

teller

NEWSLETTER

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

JANUARY 2014

Notice to Members:

HOLIDAY CLOSINGS

Monday, January 20th
Martin Luther King Jr. Day

Monday, February 17th
Presidents Day

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.



Pictured from left: David Brune (Director), Mike Bledsoe (CEO), Ambrose Clements (Director)

With the help and support of its Board of Directors, staff and membership, Diamond Valley Federal Credit Union was proud to give \$5,600.00 at the Santa Clothes Club's 2013 telethon.

We are proud to continue our sponsorship in 2014 and look forward to your support.



Your Points, Your Perks, Your Way!



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

Earn rewards from your everyday purchases!

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.

manage-my-rewards.com

Visit the Rewards! website today to browse reward options and add items to your wish list.

Perks

As a member of the Rewards! program, you will have exclusive access to money saving perks. Plus, you can earn up to 5X bonus points for using your rewards card!

- **Perks Points Mall** earn up to 5X bonus points
- **More Points** earn 3X bonus points and savings
- **Daily Deals** receive savings up to 50% or more

Rewards

The rewards choices are endless! Select from categories including gift cards, merchandise, travel, charitable donations, and more!

* Transactions that require you to use your PIN number are not eligible to earn Rewards! points.

FREE Classic Checking

STOP paying a monthly fee to use your checking account!

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

Not only do we offer FREE Checking Accounts, we will give you a FREE Gift opening your FREE Checking account with Diamond Valley Federal Credit Union.



14-Piece Fiesta Square Plastic Storage Set

Personal Loans

SNOWED UNDER with DEBT?

We can help you weather that financial storm by consolidating your debt into one low, fixed rate... saving you time, hassle, and money!

rates as low as **8.44%***

*Rate is current as of press time and is subject to change without notice. Payment of \$87.31 per thousand borrowed for 12 month term. Certain Restrictions Apply. Rate includes a 1/4% discount for automatic payment. Other rates and terms available. Member NCUA.



Home Equity Line of Credit



- Use it for ANYTHING!
- As low as 4% APR* variable rate
- Up to 100% of home value
- Interest may be tax deductible



*Based on Prime Rate. Subject to underwriting guidelines. Borrower's primary residence only. The variable Annual Percentage Rate is subject to change. Maximum Annual Percentage Rate on the Home Equity Line of Credit is not to exceed 18%. Your loan product requires appraisal, title search, flood determination and recording fees. These closing costs will be paid by Diamond Valley Federal Credit Union at loan closing. Property insurance is required. If the Home Equity Line of Credit is not closed, a \$225 appraisal fee is owed by the member. Please consult a tax advisor regarding the deductibility of interest.

Make this *New Year* a little more happy 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	
		term	model year	APR as low as**
	USED 60 Months	60 Months	2012-2011	2.13% APR
	60 Months	60 Months	2010-2009	2.68% APR
	48 Months	48 Months	2008-2003	2.81% APR
	36 Months	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	60 Months	100% Book	4.04% APR

ATVs & Jet Skis

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



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