

teller

NEWSLETTER

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

JULY 2014

Notice to Members:

CLOSING:

Friday July 4th, 2014 in observance of Independence 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

✓ No Minimum Balance!

✓ No Monthly Service Fee!

STOP paying a monthly fee to use your checking account!

Get a FREE gift when you open a FREE checking account!



Hydro Organizer 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

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



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.

Congratulations to the 2014 Diamond Valley FCU Scholarship Winners!



Maggie
Ethridge



Kaitlyn
Young



Amanda
Mackey



Emma
Stasi



Bailey
Schnur



Jessica
Spalding



Kaitlyn
Glaser

Diamond Valley awarded seven \$1,000 scholarships to area students.

The recipients were chosen based on academic merit and financial need. Congratulations graduates and best wishes this fall! Please call 425-5152 for more info about our Scholarship Program.

Home Equity Line of Credit

- Use it for ANYTHING!
- Up to 100% of home value
- Interest may be tax deductible



Home Mortgage Loans



Diamond Valley FCU offers great mortgage plans with great rates and convenient terms.

Ask about our low down payment options!

Check Out 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*
2.38% APR
2.38% APR
2.38% APR
2.51% APR
2.63% APR
2.88% 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*
2.38% APR
2.38% APR
2.89% APR
4.13% APR

Boats



NEW

term
60 Months
84 Months
120 Months

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

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

USED

60 Months

100% Book

4.26% APR

ATVs & Jet Skis

NEW

term
60 Months
USED 60 Months

loan amount
100% List
100% List

APR as low as*
2.76% APR
3.76% APR

Motorcycles



NEW

term
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



NEW

term
60 Months
84 Months
120 Months

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

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

USED

60 Months

100% Book

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
8.88% APR
9.00% APR
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.



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