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**OUR FOCUS IS
YOUR FUTURE**

JULY 2015

Notice to Members:

Closings: The Credit Union will be closed Saturday July 4th, 2015 in observance of Independence Day.

We will be closed Monday September 7, 2015 in observance of Labor Day.

Discount Holiday World and Kings Island tickets are now available at our branch offices.

Holiday World
Adult - \$39.75 /Children- \$35.75
Kings Island
Adult- \$36.00 /Children- \$32.00

Your Points, Your Perks,
Your Way!

manage-my-rewards.com

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



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

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



Diamond Valley Federal Credit Union
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.

Congratulations to the 2015 Diamond Valley Federal Credit Union Scholarship Winners!

- Camry Birdwell
- Sarah Harding
- Rachel Hale
- Jordan Tucker
- Abigail Stratman
- Nicole Chandler
- Hannah Riess

Diamond Valley awarded seven \$1,000 scholarships to area students.

The recipients were chosen based on academic merit and financial need.

Congratulations graduates and best wishes this fall!

Please call 812-425-5152 for more info about our Scholarship Program.

Turn Everyday Purchases into Cash

Purchase Rewards



Get Cash Back by Using your **Debit Card**



Diamond Valley FCU
Visa® DEBIT CARD

Checking Account **2547 Change account		Deposit	Withdrawal
07-22-10	POS Purchase - Bedding Emporium Offer: Just Beds: 10% cashback <small>NEW</small>		\$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.

Do you always try to find the best Value when possible?



Let us compare the Value of our services to other financial institutions to make sure you are getting the most for your money!

Personal Loans

Are house or car repairs keeping you from a summer getaway? We may be able to help!

Take out a low cost personal loan with DVFCU to make those repairs and we will throw in your choice of two Holiday World or King's Island tickets so you can still have a little fun.



FIXED RATES

start as low as

6.75% APR

NCUA

*Payment of \$30.77 per thousand borrowed at 6.75% APR for 36 month term.
 **Minimum of \$5,000 for 36 months to receive Two Adult tickets or \$50 Visa Gift Card. Rate is current as of press time and is subject to change without notice. Rate includes a .25% discount for automatic payment. Credit restrictions apply. Other rates and terms available. Federally Insured by the NCUA.

Home Mortgage Loans



Low rates, low fees and quick closings!



Ask about our low down payment options!

Warm up with these **HOT RATES!**

Automobiles

	term	loan amount	APR as low as*
	NEW 36 Months	100% List	2.19% APR
	48 Months	100% List	2.19% APR
	60 Months	100% List	2.19% APR
	66 Months	100% List	2.32% APR
	72 Months	Over \$15,000	2.69% APR
	84 Months	Over \$20,000	3.69% APR
	term	model year	APR as low as*
	USED 60 Months	2014-2013	2.19% APR
	60 Months	2012-2011	2.38% APR
	48 Months	2010-2005	2.44% APR
	36 Months	2004-Below	3.88% APR

Boats

	term	loan amount	APR as low as*
	NEW 60 Months	100% List	3.00% APR
	84 Months	\$20,000 Minimum	4.00% APR
	120 Months	90% List Over \$30K	7.00% APR
USED 60 Months	100% Book	3.38% APR	

ATVs & Jet Skis

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

Motorcycles

	term	loan amount	APR as low as*
NEW	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

	term	loan amount	APR as low as*
NEW	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	5.75% APR
	24 Months	\$1,000 - \$10,000	6.25% APR
	36 Months	\$1,000 - \$10,000	6.75% APR
	60 Months	\$3,000 - \$10,000	7.75% 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

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