



One Member at a time,

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

TELLER NEWSLETTER

NOVEMBER 2013

Notice to Members:

We will be **CLOSED** on **Monday, November 11th** for **Veterans Day** and **Thursday, November 28th** for **Thanksgiving Day**

On **Sunday, November 10th** we will be performing system maintenance that will limit the availability of our Online Branch and Touch Tone Teller.

We appreciate your patience during this maintenance and apologize for any inconvenience.

2014 pocket calendars now available at all branch offices.

Don't Just Dream it...Make it Happen!

Personal Loan Rates

Be the ultimate Santa Claus this season!
Take the perfect winter getaway!
Get those home improvement projects finished in time for holiday guests!

as low as

8.44%[†]

Borrow up to \$10,000



† Rate current as of press time and subject to change without notice. Payment of \$87.08 per thousand borrowed based on 12-month terms. Rate includes .25% Auto Pay. Other rates and terms available. Ask for details. Member NCUA.

Santa Clothes Club

All DVFCU branch offices are accepting donations.

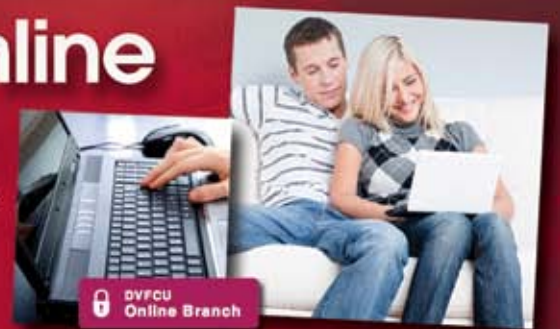
Be sure to ask our staff how you can help support and clothe local children in need.

Help Us Clothe Needy Children!



DVFCU Online Branch

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



Download the Diamond Valley Mobile App!

View Accounts, Transfer Money, Pay Bills...

All from your Smartphone!

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



FALLING LOAN 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
	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

	term	loan amount	APR as low as*
	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

	term	loan amount	APR as low as*
	NEW 60 Months	100% List	2.63% APR
	USED 60 Months	100% List	3.68% APR

RV's Recreational Vehicles

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

Happy Holiday's

Make this holiday season everything you want it to be and more with help from your neighbors at Diamond Valley Federal Credit Union!



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 New Visa Credit Cards!



Visa® PLATINUM - Evansville's Downtown Riverfront

Visa® CLASSIC - Evansville's Four Freedoms Monument

NCUA * Federally Insured by the NCUA



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