

teller

NEWSLETTER

*One member at a time,
We will strive to be our members'
Trusted Financial Partner.*

JANUARY 2015

Notice to Members:

HOLIDAY CLOSINGS:

Monday, January 19th
Martin Luther King Jr. Day

Monday, February 16th
Presidents Day

Gold Value Books are available at all DVFCU branch offices while supplies last. The book costs just \$12.00 and includes great savings on entertainment, restaurants and other services.

Santa Clothes Club

With the help and support of its Board of Directors, staff and membership Diamond Valley Federal Credit Union was proud to give \$6,250.00 at the Santa Clothes Club's 2014 telethon. We are proud to continue our sponsorship in 2015 and look forward to your support.



Pictured from left: Danielle Kuhr, Tammy Aborn, Heather Martin, Amy Woods, Kim Starks, Debbie Smith, Emma Naas, Ashlea Ayers

Debt Consolidation

Snowed Under with DEBT?

We can help you weather that financial storm by consolidating your debt into one low, fixed rate... saving you time, hassle, and money!



Personal Loans

This new year, make a resolution to lower your debt by consolidating department store and high-interest rate credit cards using a Diamond Valley Federal Credit Union Personal Loan. You'll appreciate the savings and peace of mind.

FIXED RATES
start as low as

8.75%^{APR}

up to 60 months



*Rate is current as of press time and is subject to change without notice. Payment of \$20.65 per thousand borrowed for 60 month term. Rate includes a .25% discount for automatic payment. Certain restrictions apply. Other rates and terms available. Federally insured by the NCUA.



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

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.

Home Equity Line of Credit

- As low as 4% APR* variable rate
- Up to 100% of home value
- Interest may be tax deductible
- Use it for ANYTHING!



*Based on Prime Rate. Subject to underwriting guidelines. Borrower's primary residence only. The variable Annual Percentage Rate is subject to change. Maximum Annual Percentage Rate on the Home Equity Line of Credit is not to exceed 18%. Your loan product requires appraisal, title search, flood determination and recording fees. These closing costs will be paid by Diamond Valley Federal Credit Union at loan closing. Property insurance is required. If the Home Equity Line of Credit is not closed, a \$225 appraisal fee is owed by the member. Please consult a tax advisor regarding the deductibility of interest.

Make this NEW YEAR a little more
happy with our incredible Loan Rates!

Automobiles



NEW

term	loan amount	APR as low as*
36 Months	100% List	2.38% APR
48 Months	100% List	2.38% APR
60 MONTHS	100% List	2.38% APR
66 Months	100% List	2.51% APR
72 Months	Over \$15,000	2.63% APR
84 Months	Over \$20,000	2.88% APR



USED

term	model year	APR as low as*
60 Months	2013-2012	2.38% APR
60 Months	2011-2010	2.38% APR
48 Months	2009-2004	2.89% APR
36 Months	2003-Below	4.13% APR

Boats



NEW

term	loan amount	APR as low as*
60 Months	100% List	3.88% APR
84 Months	\$20,000 Minimum	4.88% APR
120 Months	90% List Over \$30K	7.88% APR
USED	60 Months	100% Book
		4.26% APR

ATVs & Jet Skis

NEW

term	loan amount	APR as low as*
60 Months	100% List	2.76% APR
USED	60 Months	100% List
		3.76% APR

Motorcycles



NEW

term	loan amount	APR as low as*
60 Months	100% List	2.63% APR
84 Months	90% List Over \$20K	3.88% APR
USED	60 Months	100% Book
		3.01% APR

RV's Recreational Vehicles



NEW

term	loan amount	APR as low as*
60 Months	100% List	3.88% APR
84 Months	90% List Over \$20K	4.88% APR
120 Months	90% List Over \$30K	7.88% APR
USED	60 Months	100% Book
		4.26% APR

Personal



term	loan amount	APR as low as*
12 Months	\$1,000 - \$10,000	8.75% APR
24 Months	\$1,000 - \$10,000	8.75% APR
36 Months	\$1,000 - \$10,000	8.75% APR
60 Months	\$3,000 - \$10,000	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.



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