

DIAMOND VALLEY FEDERAL CREDIT UNION



OUR FOCUS IS YOUR FUTURE



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JANUARY 2016

Notice to Members:

Closings:

DVFCU will be closed on Friday, January 1, New Year's Day

DVFCU will be closed on Monday, January 18, Martin Luther King Jr. Day

DVFCU will be closed on Monday, February 15, Presidents Day

Thank you to all of our members who have contributed to the Santa Clothes Club for 2015



Santa Clothes Club

Because of our great members and employees, we were able to present a check of \$7,550 at the annual Santa Clothes Club Telethon!

Debt Consolidation

Ready to start the new year fresh?

We can help get your year started off right by consolidating your debt into one low, fixed rate! Saving you time, hassle, and money!

Pay off \$3,000 in debt with a Personal Loan with payments as low as

\$92.62* for 36 months

*Payment of \$30.88 per thousand borrowed at 7% APR is based on 36 month term rates. Rate is current as of press time and is subject to change without notice. Credit restrictions apply. Other rates and terms available.



Thinking about retiring?

Diamond Valley Federal Credit Union has arranged for Kim Shirk and Transamerica Financial Advisors, Inc. to help guide you through your journey.



Kim Shirk

Social Security When Should You Begin Receiving Retirement Benefits? February 9, 2016

Retirement Basics How to put together your Retirement Roadmap. February 23, 2016

Retirement Income Planning How much Income you will need? March 8, 2016

Reserve Your Spot Today! Contact Kim Shirk 812-425-5152 ext. 290 kshirk@tfamail.com

Investment Advisor Representative with and Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA) member FINRA, SIPC and a Registered Investment Advisor. Securities are not NCUA insured, not deposits, obligations of, or guaranteed by any credit union, subject to investment risk, including the possible loss of principal amount invested. Diamond Valley Federal Credit Union is not affiliated with TFA.



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!



EZ HEAT SOUP TO GO SET

Are you taking advantage of the reward points you could be earning from your DVFCU debit and VISA® Credit Cards? It's as easy as 1, 2, 3!



1. Earn points by using your cards for everyday purchases.*

*Individuals must make purchases NOT requiring a pin number to earn points with your DVFCU debit card

2. Register your card and view points earned.

Cards should be separately registered at www.dreampoints.com/ftps/

3. Cash in your points to earn rewards like electronics, vacations, gift cards, and even cash back!



Member Referral Program

Invite your friends to join our family! Reward yourself by referring your family and friends. **You could earn**

Ask a member services rep how you can start earning for your referrals.

\$10

for each referral!**

** Referred member must present a completed card to qualify for the reward. The referred member must open both a Regular Share Savings account and a checking account to receive the \$5.00 referral deposit into their account. Normal credit criteria apply for opening their account. The \$10 reward will be deposited in the current members account once the new member is active and in good standing for 30 days. Must be 18 years old to qualify. Promotion subject to change without notice.



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