

# teller

OUR FOCUS IS  
YOUR FUTURE

FEBRUARY 2015

## Notice to Members:

### Holiday Closings:

Monday, February 16, 2015  
President's Day

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

Diamond Valley FCU Scholarship applications will be available at all branch offices March 2, 2015.

### Annual Meeting:

Diamond Valley Federal Credit Union's 2015 meeting has been scheduled for Sat., March 21, 2015 at the Central HS Auditorium. Doors to open at 9:00 AM with the meeting to follow at 10:00 AM. Please refer to our website or ask a representative for further details.

## Your Points, Your Perks, Your Way!

Earn rewards for purchases,  
save big & earn bonus points!

manage-my-rewards.com

Visit the Rewards! website today to browse reward options and add items to your wish list!

DVFCU Visa®  
DEBIT CARD



Use your Rewards! card for all of your everyday purchases and earn points.\* From fuel to groceries to utility bills, your everyday purchases will really pay off.



\* Transactions that require you to use your PIN number are not eligible to earn Rewards! points.

## Looking for a Visa® Card managed right here in Evansville?

NCUA \* Federally Insured by the NCUA

### Get the personal service you deserve!

Diamond Valley Federal Credit Union offers: Secured Visa, Visa Classic, Visa Platinum credit cards, as well as Visa Gift Cards.



### Why Our Credit Cards are Less Expensive...

- 7.9% APR is an introductory rate for the first 6 months after opening Visa Platinum Credit Card. Rate reverts to 10.75% APR after 6 months\*
- No Balance Transfer Fees
- No Annual Fees
- Earn Reward points to help you with those extra things in life.

Great News if you have a Diamond Valley FCU Visa Credit Card, you can now use the internet to let us know when you are traveling. When you access your Online Branch, just click "Credit Card" and you will be routed to [www.GoToMyCard.com](http://www.GoToMyCard.com) where you can access your Visa account 24 hours a day/ 7 days a week.

You can view pending and recent transactions, credit card statements and let us know when you are traveling for added security and convenience.



## Free Classic Checking

STOP paying a monthly fee to use your checking account!

- ✓ No Minimum Balance!
- ✓ No Monthly Service Fee!

Get a *Free* gift when you open a *Free* checking account!

TWO COMPARTMENT LUNCH PAIL BAG



You get these benefits with any eligible Diamond Valley Federal Credit Union checking account.

- FREE Visa® Check Card
- FREE Online Banking
- FREE Online Bill Pay
- FREE FinanceWorks
- FREE Online Check Images
- FREE 24-Hr Telephone Banking
- FREE & Easy Switch Kit
- FREE Mobile Banking

Make your life easier, more convenient with our other checking account options.

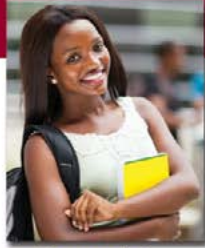
- Fresh Start Checking
- Dividends Plus Checking
- Business Checking

TO OPEN A CHECKING ACCOUNT, VISIT A DIAMOND VALLEY OFFICE TODAY!



# 2015 Scholarship Applications Available March 1, 2015

Diamond Valley Federal Credit Union is proud to award seven \$1,000.00 scholarships again in 2015!



This program offers financial assistance for graduating seniors, based on scholastic merit and financial need.

Applications are available at any Diamond Valley office and at all Vanderburgh County high school counselor offices.

Some eligibility restrictions apply. Please see an application for complete details. **Deadline is May 4, 2015**

# 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\*  
**2.38% APR**  
**2.38% APR**  
**2.38% APR**  
**2.51% APR**  
**2.63% APR**  
**2.88% 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\*  
**2.38% APR**  
**2.38% APR**  
**2.89% APR**  
**4.13% 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\*  
**3.88% APR**  
**4.88% APR**  
**7.88% APR**  
**4.26% 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**

\*Rate is current as of press time and is subject to change without notice. Rate includes a .25% discount for automatic payment out of your DVFCU checking account. Other rates and terms available. Please contact Diamond Valley FCU at 812.425.5152 for more details.



## DVFCU Online Branch

As a member you can access your account online, pay bills, transfer money between accounts and more!

## Download the Diamond Valley Mobile App!



View Accounts, Pay Bills, Transfer Money...  
**All from your smartphone!**



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



# 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**