

Loans, Personal Lines Of Credit and Charge Cards

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From purchasing very first house to refinancing a current mortgage; or benefiting from our Car Buying Service for you to get credit cards with competitive rates and zero charges, we??™ve got the loans and personal lines of credit you may need.

Lending

Home Mortgages

Pick a loan provider you can rely on. At DOCFCU, our experienced mortgage brokers would be you to choose the mortgage option that fits your needs and budget with you every step of the way, helping.

- Fixed and rate that is adjustable available
 - Loan amounts from \$75,000 ??“ to \$1,500,000
 - Available for main residences or homes that are secondno investment properties)
 - Loans around 97% loan-to-value*
 - First and mortgage that is second loans up to 90per cent loan-to-value
 - Handle your loan on line, including making payments
 - Designed for houses in most 50 states
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- Get a personalized, no responsibility price quote
 - Get pre-qualified for the next home loan
 - Explore the resource offered to help you create wise choices

Convenient On The Web Mortgage Access

You will see your home loan declaration, review your payment history, check always your escrow balances, and even make a primary online repayment from your account.

Have Mortgage Concerns?

For concerns regarding our application procedure, to have pre-approved or even ask basic questions regarding getting a DOCFCU mortgage, please contact our professionals straight:

- Mike B. (202) 808-3628
- Celia M. (804) 368-6036
- Ron V. (804) 588-4787
- or e-mail us at info@docfcu

For concerns with regards to your DOCFCU home loan application, please contact us at (804) 588-4788 or e-mail us at info@docfcu

For concerns relating to your DOCFCU home loan, please contact our home loan servicer at (877) 636-9790

Lending

Residence Equity Loan and Type Of Credit???

A house equity credit line from DOCFCU could be a way that is smart fund a number of requirements, including a

house renovation or repairs, training costs, the journey of a very long time, if not just to combine financial obligation. Our lenders that are experienced prepared to assistance with tailored personal credit line only for you.

A house equity loan, or trust that is???second, is another choice that substitutes a set price when it comes to adjustable price of a house equity personal credit line.

Residence Equity Line of Credit

- A decreased interest that is variable of Prime+0*
- No closing expenses on an initial advance of \$10,000 or higher
- Tax-deductible interest re re payments (consult with your income tax consultant for details)
- The capacity to borrow as much as 90per cent of the home??TM's value (minus your very first home loan stability) as much as \$250,000

Residence Equity Loan (2nd Trust)

- A minimal rate that is fixed
- Tax-deductible interest re payments (check with your income tax consultant for details)
- The capability to borrow as much as 90per cent of the home??TM's value (minus your mortgage that is first balance as much as \$100,000)

Prices

Have actually questions? We??TM're right right here to simply help. Please phone 202.808.3600 to talk to certainly one of our loan professionals today.

Lending

Automobile Financing

A car loan from DOCFCU will allow you to drive a hard deal. Whether you're buying a brand new or utilized vehicle, or refinance your existing automobile loan to truly save cash, our low rates and value-added solutions could make a difference.

- As much as 105per cent on brand new and used financing

<https://badcreditloansadvisor.com/payday-loans-ky/>

- Quick approvals (Within a day or less)
- Price matching open to qualified people
- Relationship benefits discounts (can not be along with match price)
- Free Autocheck for utilized cars with application for the loan

DOCFCU Automobile Buying Service, Running On TrueCar ?,,?

We shall additionally provide offer a part .25% from the price with the certificate of purchase if they use True Car and provide us.

Prices

Automobile Loan Calculators

Utilize our calculators to assist you calculate your monthly obligations.



Extra Solutions

There??™s more to a good deal when compared to a good cost. That??™s why you can expect a number of extra programs and tools to assist you both purchase sensibly and protect your investment.

Extra Solutions

GAP Insurance to safeguard Your Loan

Guaranteed in full resource Protection (GAP) insurance coverage helps relieve your economic burden if you are paying the difference that is potentially high-cost your insurance coverage settlement and your loan stability on things straight regarding the purchase of one's automobile.

A loan officer at 202.808.3600 for more information, be sure to contact .

Features

- 90-day look that is free you might cancel your security within 3 months of the enrollment date and get the full reimbursement with no termination charge.
- Skipped payments ??" security includes skip-a-payment or delinquent-payment features when it comes to lifetime of this monetary contract.
- Available on loans ??" safeguards used and new vehicles.
- Main automobile insurance deductible ??" pays as much as \$1,000 of the car tax deductible.*

Extensive Car Service

Protect your self from unanticipated, high-cost repairs, not forgetting, boost the resale value, if you decide to offer your automobile.

Most major vehicle repairs happen following the factory warranty duration finishes. Without a car Service Agreement (VSA) ??" you may possibly crank up spending money on unforeseen and costly repairs. As being a total outcome, extended protection for automobile repairs has grown to become a prerequisite. Department of Commerce Federal Credit Union has teamed up with Intercontinental Warranty Services to offer you a far more affordable way of protection for your brand brand new or qualified vehicle that is pre-owned.

Consult with your loan officer regarding your choices and find out how you can cut back to 50per cent off dealer rates. You may qualify for protection even though you don??™t now have a car loan with Department of Commerce Federal Credit Union.