



One Member at a time,

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

TELLER NEWSLETTER

SEPTEMBER 2013

Notice to Members:

- We will be CLOSED on **Monday, October 14** for **Columbus 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 Smartphone!



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



CREDIT UNION

Act now to preserve credit unions, so we can continue benefiting YOU!

A not-for-profit credit union is all about providing great financial services to its members. That's its sole purpose, distinguishing a credit union from other financial institutions, particularly a bank.

A bank's first priority is to maximize shareholders' profits - from the rates and fees charged to its customers for loans and services. But **you might lose ALL of the benefits you enjoy at Diamond Valley Federal Credit Union** unless Congress hears loud and clear from members like you that you want us protected as part of federal tax reforms.

A credit union - not-for-profit and owned by its members- typically offers lower rates on loans, higher returns on savings and lower or fewer fees for services. A credit union can do that because its emphasis is on providing financial services to members at reasonable costs and returns - not by amassing profits from them.

By making financial services more affordable, a credit union helps you reach your goals and improve your financial well-being.

You might say a **bank uses people to make money - but a credit union uses money to help people.**

If the savings and service you enjoy at Diamond Valley Federal Credit Union is important to you, please take a moment to ask Congress to preserve credit unions' tax status as part of tax reforms occurring now. Without that, you could lose the many benefits you enjoy.

Visit DonTaxMyCreditUnion.org to send a pre-written email to your Member of Congress today, or call them toll-free at **877-642-4223**. Simply tell them, "Don't Tax My Credit Union!"









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



GREAT RATES TO FIT ANY BUDGET!

	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 	60 Months	model year 2012-2011	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



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 1/2% Diamond Advantage bundle discount. Call us for more details.

* 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