

OUR FOCUS IS  
YOUR FUTURE



# teller

SEPTEMBER 2015

## Notice to Members:

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

We will be closed Monday October 12, 2015 in observance of Columbus Day.

## COOKIES for COATS

September 19th  
2PM - 4PM

Vogel Branch - 5300 Vogel Rd.



We are hosting a bake sale to benefit The Santa Clothes Club. Specialty desserts & beverages will be sold with all proceeds going to the Santa Clothes Club to help clothe local children. Items being sold include: cupcakes, brownies, cookies, muffins and more!

LIVE REMOTE

99.5  
WKDQ

Santa  
Clothes Club

## Personal Loans

Diamond Valley Federal Credit Union is always there for you! We understand there are many reasons you're considering a personal loan! Whether it's bill consolidation, auto repairs, a wedding, vacation, back-to-school expenses, or something else; we have you covered!



FIXED RATES start as low as **5.75%\*** APR



\*Rate is current as of press time and is subject to change without notice. Payment of \$85.96 per thousand borrowed at 5.75% based on 12 month term. Rate includes a .25% discount for automatic payment. Credit restrictions apply. Other rates and terms available. Federally Insured by the NCUA.

## Introducing Retirement and Investments

We at Diamond Valley Federal Credit Union are committed to the financial well-being of you and your loved ones. Because of this commitment, we want to make sure you are aware of our arrangement with Transamerica Financial Advisors Inc. (TFA)

Kim Shirk, an Investment Advisor Representative with TFA works in cooperation with your credit union and complements the traditional products and services the credit union makes available to you. Together we can provide a total package to help reach your full financial potential.

Some of the products and services available:

- Retirement Planning
- Mutual funds
- 401(k) & Pension Rollovers
- Wealth Management
- Education Funding
- Investment Planning



Kim Shirk

And, in the keeping with the credit union philosophy, this program provides education and guidance in a non-pressured environment.

To set up an appointment, call Kim Shirk at 812-425-5152 ext. 290 or email [kshirk@tfamail.com](mailto:kshirk@tfamail.com)

Investment Advisor Representative with and Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA) member FINRA, SIPC and a Registered Investment Advisor. Securities are not NCUA insured -not deposits, obligations of, or guaranteed by any credit union -subject to investment risk, including the possible loss of principal amount invested. Diamond Valley Federal Credit Union is not affiliated with TFA. Non-securities products and services are not offered through TFA. LD054035-7/15



# Home Equity Line of Credit



- Use it for ANYTHING!
- As low as 4% APR\* variable rate
- Up to 100% of home value
- Interest may be tax deductible



\*Based on Prime Rate. Subject to underwriting guidelines. Borrower's primary residence only. The variable Annual Percentage Rate is subject to change. Maximum Annual Percentage Rate on the Home Equity Line of Credit is not to exceed 18%. Payment per \$1,000 is \$10.13 for 10-year term. Your loan product requires appraisal, title search, flood determination and recording fees. These closing costs will be paid by Diamond Valley Federal Credit Union at loan closing. Property insurance is required. If the Home Equity Line of Credit is not closed, a \$225 appraisal fee is owed by the member. Please consult a tax advisor regarding the deductibility of interest.

## Download the Diamond Valley Mobile App!



View Accounts,  
Pay Bills, Transfer  
Money...  
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!

# FALLING LOAN RATES

## Automobiles



term  
**NEW** 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**



term  
**USED** 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



term  
**NEW** 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\*  
**5.75% APR**  
**6.25% APR**  
**6.75% APR**  
**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