

teller

OUR FOCUS IS
YOUR FUTURE

APRIL 2015

Notice to Members:

Closings:

The Credit Union will close Monday May 25, 2015 for Memorial Day.

Remember to make your IRA deposits for 2014 by April 15, 2015.

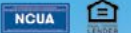
2015 Scholarship Applications

are now available at all branch offices and at local high schools.

New or Used Auto Loan Rates

start at **2.19%** APR

TERMS UP TO **84** months!



* Payment = \$17.62 per \$1,000 borrowed over a 60-month term. Other rates and terms available. Rate includes .25% discount for automatic payment out of your DVFCU checking account. Contact Diamond Valley FCU for details.

Turn Everyday Purchases into Cash

Purchase Rewards



Get Cash Back by Using your Debit Card



Diamond Valley Federal Credit Union
Visa® DEBIT CARD



Checking Account **2547 [Change account](#)

Date	Description	Deposit	Withdrawal
07-22-10	POS Purchase - Bedding Emporium Offer: Just Beds. 10% cashback		\$32.56
07-20-10	POS Purchase - Best Pizza Offer: Best Pizza. 10% cashback		\$5.00

- Click** to activate exclusive cash back offers at the types of places you like to shop.
- Shop** online or in stores to redeem your offers by paying with your card.
- Enjoy** cash back - deposited right into your account at the end of next month.

Saving Real Money Just Got Real Easy.

Teach Your Children Financial Independence

Are your kids on the right track to financial independence?

APRIL 2015
NATIONAL CREDIT UNION YOUTH MONTH.



For many of today's young adults, the weakest link lies in learning the basics. According to a 2014 survey survey conducted by Harris Poll on behalf of Junior Achievement USA (2014 Teens and Personal Finance Survey), 40% of teens do not have a savings account, checking account, or debit or credit card, and 59% of teens do not have money management classes offered at their schools.

Achieving economic prosperity is difficult, and it's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence, and here's how:

Join. For starters, open a credit union savings account for each child in your family. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and tracking transactions.

Share. Include your children in household money discussions. Show them how you budget income and expenses. As their skills improve, give them challenges- Such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Diamond Valley Federal Credit Union a natural partner in pursuing financial security.

We're here to help. For more information, contact us at 812-425-5152 or visit us at www.dv-fcu.org

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Personal Loans



Use it for anything!

FIXED RATES

start as low as

8.75% APR

NCUA

*Rate is current as of press time and is subject to change without notice. Payment of \$87.35 per thousand borrowed for 12 month term. Rate includes a .25% discount for automatic payment. Certain restrictions apply. Other rates and terms available. Federally Insured by the NCUA.

Home Equity Line Of Credit

APR AS LOW AS **4.00%**



Up to 100% of Appraisal

Consolidate debt into one low rate!

USE IT FOR ANYTHING!



- Loan Advances for 10 yrs.
- No Closing Costs
- Interest may be tax deductible!

* Rate is current as of press time and is subject to change without notice. Payment per \$1,000 is \$10.13 for 10-year term. Certain restrictions apply. Other Rates and terms available. Consult atax advisor regarding the deductibility of interest.

Warm up with these HOT Rates!

Automobiles



NEW
term
36 Months
48 Months
60 Months
66 Months
72 Months
84 Months

loan amount
100% List
100% List
100% List
100% List
Over \$15,000
Over \$20,000

APR as low as*
2.19% APR
2.19% APR
2.19% APR
2.32% APR
2.69% APR
3.69% APR



USED
term
60 Months
60 Months
48 Months
36 Months

model year
2013-2012
2011-2010
2009-2004
2003-Below

APR as low as*
2.19% APR
2.38% APR
2.69% APR
4.38% APR

Boats



NEW
term
60 Months
84 Months
120 Months
USED
60 Months

loan amount
100% List
\$20,000 Minimum
90% List Over \$30K
100% Book

APR as low as*
3.00% APR
4.00% APR
7.00% APR
3.38% APR

ATVs & Jet Skis

term
NEW 60 Months
USED 60 Months

loan amount
100% List
100% List

APR as low as*
2.76% APR
3.76% APR

Motorcycles



term
NEW 60 Months
84 Months
USED 60 Months

loan amount
100% List
90% List Over \$20K
100% Book

APR as low as*
2.63% APR
3.88% APR
3.01% APR

RV's Recreational Vehicles



term
NEW 60 Months
84 Months
120 Months
USED 60 Months

loan amount
100% List
90% List Over \$20K
90% List Over \$30K
100% Book

APR as low as*
3.88% APR
4.88% APR
7.88% APR
4.26% APR

Personal



term
12 Months
24 Months
36 Months
60 Months

loan amount
\$1,000 - \$10,000
\$1,000 - \$10,000
\$1,000 - \$10,000
\$3,000 - \$10,000

APR as low as*
8.75% APR
8.75% APR
8.75% APR
8.75% APR

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Diamond Valley
Federal Credit Union

FOUR
CONVENIENT
LOCATIONS

OUR **FOCUS** IS YOUR **FUTURE**



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