






DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION


MARCH 2024

# Member News & Benefits

## Early Spring Thoughts from DOCFCU



Last month we added **FREE Monthly Online Webinars**  from *BALANCE Financial Fitness*. These are very popular, just look for eLERTs we'll be sending monthly and reserve your spot.


We've provided you with access to **savvymoney**®  and **Zelle**® . With **savvymoney**® you have FREE access to your credit score and full credit report with easy-to-use digital tools and personalized guidance to help you make better financial decisions. **Zelle**® is a fast, safe, and easy way to send and receive money with friends, family, and others you trust.


Also, starting **March 4 through April 26**, we're bringing back the popular "**1040 Personal Tax Loan SPECIAL**"  to help those who might owe more than you expected or funds for any reason. See below or go online for details and to apply today.

This month brings us **Daylight Savings Time** (Sunday, March 10), for those who are Irish, **Saint Patrick's Day**

(Sunday, March 17), the **first day of Spring** (Tuesday, March 19), as well as an early **Easter** (Sunday, March 31).

The advent of Spring brings many housing opportunities. Remember, we offer **Mortgages**  in all 50 states and **Home Equity Loans & Lines of Credit**  for all your real estate needs – go online or just ask us!

If you need money for a **new or used vehicle**  or simply to **refinance** your loan from another lender, **we're here to help you save money monthly**. As always, we offer Personal Lifestyle Loans for whatever you need, easy and fast!

Finally, the **best member benefit** we offer are our **VISA credit cards** . Transfer balances from your other high interest cards and see how much we can save you monthly!

Stay safe and enjoy the early spring. And, if there is anything we can do for you or answer any questions you might have, simply go online or call us, we're here for you.



1040 TAX

# LOAN SPECIAL

**\$10,400** borrow up to

cash for ANY reason.

**HURRY, MARCH 4 – APRIL 26 ONLY**

APR\* as low as **10.40%**

repay, up to **1040** days!

 **EASILY APPLY ONLINE, ANYTIME** or contact us today, before it goes away!

\*APR = Annual Percentage Rate. Personal Loan special as low as 10.40% APR is **3/4-4/26/24 ONLY**. Rate is based on your credit worthiness. Borrow as little as \$500 and up to \$10,400 with terms from 6–35 months. Other restrictions may apply. Contact us or apply online.



WE'RE HERE FOR ALL REAL ESTATE NEEDS

# 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

\*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.

YOUR ADVENTURE STARTS HERE

## buy OR refi VEHICLE LOANS!



New/Used, Buy/Refi\* vehicle loans with low rates to save you cash monthly  
 Up to 135% financing\* & 96 month terms  
 Save time & money with our car buying service powered by TRUECar  
 Apply online 24/7 with loan status check too and processing is quick

**SAVE ON YOUR VEHICLE LOAN** — contact us or get details or apply online today [↗](#)

Existing DOCFCU vehicles loans are NOT ELIGIBLE for refinancing, only loans from other lenders/financial institutions. Other restrictions may apply and rates and terms based on your creditworthiness. Members can receive .25% off the rate, if our car buying service powered by TRUECar is used and provide DOCFCU with the certificate of purchase.

TAKE YOUR HARD-EARNED MONEY FURTHER

## PERFORMANCE CHECKING EARN UP TO \$700/year\*

It's tough to beat **earning CD rates** on your checking. It's checking that helps you save for the future while still having **access to your cash**.

Plus, there's no monthly fee, no minimum balance, and your funds are **insured up to \$250,000**. Not to mention, tools to help track spending and improve saving habits, like **savvymoney®** and more!

**Make the switch to Performance Checking today** — it's quick and easy to open an account online!

Ready to earn more & bank smarter? **GET STARTED** [↗](#) [DOCFCU.org/performance-checking](https://www.docfcu.org/performance-checking)

\*\$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.



[↗](#) **FREE WEBINAR**

**SAVING WITH A PURPOSE: Tues, March 12 at 1:30 p.m. EST; Thurs, March 22 at 8:30 p.m. EST**  
 Visit our website under **RESOURCES** / BALANCE Financial Education and register.

**MOBILE BANKING**  
 w/**MOBILE Check DEPOSIT**  
 is easy — **DOWNLOAD** [↗](#)  
 your iPhone®, Android™ or  
 iPad® **app** and get started!

**EMAIL:** [service@DOCFCU.org](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](https://www.docfcu.org) [↗](#)



Federally insured  
 by the **NCUA**



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