

# The General ledger

OCTOBER 2023

## Diversified General FEDERAL CREDIT UNION

*Your financial family*

### IT'S NOT TOO LATE TO JOIN US FOR THE ANNUAL MEETING!

Saturday October 7th, doors open at 5pm.

We will hold our business meeting and vote on our Board of Directors, followed by pizza and door prizes. The carousel will also be available for rides. Stop in today to get your tickets \$5.00 for members, \$3.00 for kids, \$10.00 for non-members.

#### 4TH QUARTER HOLIDAYS

Monday October 9th, Columbus Day  
Friday November 10th, Veterans Day  
Observed  
Thursday November 23rd thru Saturday  
November 25th, Thanksgiving  
Monday December 25th thru Tuesday  
December 26th Christmas Eve,  
Christmas Day

#### REGULAR SHARES

\$5 - \$999.99	.75% APY
\$1000 - \$1999.99	.75% APY
\$2000 - \$3999.99	.75% APY
\$4000 - above	.75% APY

Dividends are paid & declared at quarter end. Subject to change without notice. See Truth-in-Savings disclosure.

#### IRA

0 - \$999.99	1.60% APY
\$1000 - \$1999.99	1.60% APY
\$2000 - \$3999.99	1.60% APY
\$4000 - above	1.60% APY

#### Payment Checking

0 - \$499.99	.50% APY
\$500 - \$4999.99	.50% APY
\$5000 - \$19999.99	.50% APY
\$20000 - above	.50% APY

#### Funds Manager

\$5,000	.40% APY
\$20,000	.80% APY
\$20000 - above	.90% APY

#### Kids Club account

No minimum balance	.75% APY
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#### Special account

Christmas Club	1.0% APY
Vacation Club	1.0% APY

## Downtown Spooktacular

Thursday October 26<sup>th</sup>  
4-6pm

Bring your  
ghouls and  
goblins by for a  
treat!



We will be closing @ 4pm so we can all  
participate.

# COMING IN NOVEMBER

**DON'T ROLL YOUR DOUGH TOO THIN.**  
**SKIP YOUR NEXT PAYMENT**  
**HOLIDAY**  
**SKIP PAY**

Take Your Pick  
November Or December

**Diversified General**  
FEDERAL CREDIT UNION  
*Your financial family*

- ❖ Cost Is \$45 Per Loan
- ❖ First Payment Not Eligible.
- ❖ Loans Must Be Current, And In Good Standing.
- ❖ Cannot Have Any Payments Made 30 Days Late In The Last 12 Months.
- ❖ Xmas, Vacation, High Risk, And Open-End Loans Not Eligible.
- ❖ Sign Up Before Your Due Date, For The Payment You Want To

**NCUA**

**Need more Christmas dough?**  
No Credit Check  
**Christmas Loan**

**Diversified General**  
FEDERAL CREDIT UNION  
*Your financial family*

**\$4000**  
@17% APR  
Repayment  
\$80/week

**\$3000**  
@16% APR  
Repayment  
\$60/week

**\$2000**  
@14% APR  
Repayment  
\$40/week

**QUALIFICATIONS:**

- ✓ Employment...Two years full time with current employer.
- ✓ Current and in good standing on all accounts with the Credit Union.
- ✓ Have a current loan with us or have been approved in the last 12 months.
- ✓ No 30-day delinquencies on any loan with the Credit Union in the past year
- ✓ Current "Special Loan" holders will be limited to a combined total of \$4000

\*APR is Annual Percentage Rate. Subject to credit approval. For qualified borrowers only. If you do not qualify for this, we still have our regular types of loans. This promotion may end at any time. This credit union is federally insured by NCUA. 574-753-3547

**NCUA**