

teller

NEWSLETTER

*One member at a time,
We will strive to be our members'
Trusted Financial Partner.*

AUGUST 2014

Notice to Members:

CLOSING:

We will be closed Monday Sept. 1, 2014 in observance of Labor Day.

Discount Holiday World and Splashing Safari tickets are now available at our branch offices. Adult tickets are \$38.50 and seniors and children under 54" are \$34.50.

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!



Lunch Cooler Bag

SUBZERO

Would you like to lose some Rate?

JOIN OUR **RATE LO\$\$ PROGRAM TODAY!**

Don't wait... It's time to **LOSE SOME RATE!**



Rate Loss Facts

We offer the Best Value Around! Serve up a better Rate!

Calories 0 Savings Unlimited

AUTOMOBILE		SILVER RATE LOSS PLAN	GOLD RATE LOSS PLAN	DIAMOND RATE LOSS PLAN
TERM	LOAN AMOUNT	APR AS LOW AS	APR AS LOW AS	APR AS LOW AS
NEW				
36 Months	100% List	2.63%	2.38%	2.25%
48 Months	100% List	2.63%	2.38%	2.25%
60 Months	100% List	2.63%	2.38%	2.25%
66 Months	100% List	2.76%	2.51%	2.38%
72 Months	Over \$15,000	2.88%	2.63%	2.50%
84 Months	Over \$20,000	3.13%	2.88%	2.75%
USED				
60 Months	2013-2012	2.63%	2.38%	2.25%
60 Months	2011-2010	2.63%	2.38%	2.25%
48 Months	2009-2004	3.14%	2.89%	2.76%
36 Months	2003-Below	4.38%	4.13%	4.00%
PERSONAL		SILVER RATE LOSS PLAN	GOLD RATE LOSS PLAN	DIAMOND RATE LOSS PLAN
TERM	LOAN AMOUNT	APR AS LOW AS	APR AS LOW AS	APR AS LOW AS
12 Months	\$1,000 - \$10,000	9.00%	8.75%	8.62%
24 Months	\$1,000 - \$10,000	9.13%	8.88%	8.75%
36 Months	\$1,000 - \$10,000	9.25%	9.00%	8.87%
60 Months	\$3,000 - \$10,000	9.50%	9.25%	9.12%

* Silver Rate Plan: Rate is current as of press time and is subject to change without notice. Other rates and terms available. Please contact Diamond Valley FCU for more details.
 ** Gold Rate Plan: 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 for more details.
 † Diamond Rate Plan: Rate is current as of press time and is subject to change without notice. Rate includes a .38% Diamond Advantage discount. Other rates and terms available. Please contact Diamond Valley FCU for more details.

Your Points, Your Perks, Your Way!

Earn rewards for purchases, save big & earn bonus points!



manage-my-rewards.com



DVFCU Visa® DEBIT CARD

Use your Rewards! card for all of your everyday purchases and earn points.* From fuel to groceries to utility bills, your everyday purchases will really pay off.

* Transactions that require you to use your PIN number are not eligible to earn Rewards! points.

Visit the Rewards! website today to browse reward options and add items to your wish list.

Personal Loans

FIXED RATES start as low as

8.75%

A Personal Loan gives you access to funds at a lower cost than high-interest rate retail cards.

You can use your loan to pay for:

- ✓ Back to school expenses
- ✓ Medical bills ✓ Auto repairs
- ✓ Home improvements

*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.



Check Out these *Hot Rates!*

Automobiles



term	loan amount	APR as low as*
NEW 36 Months	100% List	2.38% APR
48 Months	100% List	2.38% APR
60 MONTHS	100% List	2.38% APR
66 Months	100% List	2.51% APR
72 Months	Over \$15,000	2.63% APR
84 Months	Over \$20,000	2.88% APR
term	model year	APR as low as*
USED 60 Months	2013-2012	2.38% APR
60 Months	2011-2010	2.38% APR
48 Months	2009-2004	2.89% APR
36 Months	2003-Below	4.13% APR

Boats



term	loan amount	APR as low as*
NEW 60 Months	100% List	3.88% APR
84 Months	\$20,000 Minimum	4.88% APR
120 Months	90% List Over \$30K	7.88% APR
USED 60 Months	100% Book	4.26% APR

ATVs & Jet Skis

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

Motorcycles



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

RV's Recreational Vehicles



term	loan amount	APR as low as*
NEW 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
USED 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	8.88% APR
36 Months	\$1,000 - \$10,000	9.00% APR
60 Months	\$3,000 - \$10,000	9.25% 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.

Looking for a Visa® Card managed right here in Evansville?

Get the personal service you deserve! Diamond Valley offers Secured Visa, Visa Classic, Visa Platinum credit cards, as well as Visa Gift Cards.



NEW! Secured Visa®



Need to establish credit? Or, need assistance improving your credit history? If yes, then Diamond Valley's NEW Secured Visa® credit card may be just what you need!



Diamond Valley Federal Credit Union

FOUR CONVENIENT LOCATIONS

THERE IS A DIFFERENCE™



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