



DIAMOND VALLEY FEDERAL CREDIT UNION

teller

OUR FOCUS IS
YOUR FUTURE

JUNE 2015

Notice to Members:

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

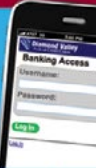
DVFCU Online Branch

Bank on your schedule.

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, Transfer Money, Pay Bills with 24/7 access...

All from your Smartphone!

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

Member Referral Program

Reward yourself by referring your family and friends. You could earn

\$10 for each referral! Now they can also benefit from all that's offered at Diamond Valley. To show our appreciation we will deposit the first **\$5.00** in their savings account.

*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. Normal credit criteria apply for opening a checking 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.

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!

Home Equity Line Of Credit

Consolidate debt into one low rate!

APR AS LOW AS

4.00%
LENDER



USE IT FOR ANYTHING!

Up to 100% of Appraisal

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

Check out our NEW **Mortgage Center** Featuring the **Mortgage Calculator**
dv-fcu.org

* 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.

Visit any DVFCU branch today and pick up discount amusement park tickets!

Holiday World & Splashin' SAFARI.

Kings Island



Personal Loans



Use it for anything!

FIXED RATES

start as low as

8.75%^{*}
APR

NCUA

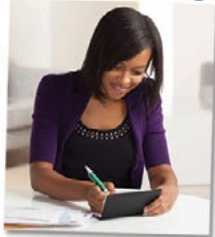
*Rate is current as of press time and is subject to change without notice. Payment of \$87.35 per thousand borrowed, for 12 month term. Rate includes a .25% discount for automatic payment. Certain restrictions apply. Other rates and terms available. Federally Insured by the NCUA.

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!

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

- Fresh Start Checking
- Dividends Plus Checking
- Business Checking

NCUA

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
2014-2013
2012-2011
2010-2005
2004-Below

APR as low as^{*}
2.19% APR
2.38% APR
2.44% APR
3.88% APR

Boats



NEW

term
60 Months
84 Months
120 Months

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

APR as low as^{*}
3.00% APR
4.00% APR
7.00% APR

USED

60 Months

100% Book

3.38% APR

ATVs & Jet Skis

NEW

term
60 Months

loan amount
100% List

APR as low as^{*}
2.76% APR

USED

60 Months

100% List

3.76% APR

Motorcycles



NEW

term
60 Months
84 Months

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

APR as low as^{*}
2.63% APR
3.88% APR

USED

60 Months

100% Book

3.01% APR

RV's Recreational Vehicles



NEW

term
60 Months
84 Months
120 Months

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

APR as low as^{*}
3.88% APR
4.88% APR
7.88% APR

USED

60 Months

100% Book

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.



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**