



Diamond Valley

Federal Credit Union

NOVEMBER 2016

Teller Newsletter

Notice to Members:

CLOSINGS:

We will be closed Friday, November 11th in observance of Veterans Day.

We will be closed Thursday, November 24th in observance of Thanksgiving Day.

Our Mobile App has a ton of great features! Are you using them all?



- View your accounts
 - Make bill payments
 - Transfer funds to your DVFCU loans or other accounts
 - View and select cash back offers
 - Log in using secure Touch ID technology
- *Message and data rates may apply from your wireless carrier.



Santa Clothes Club

Help Us Clothe Needy Children!

All DVFCU branch offices are accepting donations.

Be sure to ask our staff how you can help support and clothe local children in need.



DVFCU Online Branch Bank on your schedule.

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

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



FREE Classic Checking

STOP paying a monthly fee to use your checking account!

- ✓ No Minimum Balance!
- ✓ No Service Charges!

Debit cards now featuring EMV technology for added security!

Member Referral Program

Refer your friends and family to open a checking and savings account with us and earn

\$10

 for each referral!

Proving Our Focus is YOUR Future with this great rate!

48-Month Share Certificate 1.71% APY

Long-term savings made easy!

1% APY. Annual Percentage Yield. Rate is current as of press time. Minimum balance to open and maintain is \$500. This certificate is non-renewable. A penalty will be imposed for early withdrawal.



Home Equity Line of Credit

rates as low as

4%^{*} APR

Use it for anything!

- No Closing Cost
- Up to 100% of appraisal
- Loan advances for 10 years
- Interest may be tax deductible



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

Fix it all this Fall!

\$1,000

Personal Loan



Enjoy working on Fall Projects and Home Improvements while saving money with your low-rate personal loan from Diamond Valley FCU!

Payments as low as

\$86.01^{*} for 12 months

*Current rate is 5.88% APR for 12-month term. Payment of \$86.01 per thousand dollars borrowed for 12 months. Rate includes a .25% discount for automatic payments from your DVFCU checking account. Other rates and terms available, credit restrictions apply. Rate is current as of press time and is subject to change with notice.

NEW Auto Loan



Get that vehicle you've been waiting for with a low rate!

Rates as low as

2.20%^{*} APR

for 60 months

*Current rate is 2.20% APR for 60 month term. Payment is \$17.62 per thousand dollars borrowed for 60 months. Rate includes a .25% discount for automatic payments from your DVFCU checking account. Other rates and terms available, credit restrictions apply. Rate current as of press time and is subject to change without notice.



Feel the Crisp Fall Air on a New ATV!

DVFCU is your Motorsport Headquarters, come see us to finance the ATV of your dreams!

Rates as low as

3.25%^{*} APR

for 60 months

*Current rate is 3.25% APR for 12 month term. Payment is \$84.81 per thousand dollars borrowed for 12 months. Rate includes a .25% discount for automatic payments from your DVFCU checking account. Other rates and terms available, credit restrictions apply. Rate current as of press time and is subject to change without notice.

OUR FOCUS IS YOUR FUTURE



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Red Bank
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Ross Center
2521 Washington Ave.

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www.dv-fcu.org

