



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Member News & Benefits

OCTOBER 2024

*While colored leaves descend, fast and slow.
Taking walks through crisp, cool air,
watching sports and family share.*

*The world dressed in hues of gold, as days
grow short and nights go cold.
In cozy moments, joy is found, with loved
ones gathered all around.*

Autumn Winds Blow & Begin to Celebrate the Changing Seasons!

OCTOBER, American's second favorite month is here (December is #1) and we have many **member benefits and specials** for you. If you're looking for a **new or used vehicle**, remember we offer **24 hour or less loan approvals**. And, vehicle loans are up to 135% loan-to-value with terms up to 96 months. Apply online anytime or call us during regular business hours to answer any of your questions. **If you can drive it, we can finance/refinance it for less!**

Don't forget, we offer **Mortgages** of all kinds anywhere in America and **Home Equity Loans**, plus **Home Equity Lines of Credit** with no closing costs*. Contact us to review your options and find the best solutions for your needs. Or visit our website to get more details.

Need a loan for anything? Simply ask or apply anytime, online 24/7 for a **low-rate Personal Loan**. Use for travel, weddings, school, dental work, aesthetic surgery, funerals, home improvements, debt consolidations, medical bills, any emergency expense or anything you may just want to have and enjoy.

Do you know about our **Performance Checking** account? Check it out if you don't have it. You can **earn up to \$700*** per year just with your everyday checking with us. It's a way to maximize the value of your credit union membership.

Have a great fall and Halloween celebrations as we prepare for the upcoming Holidays. Coming soon is our very popular Holiday Loan SPECIAL. **As always, we deeply appreciate and thank you, our valued member/owners!**

HARVEST HIGHER EARNINGS ON YOUR CHECKING

Does your checking PAY YOU **\$700** annually?*

With DOCFCU **PERFORMANCE CHECKING**, you can **earn monthly dividends** as good as our great-rate share certificates, while enjoying instant access to your money. There are no monthly maintenance fees or minimum balance requirements, and your funds are insured by the NCUA up to \$250,000.

EARN BIG when you switch your **CHECKING**. Visit our website or contact us to get started today

*\$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. Membership required.

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



NO MATTER THE SEASON, GET CRISP, COOL SAVINGS

DOCFCU offers big savings on VEHICLE LOANS

FINANCE or **REFINANCE** your new/used car, SUV, motorcycle, or truck with us and take advantage of our great **low rates** and **flexible terms, up to 96 months.**

FIND OUT HOW MUCH YOU COULD SAVE, go online  or contact us!


*Existing DOCFCU loans are not eligible for refinancing, only loans from other financial institutions. Rates & terms based on your creditworthiness. Other restrictions apply. Receive .25% off the rate, if you use our TRUECar, car buying service & provide DOCFCU with the certificate of purchase.



PERSONAL LOANS - FUNDS FOR WHATEVER LIFE THROWS YOUR WAY

Spook-tacular Savings!

Need extra **CASH** to take on life's unexpected or for almost anything? We can help with our **low-rate Personal Loan**. Get funds for travel, wedding, school, dental work, aesthetic surgery, funeral, home improvements, debt consolidation, medical bills, emergencies or **FOR ANYTHING** you may want to have and enjoy.

Borrow up to **\$50,000** and up to **72 month terms**. Easily **apply online** with results in about 24 hours. Contact or **go online now **



WE'LL HELP YOU ACHIEVE YOUR HOME GOALS

Looking to buy, refinance, or access your home's equity?

DOCFCU offers flexible options, including **HOME EQUITY LINES OF CREDIT** with **zero closing costs***, to help you achieve your goals and fund your dreams.

Whether you're a **first-time buyer, moving to a new home, or tapping into your equity**, our expert team will work with you to find the perfect mortgage (nationwide) or home equity option to fit your needs and budget.

GET MONEY FOR WHAT MATTERS, go online  or contact us



*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

FAFSA: THE KEY TO UNLOCKING FINANCIAL AID: Tuesday, Oct. 8 at 1:30 p.m.; Thursday, Oct. 17 at 8:30 p.m.  Go online, RESOURCES / BALANCE FREE Financial Education & REGISTER today.

MOBILE BANKING

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

EMAIL: [service@DOCFCU.org !\[\]\(066cb4a00c9d9f40edb6f87372ec6f08_img.jpg\)](mailto: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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DOCFCU.org 



Federally insured by the **NCUA**



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