

teller

NEWSLETTER

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

OCTOBER 2014

Notice to Members:

CLOSING:

We will be closed **Monday Oct. 13th** in observance of **Columbus Day**.

(We will be performing system maintenance that may require short intermittent service outages on this date.)

We will be closed **Tuesday, November 11th** in observance of **Veterans Day**.

FREE CLASSIC CHECKING

STOP paying a monthly fee to use your checking account!



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

50" x 60" Fleece Blanket

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

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 smartphone!



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

RAKE INTO SAVINGS

Take advantage of our falling rates!

Personal Loans Use it for anything!



FIXED RATES
start as low as

8.75%

You can use a personal loan from Diamond Valley Federal Credit Union for a wide range of purposes, including:

- ✓ Bill Consolidation
- ✓ Auto Purchase or Repair
- ✓ Home Improvements
- ✓ Vacations
- ✓ Unexpected Expenses
- ✓ Major Purchases
- ✓ Holiday Shopping
- ✓ School Expenses

*Rate is current as of press time and is subject to change without notice. Payment of \$87.35 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

Now Is the Time to Purchase a New Home!

Buying a home is probably the most important thing you will do in your life. Your home is where memories are made and where you relax. It pays to work with someone you trust.

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



Ask about our low down payment options!

International Credit Union Day®

OCTOBER 16, 2014

Local Service. GLOBAL GOOD.™

Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people has led to life-changing opportunities in the form of small business start-ups, home ownership and education. On October 16, credit unions around the world will unite behind the message of "Local Service. Global Good.™" for international Credit Union (ICU) Day. Share in this powerful credit union vision and celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.



Stop by any of our branch offices on this day and enjoy some cookies as you celebrate with fellow members!

Your Points, Your Perks,
Your Way!

Earn rewards for purchases, save big & earn bonus points!



DVFCU Visa® DEBIT CARD

manage-my-rewards.com



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.

FALLING LOAN 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

term

NEW

USED

60 Months
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

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

APR as low as*
2.63% APR
3.88% APR

RV's

Recreational Vehicles



NEW

USED

term
60 Months
84 Months
120 Months
60 Months

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

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