

teller

NEWSLETTER

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

MAY 2014

Notice to Members:

CLOSING:

The Credit Union will be closed Monday May 26th, 2014 in observance of Memorial Day.

DVFCU Online Branch

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



Download the DVFCU Mobile App!

View Accounts, Pay Bills, Transfer Money...



All from your Smart-phone!



Available on the App Store

Available on Google play

*Message and data rates may apply from your wireless carrier.

Why Our Credit Cards are Less Expensive...

- **7.9% APR** is an introductory rate for the first 6 months after opening Visa Platinum Credit Card. Rate reverts to 10.75% after 6 months*
- **No Balance Transfer Fees**
- **No Annual Fees**



Visa® CLASSIC - Evansville's Four Freedoms Monument

Visa® PLATINUM - Evansville's Downtown Riverfront

* Federally Insured by the NCUA.



New or Used Auto Rates

starting at

2.13%[†]

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. Payment of \$17.92 per thousand borrowed based on 60 month terms. Other rates and terms available. Member NCUA.

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 Mortgage Loans



30 Year Mortgages
now as low as **4.27%***

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



- 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%. 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.

Warm Up with these *Hot Rates!*

Automobiles

| | term | loan amount | APR as low as* | |
|--|-----------------------|---------------|------------------|----------------|
| | NEW 36 Months | 100% List | 2.13% APR | |
| | 48 Months | 100% List | 2.13% APR | |
| | 60 MONTHS | 100% List | 2.13% APR | |
| | 66 Months | 100% List | 2.26% APR | |
| | 72 Months | Over \$15,000 | 2.38% APR | |
| | 84 Months | Over \$20,000 | 2.63% APR | |
| | | term | model year | APR as low as* |
| | USED 60 Months | 2013-2012 | 2.13% APR | |
| | 60 Months | 2011-2010 | 2.38% APR | |
| | 48 Months | 2009-2004 | 2.76% APR | |
| | 36 Months | 2003-Below | 3.88% APR | |

Boats

| | term | loan amount | APR as low as* |
|--|-----------------------|---------------------|----------------|
| | NEW 60 Months | 100% List | 2.88% APR |
| | 84 Months | \$20,000 Minimum | 4.88% APR |
| | 120 Months | 90% List Over \$30K | 6.88% APR |
| | USED 60 Months | 100% Book | 3.26% 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 | 2.38% APR |
| | 84 Months | 90% List Over \$20K | 3.63% APR |
| USED | 60 Months | 100% Book | 2.76% 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 |

* 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