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Diamond Valley Federal Credit Union

JANUARY 2012

Notice to Members:

Holiday Closings:

- Monday, Jan. 16th
Martin Luther King Jr. Day
- Monday, Feb. 20th
Presidents Day
- **Free 2012 pocket and wallet calendars** will be available to members at all DVFCU offices while supplies last.
- **Gold Value Books** are available at all DVFCU branches while supplies last. The book costs just \$12.00 and includes great savings on entertainment, merchandise, restaurants and other services.

Seeing Red after those holiday expenses?!



What a Great Holiday Season!! Everyone was on your "Nice List" this year! Letting your true Kris Kringle shine through you took the saying "Happy Holidays" to a whole new level. But now after all of that time and money "Decking the Halls" do you have enough jingle to cover that Merry Christmas??

If you made the season a little too "Merry and Bright", now is the time to get your finances into check and Diamond Valley FCU can help. Let us help you start the NEW YEAR on the right track by consolidating all those higher interest credit card or department store balances into one low rate!

Diamond Valley offers our members many debt consolidation options. Now is the time for you to start saving more of the money you earn. Stop by any of our convenient locations, call **425.5152** or visit **DiamondValleyFCU.org** to learn more about consolidating your holiday debt at Diamond Valley Federal Credit Union.

Transfer funds any time of day.

With Diamond Valley and **Mobile Banking** you can access your finances anywhere, anytime. All you need is a cell phone or smart phone with a browser and you're set!

- ✓ View account balances
- ✓ Review transaction history
- ✓ Transfer funds
- ✓ Pay Bills



Best of all, Diamond Valley's Mobile Web Banking is **FREE.***



*Message and data rates may apply from your wireless carrier.

If you are paying a fee to use your checking account at another institution, here is a word to think about... WHY?!

FREE Classic Checking

- No Minimum Balance!
- No Monthly Service Fee!

If you don't want to keep a minimum balance in your checking account, then Free Classic Checking could be the account for you.

With FREE Classic Checking, there are No Minimum Balance requirements. And of course, there's no monthly service fee. *Like we said, it's free!*



Diamond Valley just made your finances even easier!

Finance Works

is a new online banking tool that lets you manage all of your finances in one safe, convenient location!



Checking, savings, investment accounts, credit cards, loans... no matter where they're held. You can set up budgets, get insight into your cash flow. Plus, you can now check accounts, transfer funds, pay bills... all from your phone via our new mobile online banking site.

Finance Works is simple & easy to use!



Incredible Auto Loan Savings!

Happy New Year!

We are proud to feature some of the lowest auto rates in town!

EVANSVILLE'S AUTO AND MOTOR SPORT LOAN HEADQUARTERS

Automobiles



	term	loan amount	as low as
NEW	36 Months	100% List	3.74% APR
	48 Months	100% List	3.74% APR
	60 Months	100% List	3.74% APR
	66 Months	100% List	3.99% APR
	72 Months	Over \$15,000	4.24% APR
	84 Months	Over \$20,000	4.74% APR
USED	60 Months	2011-2010	3.74% APR
	60 Months	2009-2008	4.04% APR
	48 Months	2007-2002	4.54% APR
	36 Months	2001-Below	4.79% APR

Boats



NEW	60 Months	90% List	5.19% APR
	84 Months	\$20,000 Min.	6.74% APR
	120 Months	90% List Over \$30K	7.99% APR
USED	60 Months	100% Book	5.99% APR

ATVs & Jet Skis



NEW	60 Months	100% List	5.59% APR
USED	60 Months	100% List	5.59% APR

Motorcycles



NEW	60 Months	90% List	5.19% APR
	84 Months	90% List Over \$20K	6.49% APR
USED	60 Months	100% Book	5.59% APR

Recreational Vehicles



NEW	60 Months	90% List	5.19% APR
	84 Months	90% List Over \$20K	6.74% APR
	120 Months	90% List Over \$30K	7.99% APR
USED	60 Months	100% Book	5.49% APR

* Rate is current as of press time and is subject to change without notice. Rate includes a 1/4% discount for automatic payment



Diamond Valley

Federal Credit Union

FOUR CONVENIENT LOCATIONS

THERE IS A DIFFERENCE™



Diamond Ave.
840 Diamond Ave.

Eastfield
5300 Vogel Road

Red Bank
5020 University Drive

Ross Center
2521 Washington Ave.



(812) 425-5152 ♦ www.dv-fcu.org