



DIAMOND VALLEY FEDERAL CREDIT UNION

# teller

OUR FOCUS IS  
YOUR FUTURE

MAY 2015

## Notice to Members:

**Closings:** The Credit Union will be closed Monday May 25th, 2015 in observance of Memorial Day.

### Turn Everyday Purchases into Cash

Get Cash Back by Using your Debit Card



Diamond Valley Federal Credit Union  
Visa® DEBIT CARD



Checking Account \*\*2547

Date	Description	Deposit	Withdrawal
07-22-10	POS Purchase - Bedding Emporium Offer: Just Beds: 10% cashback		\$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.

## 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.



NCUA \* Federally Insured by the NCUA



102 million credit union members paid a total of **\$1.2 TRILLION IN TAXES IN 2014\***

CUNA  
Credit Union National Association



### The last thing Congress should do is put a new tax on these middle-class families.

Credit unions are not-for-profit financial cooperatives owned by their members. Credit unions invest members' money back in our communities to help middle-class families buy homes, pay for college, deal with unexpected emergencies and start small businesses.

Unlike big banks, credit unions don't exist to make profits for Wall Street investors. **That's why they are tax exempt.**

[DontTaxMyCreditUnion.org](http://DontTaxMyCreditUnion.org)



\* Sources: State and local finance data <http://slfqs.taxpolicycenter.org/pages.cfm>  
The Urban Institute-Brookings Institution. Tax Policy Center; U.S. Census Bureau

## Home Equity Line Of Credit

Consolidate debt into one low rate!

APR AS LOW AS

# 4.00%\*

USE IT FOR ANYTHING!



Up to 100% of Appraisal

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

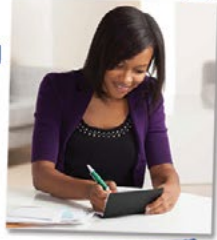
\* Rate is current as of press time and is subject to change without notice. Payment per \$1,000 is \$10.13 for 10-year term. Certain restrictions apply. Other Rates and terms available. Consult a tax advisor regarding the deductibility of interest.

## 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

## 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.



## DVFCU Online Branch

**Bank on your schedule.**

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



## Warm up with these HOT Rates!

### Automobiles



term	loan amount	APR as low as*
<b>NEW</b> 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*
<b>USED</b> 60 Months	2013-2012	2.19% APR
60 Months	2011-2010	2.38% APR
48 Months	2009-2004	2.69% APR
36 Months	2003-Below	4.38% APR



### Boats



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

### ATVs & Jet Skis

term	loan amount	APR as low as*
<b>NEW</b> 60 Months	100% List	2.76% APR
<b>USED</b> 60 Months	100% List	3.76% APR

### Motorcycles



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

### RV's Recreational Vehicles



term	loan amount	APR as low as*
<b>NEW</b> 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
<b>USED</b> 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

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](http://www.dv-fcu.org)