

TELLER



MAIN ♦ EST. FEBRUARY 14, 1961 | EASTFIELD ♦ EST. JUNE 19, 1995 | RED BANK ♦ EST. FEBRUARY 22, 2001 | ROSS CENTER ♦ EST. JULY 10, 2008



With the New Year, You Deserve a Fresh Start

Diamond Valley understands that you may have experienced financial hardship in the past. So why not start the New Year off with a second chance! For individuals that want to rebuild their financial record, now is time to get a fresh start. By keeping with the Credit Union philosophy of “People Helping People”, we want to help you give yourself the gift of better future credit scores, lower loan rates, and fewer financial headaches.

Fresh Start Checking Includes:

- ATM Card
- No Minimum Balance
- Unlimited Check Writing
- Free Online Banking & Bill Pay
- Overdraft Privilege
- Free 24-Hour Telephone Banking
- Plus, a Free Gift

Fresh Start Checking has all the basic features of a regular checking account, but is designed for individuals who want to rebuild their financial record. If you've been turned down for checking accounts due to credit problems, Fresh Start Checking may be able to give you that second chance you need. Call (812) 425-5152 for more information, or stop in to apply today!



In the Market for a New Ride? It Pays to See Us First!

At no cost to you, Diamond Valley can help get you the best rate and term possible with free pre-approvals on consumer loans, including autos, boats, ATVs, jetskis, motorcycles, and recreational vehicles! Once you are pre-approved, you'll receive an official pre-approval certificate that will help you avoid annoying haggling while you shop. You'll receive free NADA pricing information so you'll know the value of the vehicle you are shopping for.

When you get pre-approved, your loan professional will also provide you with money-saving information regarding auto protection, insurance options, tips for buying new and used cars, information regarding 0% financing, and more. And, with every consumer loan at Diamond Valley, you'll enjoy no application fees, no prepayment penalties, no document fees, simple interest, no down payment, and a 1/4% AutoPay Discount for qualified borrowers. As a bonus, you'll even receive a **FREE Visa® gift card** when you close your new loan at Diamond Valley! It really does pay to see us first!



Christmas Club Gives You a Headstart

Are those holiday bills catching up with you? Wouldn't it have been nice to have a large deposit made into your account just in time to do your holiday shopping? Don't be caught short next holiday season! Open a Christmas Club account and start saving now. Just think, by depositing just \$20 into your Christmas Club account each week, you could save approximately \$720 (plus dividends) before the 2010 holiday season!

The balance will be automatically deposited into your share (savings) account in October. Simply open your Christmas Club account with a small opening balance or increase your existing payroll deduction by as little as \$2.00! You will receive a FREE gift and be on your way to greater savings for the holidays in 2010!



New Year's Resolution #1:

✔ Open a Diamond Valley Checking Account

As a member of Diamond Valley Federal Credit Union, you have access to some very valuable checking account options – Fresh Start Checking, Free Classic Checking, Dividends Plus Checking, and Business Checking. Each account is unique, just like you! All of our checking accounts include **free online banking and bill pay, free 24-hour telephone banking, and a free gift!**

Like this Pyrex® 6-Piece Storage Set!



Did The Holidays Leave You...Seeing RED?

A personal loan from Diamond Valley can keep you out of the red with just one affordable and easy to manage monthly payment!

Personal loans are a great option for out-of-control credit card debt because the rate is fixed, and starts at just 9.19% APR*. You choose the term that you are comfortable with – 12 months, up to 60 months. Most personal loans can be booked in as little as one day! Apply today!

FIXED RATE
AS LOW AS **9.19%** APR*
UP TO 60 MONTHS

*Rate is current as of press time and is subject to change without notice. Rate includes a 1/4% discount for automatic payment. Payment of \$87.55 per thousand borrowed based on 12 month terms. Other rates and terms available.



Consider a Line of Credit For Upcoming Expenses

Diamond Valley's Home Equity Line of Credit allows you to use the equity that has built up in your personal residence to secure a line of credit that can be used over and over again. Not only will you receive top-notch service, but our rates are great – **as low as 4.00% APR***. There are no closing costs, no fees, and financing is available up to 100%. You will have convenient access to your line of credit just by writing a check! Home Equity Lines of Credit are considered one of the best ways to borrow money because the interest you pay is usually tax deductible.** New loans and refinances from other financial institutions are welcome!

*Rate is variable and is as low as 4% depending upon the equity in your home. Prime rate is subject to change without notice. Maximum APR is 18%. Qualified loan borrowers must meet membership qualifications and certain loan requirements. Available for borrower's primary residence only. Homeowner must provide evidence that the home is adequately insured before disbursement of funds. Title, appraisal, flood determination, and recording fees are required and any costs accrued will be paid for by Diamond Valley Federal Credit Union. Minimum advance is \$3,000.

**Consult your tax advisor regarding deductibility of interest.



Now's the Time to Build or Improve your Credit with a Secured Visa® Credit Card

Need to establish credit? Or, need assistance improving your credit history? If yes, then Diamond Valley's **Secured Visa® credit card** may be just what you need!

Our Secured Visa credit card works like any other credit card and can be used wherever Visa is accepted. Approved members will deposit \$300-\$5,000 into a secured deposit account. Purchases will be allowed up to the approved credit limit.

Secured Visa Features:

- ✓ 13.8% APR
- ✓ 25 Day Grace Period
- ✓ No Annual Fee
- ✓ Locally Managed Accounts
- ✓ Dividend Bearing Secured Deposit Account

Stop by any office to apply for your Secured Visa credit card today!

All applicants are subject to credit approval. Certain restrictions and qualifications apply.



Start the Year Off Right with a Diamond Valley Checking Account

Diamond Valley Federal Credit Union has an entire suite of checking account options. Our Financial Service Representatives will match you up with the perfect account for you, depending on your personal, financial needs! Even better, all accounts come with many convenient, **FREE** benefits!

FRESH START CHECKING

Fresh Start Checking is designed for individuals who want to rebuild their financial record. If you've been turned down for checking accounts due to credit problems, Fresh Start Checking may be able to give you that second chance you need. Apply today!

FREE CLASSIC CHECKING

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. Like we said, it's free!

DIVIDENDS PLUS CHECKING

If you tend to keep a higher balance in your checking account and want your money to grow, this account is a great fit for you! Account balances are tiered to pay higher dividends on higher balances of \$1,000 or more.

BUSINESS CHECKING

Our Business Checking account is designed to give you more freedom, fewer fees, and the personal service you deserve. Unlike many other financial institutions, our Business Checking account earns dividends on balances of \$1,000 or more!

Pyrex® 6-Piece
Storage Set
Coming Soon!



Get this

FREE Gift

with any new
checking
account!

*All Diamond Valley checking
accounts include:*

- ◆ FREE online banking & bill pay
- ◆ FREE online check images
- ◆ FREE 24-hour telephone banking
- ◆ A national ATM network
- ◆ A FREE gift!

**For dividend rates or to learn more,
call (812) 425-5152.**

Notice to Members

- ◆ Diamond Valley will be closed on Monday, January 18, 2010 in observance of Martin Luther King, Jr. Day.
- ◆ Free 2010 pocket and wallet calendars are available to members at all DVFCU branches while supplies last.
- ◆ Beginning January 2, 2010, all four Diamond Valley Federal Credit Union offices will have **drive-up only** services on Saturdays.



Great Rates to Start Off the New Year

We are proud to feature some of the lowest auto, motorcycle, boat, ATV and jetski rates in town! Refinances are available on loans from another financial institution. Call (812) 425-5152 to speak to a Financial Service Representative today!

	Term	Loan Amount	As Low As	
Automobiles	New	36 Months	100% List	5.69% APR
		48 Months	100% List	5.69% APR
		60 Months	100% List	5.69% APR
		66 Months	100% List	6.44% APR
		72 Months	Over \$20,000.00	6.94% APR
	Used	60 Months	2008 - 2007	5.69% APR
		60 Months	2006 - 2005	5.99% APR
48 Months		2004 - 1999	6.49% APR	
36 Months		1998 - Below	6.74% APR	
Boats	New	60 Months	90% List	5.69% APR
		84 Months	\$20,000.00 Min.	7.24% APR
		120 Months	90% List Over \$30K	8.49% APR
Used	60 Months	100% Book	6.49% APR	
ATVs and Jetskis	New	60 Months	100%	6.09% APR
	Used	60 Months	100%	6.09% APR
Motorcycles	New	60 Months	90% List	5.69% APR
		84 Months	90% List Over \$20K	6.99% APR
	Used	60 Months	100% Book	6.09% APR
Recreational Vehicle	New	60 Months	100% List	5.69% APR
		84 Months	90% List	7.24% APR
		120 Months	90% List	8.49% APR
	Used	60 Months	100% Book	5.99% APR



Rates are current as of press time and are subject to change without notice.



Looking to Start the New Year with a New Ride?

Looking to buy a new ride? Call Diamond Valley Federal Credit Union first. Get pre-approved before you shop, and we'll give you a **FREE Visa Gift Card** when you close your loan!

Maybe you have a loan financed at another financial institution? Call today for a no obligation rate quote. We may be able to lower your monthly payment and even shorten the life of your loan!

- ✓ No Application Fees
- ✓ Simple Interest
- ✓ Convenient Terms
- ✓ 1/4% AutoPay Discount for Qualified Borrowers
- ✓ No Prepayment Penalties
- ✓ No Down Payment
- ✓ Local, Friendly Service

CALL, CLICK OR COME IN TO APPLY TODAY!

*Rate is current as of press time and is subject to change without notice. Best rates are for qualified members. Offer good for new purchases and refinances from another financial institution. Payment of \$19.19 per thousand borrowed based on a new auto, up to 60 month terms. Other rates and terms available.

Avoid ATM Surcharges with Alliance One

Alliance One is a group of financial institutions that have joined together to provide their members and customers with access to a nationwide alliance of surcharge-free ATMs. Since Diamond Valley Federal Credit Union is a member of Alliance One, you have the opportunity to avoid the additional fees that are often assessed when you use an ATM owned by another financial institution. Look for the blue and white Alliance One logo on ATMs around town and across the nation. You can also search for participating Alliance One ATMs by visiting www.allianceone.coop.

Main Office
840 Diamond Avenue
Evansville, IN 47711

Red Bank Branch
5020 University Drive
Evansville, IN 47712

Eastfield Branch
5300 Vogel Road
Evansville, IN 47715

Ross Center Branch
2521 Washington Avenue
Evansville, IN 47714



Federally Insured by the NCUA

(812) 425-5152 ♦ www.diamondvalleyfcu.org



We Do business In Accordance With
The Federal Fair Housing Law And
The Equal Credit Opportunity Act