



April 30, 2011

Dear Member,

For a limited time, we are offering a 1% cash back bonus for members who refinance their auto loan(s) from another financial institution! Come to Deer Valley Credit Union and get pre-approved before you shop for your next vehicle and get up to \$500\* cash back.

It's easy to get pre-approved:

You can call our Service Center at (602) 375-7300 or (800) 579-5051

Apply online at [www.dvcu.org](http://www.dvcu.org)

Visit one of our 4 branch locations

This offer will only be around until June 30, 2011, so call, click or visit us today and see if we can put some money into your pocket.

Best wishes,

Robb Scott, CEO

*\*Cash incentive will be 1.00% of the loan proceeds up to a maximum of \$500 and will be paid at closing. Minimum loan balance is \$2,500 and minimum term is 12 months. No cash out. Deer Valley's normal underwriting and processing guidelines apply. Loan must be transferred from another financial institution. Term of up to 60 months; estimated monthly payment of \$18.88 per \$1,000.00 borrowed using the APR of 5.00% that is the credit union's standard rate. The rate may vary depending on each individual's credit history and underwriting factors. All credit union programs, rates, terms and conditions are subject to change without notice.*



Federally Insured by the NCUA