



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

# MemberNews & Benefits

FEBRUARY 2024

## MID-WINTER GREETINGS FROM DOCFCU

This month we're adding **FREE monthly Webinars** from BALANCE Financial Fitness. You can sign up for the free webinars online, just search for BALANCE on our website. Or sign up through the monthly eLERT reminder we'll be sending to you.

Remember, take advantage of our **Consolidation Loan SPECIAL** and **free balance transfers** of your high-interest credit cards to our LOW-RATE VISA credit card options. Both could **save you hundreds of dollars monthly** - it's like giving yourself a raise!

**Plus, we're always ready to assist you in...**

- buying new or used vehicles;
- personal loans for any reason;
- mortgages anywhere in America; and
- home equity loans and lines of credit.

Don't forget, if you have loans from other lenders, we might be able to **refinance those loans** for you at better terms and rates thus **saving you more money monthly**.

Stay warm and go online or give us a call if there is anything we can do for you or answer any questions you might have.



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.

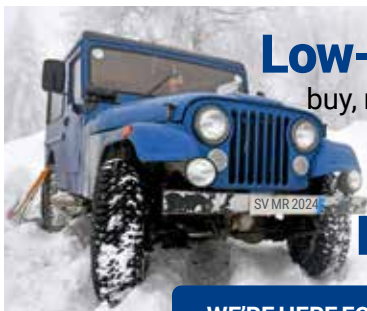
START FRESH – GET FINANCIAL RELIEF

# LOWER DEBT. SAVE MONEY. CONSOLIDATE.

Spurge 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** 



## Low-Rate VEHICLE LOANS

buy, refi\*, new or used - terms up to 96 months!

Up to 135%\* financing – save over the life of your loan and

**pay less & SAVE 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. Rates and terms are based on creditworthiness. Other restrictions may apply, contact us.

## FREE FINANCIAL WEBINAR

### SOLVING THE MYSTERY OF CREDIT REPORTS

- **Tuesday, February 13**  
10:30 a.m. PT / 1:30 p.m. EST
- **Thursday, February 22**  
5:30 p.m. PT / 8:30 p.m. EST

Visit our website and **REGISTER**  to attend the **FREE** Balance Financial Fitness **WEBINARS**.

## GREAT RATES ON MORTGAGES & HOME EQUITY OPTIONS


Whether purchasing or refinancing\*, we'll help you achieve your home ownership goals, anywhere in the U.S. with our home mortgage options.


Need cash? Your home's equity is a great financial resource. Use the equity you've built to consolidate debt, make home improvements, pay for education – or cover any unexpected expenses that arise. Ask about our no-closing cost\* option.

**LEARN MORE, GET DETAILS**, contact us or go online anytime. 

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



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**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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