

teller

Diamond Valley Federal Credit Union

DECEMBER 2011



Notice to members

- **Holiday Closings:** Christmas Day Monday, Dec. 26th
- **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, restaurants and other services.

Put a little extra jingle in your pocket this Holiday!

Personal Loans for Holiday Expenses

Rates as low as

8.69%

*Some restrictions and qualifications apply. Payment of \$87.31 per thousand borrowed for 12 month term. Other rates and terms available.

For years, Diamond Valley has brought you many helpful and valuable online banking tools. Now, we're excited to announce a new way to help you save even more!

Purchase Rewards Program

Forget clipping coupons or special promotion codes! To save real money, all you need is your debit card! here's how it works...log into your Online Branch to see exclusive cash back offers at the types of places you shop most.

Activate the offers you like... from entertainment to food to clothes and many others. There's absolutely no limit on the number of offers you redeem or the amount of money you save! Finally, pay for those purchases with your debit card. You'll get cash back deposited right into your bank account by the end of the next month. It's that easy!!

Turn the stuff you already buy into cash with our new Purchase Rewards Program!



Home Refinancing... Now is the Time to Refi!



Our Mortgages have NO POINTS added!

Take advantage while rates are low!

Rates as low as 3.75% with NO POINTS
Limited Time Only!

Give us a call today at (812) 425-5152

*Rate is current as of press time and is subject to change without notice. Payment of \$10.01 per thousand borrowed based on 10 year terms. Other rates and terms available.



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, you're free of minimum balance requirements. And of course, there's no monthly service fee!




Incredible Auto Loan Savings!

EVANSVILLE'S AUTO AND MOTOR SPORT LOAN HEADQUARTERS


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

	term	loan amount	as low as
Automobiles 	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	2010-2009	3.74% APR
	60 Months	2008-2007	4.04% APR
	48 Months	2006-2001	4.54% APR
	36 Months	2000-Below	4.79% APR
			model year

	term	loan amount	as low as
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	

	term	loan amount	as low as
ATVs & Jet Skis 	NEW 60 Months	100% List	5.59% APR
	USED 60 Months	100% List	5.59% APR

	term	loan amount	as low as
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	

	term	loan amount	as low as
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



We're celebrating fifty years of providing excellent service to our members!



Diamond Valley

Federal Credit Union

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