

teller

NEWSLETTER

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

NOVEMBER 2014

Notice to Members:

CLOSING:

We will be closed on **Tuesday, November 11th** for **Veterans Day** and **Thursday, November 27th** for **Thanksgiving Day**.

2014 pocket calendars now available at all branch offices while supplies last.

Santa Clothes Club

All DVFCU branch offices are accepting donations.

Be sure to ask our staff how you can help support and clothe local children in need.

Help Us
Clothe
Needy
Children!



The Holidays are here!

Don't stress trying to juggle the cost of everyday living with holiday expenses! Relax and take care of everything with a low, fixed rate personal loan from Diamond Valley Federal Credit Union!

Personal Loans

FIXED RATES

start as low as

8.75%

up to 60 months



PLUS...as a holiday gift to you we'll give you a Visa Gift Card for up to \$100 when you close on a personal loan!†

*Rate is current as of press time and is subject to change without notice. Payment of \$20.65 per thousand borrowed for 60 month term. Rate includes a .25% discount for automatic payment. Certain restrictions apply. Other rates and terms available. Federally insured by the NCUA. † \$50 Visa gift card for 24-60 month loans for new money amounts of \$2,000 to \$5,000. \$100 Visa gift card for 24-60 month loans for new money amounts greater than \$5,000.

DVFCU Online Branch



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

DVFCU Mobile App

View Accounts, Pay Bills, Transfer Money...



All from your smartphone!

Download the Diamond Valley FCU Mobile App!



*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% APR after 6 months*
- No Balance Transfer Fees
- No Annual Fees
- Earn ScoreCard Reward points to help you with those extra things in life.

We've added a touch of Evansville to our Visa Credit Cards!



Visa® PLATINUM - Evansville's Downtown Riverfront

Visa® CLASSIC - Evansville's Four Freedoms Monument

NCUA * Federally Insured by the NCUA



Access your money by using any one of the convenient ATMs across the U.S. without being charged a foreign ATM surcharge. Use the ATM Locator at www.allianceone.coop to find an Alliance One ATM near you.

FALLING LOAN RATES

Automobiles



NEW

term	loan amount	APR as low as*
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



USED

term	model year	APR as low as*
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



NEW

term	loan amount	APR as low as*
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
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ATVs & Jet Skis

NEW

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

Motorcycles



NEW

term	loan amount	APR as low as*
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



NEW

term	loan amount	APR as low as*
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
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Personal



term	loan amount	APR as low as*
12 Months	\$1,000 - \$10,000	8.75% APR
24 Months	\$1,000 - \$10,000	8.75% APR
36 Months	\$1,000 - \$10,000	8.75% APR
60 Months	\$3,000 - \$10,000	8.75% 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