



Diamond Valley

Federal Credit Union

JANUARY 2017

Teller Newsletter

Notice to Members:

HOLIDAY CLOSINGS:

Monday, January 16, 2017

Martin Luther King Jr. Day

Monday, February 20, 2017

Presidents Day



Gold Value Books

are available at all DVFCU branch offices while supplies last. The book costs just \$13.00 and includes great savings on entertainment, restaurants and other services.

IMPORTANT MEMBER NOTICE

Starting March 1st, 2017,
Membership cards will
NO LONGER BE ACCEPTED.

For your protection, members will need to provide a government issued picture ID before their transaction. (Driver's License, Passport, etc). Membership Cards will still be accepted through Feb. 28th.

Debt Consolidation

Find financial stability this year!

DVFCU can assist in cleaning up your debt, and consolidating it into one low, fixed rate! Complete this "New Year's Resolution" early with Diamond Valley FCU.

Pay off \$3,000 in debt
with a Personal Loan

with payments
as low as

\$92.62*

for 36 months



*Payment of \$92.62 per thousand borrowed at 7% APR is based on 36 month term rates. Rate is current as of press time and is subject to change without notice. Credit restrictions apply. Other rates and terms available.

Do you always try to
find the best Value
when possible?



Let us compare the Value of our services to other financial institutions to make sure you are getting the "bang for your buck"!



Santa Clothes Club

With the help and support of its Board of Directors, staff and membership Diamond Valley Federal Credit Union was proud to give \$8,000 at this year's Santa Clothes Club 2016 telethon. We are proud to continue our sponsorship in 2017 and look forward to your support.

Pictured from left: Alex Altman, Amy Woods, Tammy Aborn, Kim Starks, Heather Aubin, Jordyn Langley, Ashlea Ayers, Richard Covington



Whether you shop online or visit brick and mortar stores, you can earn plenty of reward points just by using your DVFCU debit card!

Points are earned everytime you use your debit card without entering your PIN number.



DVFCU Visa® DEBIT CARD

Members can earn cashback rewards, gift cards, merchandise from top stores and companies, and even tickets to concerts, sporting events, theme parks, and travel!

The DVFCU mobile banking app gives you access to your accounts 24/7

- ✓ Check Your Balances
- ✓ Transfer Money
- ✓ Pay Bills

YOUR money on YOUR time!



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



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%. Payment per \$1,000 is \$10.13 for 10-year term. 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.

OUR **FOCUS** IS YOUR **FUTURE**



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Ross Center
2521 Washington Ave.

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www.dv-fcu.org

