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NEWSLETTER

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

MARCH 2014

Notice to Members:

ANNUAL MEETING:

Diamond Valley Federal Credit Union's 53rd Annual Meeting will be held Saturday April 12th, 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 15th, 2014.

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

Download the Diamond Valley Mobile App!

View Accounts, Transfer Money, Pay Bills...

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 your accounts and more!



Don't just DREAM it, Make It Happen!

Personal Loans

FIXED RATES

start as low as

8.50%*

*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.



Home Equity Line of Credit



APR as low as

4.00%

- Loan Advances for 10 years
- No Closing Costs
- Interest may be tax deductible!

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

Use it for ANYTHING!



* 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.





WARM UP with these *Hot Rates!*

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.

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
	USED	model year	APR as low as*
	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

Diamond Valley Federal Credit Union's branch managers have successfully completed all requirements for certification with the Credit Union National Association, a national trade association that represents 90% of credit unions. Our branch managers have dedicated considerable time and effort in continuing their education to better serve credit union members by earning their (CCUFC) Certified Credit Union Financial Counselor designation.



Pictured from left:
Tammy Aborn Ross Center
Heather Wenner Eastfield
Glenda Tiekens Diamond Ave
Carolyn Wintz Red Bank

When asked to comment, Mike Bledsoe, President/CEO of the credit union responded, "Tammy, Heather, Glenda and Carolyn are devoted to serving our members and the time and effort put into earning this certification is great example of our credit union culture and its mission."

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.

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			