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OUR **FOCUS IS**
YOUR **FUTURE**

MARCH 2015

Notice to Members:

Annual Meeting:

Diamond Valley Federal Credit Union's 54th Annual Meeting will be held Saturday March 21, 2015 at Central High School. Doors open at 9:00AM meeting starts at 10:00AM.

Remember to make your IRA deposits for 2014 by April 15, 2015.

2015 Scholarship Applications

are now available at all branch offices and at local high schools.

EMPLOYEE SPOTLIGHT:

2014 Service Superstar

Diamond Valley Federal Credit Union is proud to announce its **2014 Service Superstar Meghann Weinzapfel.**



"Meghann's work ethic, innovative approach and attention to our membership's needs exemplify the standard we work to meet everyday." said CEO Mike Bledsoe when asked to comment. Please join us in congratulating Meghann for her efforts.

New or Used Auto Loan Rates

start at **2.19%**

TERMS UP TO

60
months!



* Rate includes .25% discount for automatic payment out of your DVFCU checking account. Other rates and terms available. Please contact Diamond Valley FCU for more details.

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



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

- **Fresh Start Checking**
- **Dividends Plus Checking**
- **Business Checking**

TO OPEN A CHECKING ACCOUNT, VISIT A DIAMOND VALLEY FCU OFFICE TODAY!

DVFCU Online Branch

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



Home Mortgage Loans



Low rates, low fees and quick closings!



Ask about our low down payment options!

Personal Loans



Use it for anything!

FIXED RATES

start as low as

8.75%

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.

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
2013-2012
2011-2010
2009-2004
2003-Below

APR as low as*
2.19% APR
2.38% APR
2.69% APR
4.38% APR

Boats



NEW
term
60 Months
84 Months
120 Months
USED
60 Months

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

APR as low as*
3.00% APR
4.00% APR
7.00% APR
3.38% APR

ATVs & Jet Skis

term
NEW
60 Months
USED
60 Months

loan amount
100% List
100% List

APR as low as*
2.76% APR
3.76% APR

Motorcycles



term
NEW
60 Months
84 Months
USED
60 Months

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

APR as low as*
2.63% APR
3.88% APR
3.01% APR

RV's Recreational Vehicles



term
NEW
60 Months
84 Months
120 Months
USED
60 Months

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

APR as low as*
3.88% APR
4.88% APR
7.88% APR
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