



DEPARTMENT *of* COMMERCE
FEDERAL CREDIT UNION

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DOCFCU.org/member-news

MemberNews & Benefits

OCTOBER 2023

Hello DOCFCU Members!

This month we're sharing important information to help protect your accounts.

DON'T GET HOOKED BY A PHISHING SCAM

A Phishing Scam is the fraudulent practice of **sending emails or other messages pretending to be from reputable companies** in order to get your credit card numbers, social security number, medical insurance numbers, etc. **These schemes target both your actual mailbox, plus your digital mailbox.**

Here are four ways to **PROTECT YOUR PERSONAL DATA** and information:

- 1. Do not put mail out too early.** Wait to put mail containing checks and/or personal data out close to mail collection time.
- 2. Do not open email from unknown senders.** If you receive an email from a store or person you do business with, but it looks different and it contains typos and errors, call the company to let them know your information may have been stolen.
- 3. Limit sharing on social media.** Do not put personal information on social media accounts including travel dates, names of stores you do business with, etc.
- 4. Monitor statements and bills.** Check your DOCFCU statements, investment statements, and medical insurance bills when they arrive. Call the organization immediately regarding questionable charges.

DOCFCU will NEVER call, email or mail you and ask for your ACCOUNT NUMBERS or PASSWORDS. Contact DOCFCU Member Services if you think you might have been targeted in a Phishing attack.

In addition to our priority of keeping your accounts safe, **we're here to help each member build a long-term savings program.** That's why we offer our members secure, **high-yielding CDs** with rates that are among the highest in the country.


Sincerely,

Patrick Collins

President and CEO

LIVE WELL, BELOW YOUR MEANS

YOU'LL BE ALL SMILES IN YOUR NEW HOME!



100% MORTGAGE FINANCING*

Our **100% MORTGAGE FINANCING*** allows you to finance all of your new home's mortgage in one loan with **NO DOWN PAYMENT NEEDED!**

Use your saved funds to pay off debts, home improvements or more. Plus, you can still close within the normal time frame!


- No down payment required
- 3% seller concession allowed
- One Loan, one convenient monthly payment
- Potentially lower monthly payments than FHA
- Unlike FHA, mortgage insurance ends when requirements are met

Your dream, made easier - visit DOCFCU.org/mortgage 24/7 or call **877-755-1607**

*New home purchases only, excludes mortgage refinancing. Subject to property, credit approval & must have a min credit score of 720. Other restrictions apply, contact us for details. NMLS #810389



Hit the road with a great rate on your vehicle loan. Whether you're looking to buy a new or used vehicle or refinance your vehicle loan, we're here to help. Contact us and give us a chance to **save you money on your monthly payments.**


- great rates and better terms, up to 96 months (new) & 72 months (used)
- easy, online application, fast approvals with up to 135%* loan to value financing
- **learn more, contact us or go online now**  and see how much you could save

*Other rates and terms may apply based on your creditworthiness. GAP Insurance required on any vehicle with LTV over 100%. Restrictions apply ask for details.




you could EARN 700* annually with our interest-bearing PERFORMANCE CHECKING


Yes, earn up to \$700 annually with our **Performance Checking** account. That's certificate of deposit earnings, but you keep access to your funds.

Enjoy earnings of 3.50% APY* on balances up to \$20,000, no monthly maintenance fee, plus your funds are insured by the NCUA up to \$250,000 per depositor for all accounts. **Open yours online**  or **contact us!**

* \$700 earned based on an average monthly balance of \$20,000 at 3.5% APY (Annual Percentage Yield). Subject to change without notice, restrictions apply. DOCFCU membership required and is open to all U.S. citizens & residents aliens.

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



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Federally insured
by the **NCUA**

