or refinancing your current loan, go online or contact us now to lock in a **FANTASTIC VEHICLE LOAN RATE** before it's gone.

**LOOKING TO SAVE MORE?** Consider **CONSOLIDATING YOUR DEBT** with a personal loan or **REFINANCING YOUR VEHICLE LOAN** with DOCFCU for lower rates and better terms. And for big monthly savings, **TRANSFER YOUR CREDIT CARD BALANCES** for free, to our DOCFCU VISA credit card — it's one of the best values available to our members.

**MORE WAYS TO HELP YOU SAVE:** Need fast cash for a financial holiday hangover or new year expenses? Tap into your **HOME'S EQUITY WITH LOANS OR LINES OF CREDIT**. Our easy, fast services are here for you. And, we offer great **MORTGAGE OPTIONS** nationwide too.

Want to earn cash with **PERFORMANCE CHECKING?** If you haven't switched yet, you're missing out! We'll **PAY YOU UP TO \$700\*** per year, just for having your checking account with us. For details go online or contact us today.

Whether you're saving for your child's future tuition, sprucing up your home, or finally booking that dream vacation, DOCFCU is here to support you. Our team is committed to helping you make 2025 your best financial year yet! Let's work together to achieve your financial goals — get started, contact us today!

**ENDS JANUARY 15<sup>th</sup>**

New, Used & Refinanced\* **VEHICLE LOAN**

**RATE DROP**

AS LOW AS

**5.99%** APR\*

**up to \$125,000 & 84 month terms**

**LAST CHANCE DEAL -  APPLY TODAY, before it goes away!**



\*APR=Annual Percentage Rate. Vehicle Rates, as low as 5.99% and max 15.50% APR with terms up to 84 mos. Loan terms and min amts: 60 mos/\$10,000, 72 mos/\$15,000, 84 mos/\$30,000 and \$125,000 max. New & Used - Model Years 2020 and newer with less than 60,000 miles. Rate Drop Sale ENDS 1/15/2025 and may be withdrawn without notice.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. Other may restrictions apply, contact us for details.

LIVE WELL, BELOW YOUR MEANS

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

START YOUR YEAR OFF RIGHT, MAKE SOME...

# ExtraCash earn up to \$700 annually\*


With DOCFCU **Performance Checking**, you can **earn monthly dividends of 3.5% APY\***, that's higher than our great-rate share certificates, while enjoying instant access to your money. Our exceptional **Performance Checking** is an interest-bearing account that pays you monthly dividends, with no minimum balance or monthly maintenance fees. It's the complete package for your everyday banking needs. Plus, your funds are insured by the NCUA.

CALL OR GO  ONLINE & SWITCH



\*\$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


## 2025 – Three Ways to BOOST YOUR SAVINGS Vibe

**1**  **consolidate** loans and debt you have elsewhere, to a convenient low-rate **personal loan**.



**2**  **transfer** high-rate credit card balances free, to our **VISA** card and pay down debt faster.



**3**  **refinance** vehicle loans from other lenders, at our great rates and terms to save big.



NO MATTER YOUR NEEDS, WE CAN HELP WITH LOANS FOR LESS. GO ONLINE OR CONTACT US, SAVE BIG!

## HOME SWEET HomeEquity

Tap into your home's equity to help recover from a holiday financial hangover, new year expenses or for whatever reason you may need funds!

 **Easily get cash that you need.**

Learn about our home equity options with **fixed-rate equity loans** and low-rate **equity lines of credit** with **no closing costs\***. Borrow up to \$350,000 with your home's equity – contact us and get started.

**WE ALSO DO MORTGAGES/REFI'S ANYWHERE IN THE USA** 


\*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


**Basics of Personal Finance:**

- **Tues. January 7** 1:30pm
- **Thurs. January 16** 8:30pm


**Register**, scan the QR or visit **DOCFCU.net.balancepro.org** 

for webinars & other FREE Financial Services.



**MOBILE BANKING**  
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**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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