

teller

Diamond Valley Federal Credit Union

NOVEMBER 2011

CELEBRATING
1961 **50** Years 2011

 **Diamond Valley**
Federal Credit Union

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

Boats



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

ATVs & Jet Skis



NEW	60 Months	100% List	5.59% APR
USED	60 Months	100% List	5.59% APR

Motorcycles



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

Recreational Vehicles



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

* 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