



DEPARTMENT of COMMERCE

FEDERAL CREDIT UNION

LIVE WELL
BELOW YOUR MEANS

APRIL 2024

Member News & Benefits

Happy Spring Member-Owners!

If you are looking at **purchasing a new home**, we can help you with all your mortgage needs in any state. We also have **Home Equity options** for you to consider – just call and ask to talk to one of your real estate specialists – we’re here to help you all our members.

Remember our 1040 Tax **LOAN SPECIAL ends APRIL 26**. Borrow up to \$10,400 for ANY reason with terms up to 35 months! Simply **APPLY ONLINE 24/7** or call us directly.

Spring is a great time for **vehicle shopping or refinance that vehicle** loan with another financial institution and save money monthly – why pay more! For all your vehicle loan needs just ask us or go online, anytime! If you can drive it, we can finance it for you.

Finally, don't forget you can **EARN** up to **\$700*** a year just by signing up with our **Performance Checking**. Make the switch today – it's quick and easy to open online!


Your DOCFCU team is here and ready to assist you, no matter where your financial journey takes you.


WE'RE HERE FOR YOUR REAL ESTATE NEEDS

GREAT-RATE MORTGAGES & HOME EQUITY OPTIONS

ALL UNDER ONE ROOF



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 1st mort bal) up to \$350k. We serve AZ, SC, ME, CO, MD, VA, DC, WV, DE, NC, PA, FL, CA, GA, OH. Restriction apply.

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

*\$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.



ACT FAST – IT ENDS APRIL 26

LAST CHANCE – 1040 TAX
LOAN SPECIAL

\$10,400

borrow up to

cash for
ANY reason.

APR* as low as **10.40%**

repay, up to **1040** days!
35 months,

➔ 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 **ENDS 4/26/24**. 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.

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.

FREE WEBINAR TEENS AND MONEY: Tues, April 9 at 1:30 p.m. EST; **Thurs, April 18** at 8:30 p.m. EST
 Visit our website, **RESOURCES** / **BALANCE FREE** 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
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



DOCFCU.org



Federally insured
 by the **NCUA**



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