



One Member at a time,

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

TELLER NEWSLETTER

DECEMBER 2013

Notice to Members:

CLOSINGS

Christmas Eve close at 1pm

Christmas Day closed

New Years Eve close at 1pm

New Years Day closed

2014 Pocket Calendars are available at all branch offices.

Gold Value Books are available at all DVFCU branch offices while supplies last. The book costs just \$12.00 and includes great savings on entertainment, restaurants and other services.

VISA Credit/Debit card holders:

Reward yourself! Your Bonus Point program expired on November 30, 2013. You have until January 31, 2014 to redeem your points for great rewards. Visit us at www.ScoreCardRewards.com or call 1-800-854-0790.

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

Personal Loan Rates

as low as **8.44%**[†]



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



RITZY'S Fantasy of Lights

Join us in support of Easter Seals by taking part in one of the Tri-State's favorite winter traditions and one of Easter Seals most important fund raising events. Ritzy's Fantasy of Lights will brighten Evansville's Garvin Park beginning Thanksgiving night through New Years Day.




Borrow up to \$10,000


[†] Rate current as of press time and subject to change without notice. Payment of \$87.06 per thousand borrowed based on 12-month terms. Rate includes .25% Auto Pay Discount. Other rates and terms available. Ask for details. Member NCUA.

Make this *Holiday Season* a little more merry with our incredible 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
84 Months	Over \$20,000	2.63% APR	
	USED 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

	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

Motorcycles

	term	loan amount	APR as low as*
	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

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!

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



Visa® CLASSIC - Evansville's Four Freedoms Monument
 Visa® PLATINUM - Evansville's Downtown Riverfront

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

* 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