



One Member at a time,

We will strive to be our members' Trusted Financial Partner.

TELLER NEWSLETTER

OCTOBER 2013

Notice to Members:

- We will be CLOSED on **Monday, October 14th** for **Columbus Day** AND **Monday, November 11th** for **Veterans Day**

It's Not Too Late to Refinance!

Now Offering a 7-year Fixed Mortgage Rate at **3.00%**



*Rate is current as of press time and is subject to change without notice. Payment of \$13.17 per thousand borrowed based on 7-year term. Minimum borrowed amount \$25,000. 7-year mortgage is not available if refinancing a current DVFCU mortgage.

DVFCU ONLINE BRANCH

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



STOP DREAMING. START DOING!



EVANSVILLE'S AUTO AND MOTOR SPORT LOAN HEADQUARTERS

NEW & USED Motor Sport Rates

START AS LOW AS **2.63%**[†]

Terms up to 60 Months!

†Rate is current as of press time and is subject to change without notice. Rate includes 1/4% discount for automatic payment. Payment per \$1,000 is \$17.92 for 60-month term. Certain Restrictions Apply. Other rates and terms available.

Check out all of our Loan Rates!



Take Advantage of your membership!

Save **.50%** on your next auto loan rate with these bundled products:

- Automatically deduct your auto loan payment from your checking
- DVFCU Visa credit card (with \$3,000+ credit limit)
- Sign-up for e-statements in the DVFCU Online Branch

Get a rate as low as

2.13%

on your next auto loan!

Only available with the **Diamond Advantage!**



* Payment of \$17.80 per \$1,000 borrowed. Rate includes 1/4% Diamond Advantage bundle discount. Call us for more details



International Credit Union Day is October 17th

Stop by any of our locations on that day, grab some cookies and celebrate with fellow members!



On October 17, 2013, credit unions in 100 countries will celebrate International Credit Union (ICU) Day® by joining together and celebrating their cooperative spirit.

Unlike many banks, we at Diamond Valley Federal Credit Union are not in business to make a profit. Credit unions all over the world are a united front focused on you, the members, with an unwavering belief in the "people helping people" philosophy upon which we were built.







Whether on a small or large scale, doing good is something credit unions take seriously. Be it in the form of scholarships or low interest loans, it's still people helping people.

The credit union movement is a united force based on camaraderie, cooperation, and collaboration.



That's why, at a credit union, you are never a number — you are a member, and we are here to serve you.

FALLING LOAN RATES

	term	loan amount	APR as low as**
Automobiles 	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
USED 	term 60 Months	model year 2012-2011	APR as low as** 2.13% APR
	60 Months	2010-2009	2.68% APR
	48 Months	2008-2003	2.81% APR
	36 Months	2002-Below	3.43% APR
Boats 	NEW 60 Months	100% List	3.74% APR
	84 Months	\$20,000 Minimum	4.74% APR
	120 Months	90% List Over \$30K	6.74% APR
	USED 60 Months	100% Book	4.04% APR
ATVs & Jet Skis 	NEW 60 Months	100% List	2.63% APR
	USED 60 Months	100% List	3.68% APR
Motorcycles 	NEW 60 Months	100% List	2.63% APR
	84 Months	90% List Over \$20K	3.63% APR
	USED 60 Months	100% Book	3.18% APR
Recreational Vehicles 	NEW 60 Months	100% List	3.74% APR
	84 Months	90% List Over \$20K	4.74% APR
	120 Months	90% List Over \$30K	6.74% APR
	USED 60 Months	100% Book	4.04% APR

*Rate is current as of press time and is subject to change without notice. *Rate includes .50% Diamond Advantage bundling discount. **Rate includes a .25% discount for automatic payment out of your DVFCU checking account.



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