

teller

NEWSLETTER

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

APRIL 2014

Notice to Members:

ANNUAL MEETING:

Diamond Valley Federal Credit Union's 53rd Annual Meeting will be held Saturday April 12, 2014 at Central High School. Doors open at 9:00AM meeting starts at 10:00AM.

Remember to make your IRA deposits for 2013 by April 15, 2014.

2014 Scholarship applications are now available at all branch offices and at local high schools.

Home Mortgage Loans

30 Year Mortgages now as low as

4.27% APR



Ask about our low down payment options.

*Rate is current as of press time and is subject to change without notice. APR is based on a \$100,000 mortgage. Other rates and terms available.

Home Equity Line of Credit

APR as low as

4.00%

Up to 100% of Appraisal
Consolidate debt into one low rate!



USE IT FOR ANYTHING!

- 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.



DOWNLOAD THE DVFCU 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

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



FREE Classic Checking



STOP paying a monthly fee to use your checking account!

- ✓ No Monthly Service Fee!
- ✓ No Minimum Balance!

Not only do we offer **FREE** Checking Accounts, we will give you a **FREE** Gift for opening your **FREE** Checking account with Diamond Valley Federal Credit Union.



SEVILLE Weekender Duffel Bag

Personal Loans

Fixed rates as low as **8.50%***

Don't dream it...make it happen!



*Rate is current as of press time and is subject to change without notice. Payment of \$87.32 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

	term	loan amount	APR as low as*
	NEW 36 Months	100% List	2.00% APR
	48 Months	100% List	2.00% APR
	60 MONTHS	100% List	2.00% APR
	66 Months	100% List	2.13% APR
	72 Months	Over \$15,000	2.25% APR
	84 Months	Over \$20,000	2.50% APR
		model year	APR as low as*
	USED 60 Months	2013-2012	2.00% APR
	60 Months	2011-2010	2.25% APR
	48 Months	2009-2004	2.63% APR
	36 Months	2003-Below	3.75% APR

Boats

	term	loan amount	APR as low as*
	NEW 60 Months	100% List	2.75% APR
	84 Months	\$20,000 Minimum	4.75% APR
	120 Months	90% List Over \$30K	6.75% APR
	USED 60 Months	100% Book	3.13% APR

ATVs & Jet Skis

	term	loan amount	APR as low as*
	NEW 60 Months	100% List	2.63% APR
	USED 60 Months	100% List	3.63% APR

Motorcycles

	term	loan amount	APR as low as*
	NEW 60 Months	100% List	2.25% APR
	84 Months	90% List Over \$20K	3.50% APR
	USED 60 Months	100% Book	2.63% APR

RV's Recreational Vehicles

	term	loan amount	APR as low as*
	NEW 60 Months	100% List	3.75% APR
	84 Months	90% List Over \$20K	4.75% APR
	120 Months	90% List Over \$30K	7.75% APR
	USED 60 Months	100% Book	4.13% 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.

NEW & USED Motor Sport Rates

start as low as **2.25%†**
 EVANSVILLE'S AUTO AND MOTOR SPORT LOAN HEADQUARTERS
 Terms up to 60 Months!



† Rate is current as of press time and is subject to change without notice. Rate includes .25% discount for automatic payment. Certain Restrictions Apply. Other rates and terms available.



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