

# teller

Diamond Valley Federal Credit Union

NOVEMBER 2011

CELEBRATING  
**50**  
Years  
1961 2011



## Notice to members Holiday Closings

Friday, November 11th  
for Veterans Day

Thursday, November 24th  
for Thanksgiving

Saturday, December 24th  
for Christmas Eve

Monday, December 26th  
for Christmas Day

## Looking for a way to build & improve your credit score?

With a Diamond Valley Visa® you can build your credit! We are based in Vanderburgh County and we are here for you, **our member!**

### Why pick our Visa® Credit Card?

- No Balance Transfer Fees
- No Annual Fees
- Locally Managed

Introductory rate As Low as

# 7.90%

*Can the interest rate on your current credit card change?  
Did you know that many credit cards have variable rates?*

With our Diamond Valley Visa credit card our members know what interest rate they are getting, because unlike most others our **low** rate is fixed and does not change from month to month. Already have a **Diamond Valley Visa®**?

Register it at [ezcardinfo.com](http://ezcardinfo.com) to access your account online.

\*\*7.90% APR is an introductory rate. Rate reverts to 10.75% APR after 6 months

## Purchase Rewards Program



Forget clipping coupons or special promotion codes! To save real money, all you need is your debit card! Here's how it works... log into your Online Branch to see exclusive cash back offers at the types of places you shop most.



Turn the stuff you already buy into cash with our new Purchase Rewards Program!

## Home Refinancing Now is the Time to Refi!

### Our Mortgages have NO POINTS added!



Take advantage  
while rates are low!

Rates as low as **3.75%** Limited Time Only!  
with NO POINTS

Give us a call today at (812) 425.5152

\*Rate is current as of press time and is subject to change without notice. Payment of \$10.01 per thousand borrowed based on 10 year terms. Other rates and terms available.



# FREE Classic Checking

Does anyone you know pay a fee for their checking account? Let them know that Your Credit Union still offers Free Checking Accounts with No Minimum Balance!

If you don't want to keep a minimum balance in your checking account, then Free Classic Checking could be the account for you.



With Free Classic Checking, you're free of minimum balance requirements. And of course, there's no monthly service fee.

# FALL into incredible auto loan savings!

EVANSVILLE'S  
AUTO AND  
MOTOR SPORT  
LOAN HEADQUARTERS

We are proud to feature some of the lowest auto rates in town!

## Automobiles



	term	loan amount	as low as
<b>NEW</b>	36 Months	100% List	<b>3.74% APR</b>
	48 Months	100% List	<b>3.74% APR</b>
	60 Months	100% List	<b>3.74% APR</b>
	66 Months	100% List	<b>3.99% APR</b>
	72 Months	Over \$15,000	<b>4.24% APR</b>
	84 Months	Over \$20,000	<b>4.74% APR</b>
<b>USED</b>	60 Months	2010-2009	<b>3.74% APR</b>
	60 Months	2008-2007	<b>4.04% APR</b>
	48 Months	2006-2001	<b>4.54% APR</b>
	36 Months	2000-Below	<b>4.79% APR</b>
			<b>model year</b>

## Boats



<b>NEW</b>	60 Months	90% List	<b>5.19% APR</b>
	84 Months	\$20,000 Min.	<b>6.74% APR</b>
	120 Months	90% List Over \$30K	<b>7.99% APR</b>
<b>USED</b>	60 Months	100% Book	<b>5.99% APR</b>

## ATVs & Jet Skis



<b>NEW</b>	60 Months	100% List	<b>5.59% APR</b>
<b>USED</b>	60 Months	100% List	<b>5.59% APR</b>

## Motorcycles



<b>NEW</b>	60 Months	90% List	<b>5.19% APR</b>
	84 Months	90% List Over \$20K	<b>6.49% APR</b>
<b>USED</b>	60 Months	100% Book	<b>5.59% APR</b>

## Recreational Vehicles



<b>NEW</b>	60 Months	90% List	<b>5.19% APR</b>
	84 Months	90% List Over \$20K	<b>6.74% APR</b>
	120 Months	90% List Over \$30K	<b>7.99% APR</b>
<b>USED</b>	60 Months	100% Book	<b>5.49% APR</b>

\* Rate is current as of press time and is subject to change without notice. Rate includes a 1/4% discount for automatic payment



We're celebrating fifty years of providing excellent service to our members!



**Diamond Valley**  
Federal Credit Union

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](http://www.dv-fcu.org)