

LENDING & CREDIT



Loan Health Check-Up

We'll help you determine the strength and health of your finances. This **FREE** service for members includes your full credit report and score along with a personal review of your current and prospective loans.

New/Used Auto, Motorcycle and RV

- Extended financing options (up to 7 years) available with flexible repayment options.
- Financing available on-the-spot at most local dealerships.
- Auto Express Loan - Get pre-approved (by visiting a branch, applying online or calling our call center), receive check, find your car and drive away*.

First Time Auto Buyer Program

A unique rewards-based program to help young adults build credit and earn great rewards for keeping payments on track.

Diamond Car Buying Service powered by TRUECar

Search local new/used dealer inventory online. See what others paid for the car you want.

Platinum or Platinum Rewards Credit Card

- Same great rate on purchases and cash advances.
- Zero-liability, purchase protection, emergency replacement, travel insurance, and Apple Pay® enabled.
- Rewards cardholders receive 1,000 points instantly and one point for every dollar spent thereafter.

Smart Option Student Loan®

for Diamond Credit Union by Sallie Mae®

- For borrowers attending degree-granting institutions.

*Only valid on car loans and accepted at select dealerships. Subject to credit review. Additional terms and conditions may apply.

Personal Loans/Lines of Credit

- Funds for any purpose - no collateral needed.
- Express Line has no expiration date, and offers transfers.

Mortgage Center

- Primary residence, investment property (up to 4 units), and second home mortgages.
- Purchase or refinance with cash-out option.
- Secure a mortgage with 0% down and get pre-approved within minutes.

First Time Home Buyers Program

Buying your first home is a big deal, but don't worry, we're in this together! Pick up your First Time Home Buyer Guide.

Home Equity Loans/Lines of Credit & Mortgage Refinancing

- Turn to a Home Equity Loan when you need a set amount of money for a specific project.
- A Line of Credit is flexible and has no expiration date.
- Mortgage Refinancing* offers various low terms and interest rates, and minimal fees to help you own your home sooner.

*Diamond must be in the first lien position.

Money Market Accounts

- Three different account options allow you to choose your level of investment.
- Minimum deposit of \$2,500 to earn interest*.
- Transfer, withdrawal, and check-writing privileges.

IRA & Share Certificates

- Make your money work for you. Earn interest on your funds with a minimum deposit of just \$1,000.
- Jumbo certificates earn a higher interest rate and require a minimum deposit of \$75,000.

Health Savings Accounts (HSAs)

- Set aside funds, pre-tax for offsetting high-deductible health care coverage.
- Account options include checking, money market, and share certificates.

ARE YOU A LOCAL BUSINESS OWNER? Talk with us about checking, savings, and lending solutions for your business.

Financial Education

Your financial needs may be determined by your current stage in life. Whether you're starting out, or thinking about the golden years, we offer expert advice to guide you to smart financial choices.

Through [blogs](#), [videos](#), [social media](#) and [newsletters](#) we keep you informed on financial news and offer financial advice. Plus, Diamond partners with industry experts, [The Centsables®](#), to offer money saving tips for kids and [CyberScout®](#) for fraud advice, protection, and resolution services.

*Falling below the minimum balance requirement will result in a monthly fee and rate reduction.

Junior Members

- First savings account with no minimum requirement and earns interest.
- With every deposit your child makes, they are entered into a drawing to win a gift card.
- Access to [The Centsables®](#) online games, TV programs, and educational materials.

Personalized Savings Accounts

- Establish an account for any purpose. No minimum balance.
- Personalize each account based on your goal (holiday, vacation, furniture, boat, pet, etc.).
- Earn interest and make withdrawals at any time.
- Ability to have Diamond split your routine deposits into various personalized savings accounts for budgeting made easy.



SAVINGS & EDUCATION

If you live here, you belong here.

That's younity.

Diamond
Credit Union

Products & Services Catalog

CHECKING ACCOUNTS

Choose the checking account that's best suited for your needs:

YOUR PREFERENCE	ACCOUNT FOR YOU	REQUIREMENT/MINIMUM
I prefer online account management...	ONLINE CHECKING	Electronic Statements
I have direct deposit available to me...	CHECKING DIRECT	Direct Deposit
Direct deposit & electronic statements are not for me...	CHECKING 300	\$300* Minimum
I would like to earn interest...	INTEREST CHECKING	Checking Plus: \$1,000** Minimum Money Market: \$10,000** Minimum

PLUS use these convenient services for easy account management:

- Over 75,000 No-Fee ATMs
- Mobile Banking App¹
- NetBranch Online Banking (featuring Bill Payer)
- Electronic Deposit Services (Mobile Deposit Capture and Instant Deposits²)
- Move Money (Internal, External and Non-Diamond Transfers)
- Electronic Statements, Notifications, & Custom Alerts³
- Your Favorite Photo on your Debit Card⁴
- Overdraft Protection⁵
- One "Oops" On Us!^{TM 6} (one-time fee reversal service)



*Online Checking, Checking Direct and Checking 300: A monthly fee of \$2.95 will apply to accounts failing to meet the account requirement. **Checking Plus: A fee of \$5.95 will apply for failing to meet the \$1,000 minimum balance requirement. Money Market Checking: A fee of \$7.95 will apply for failing to meet the \$10,000 minimum balance requirement. ¹ Must be a NetBranch user to enroll in Mobile Banking. Mobile Banking is a free service. Consult your mobile service provider regarding charges and fees relating to text and data usage according to your mobile plan. ² Certain conditions and restrictions may apply, limited to \$1,500 release. ³ Third party text message rates may apply. ⁴ Restrictions may apply to all debit card usage; see full disclosures for details. Each image is reviewed and may be denied due to inappropriate content, or Registered, Copyright or Trademark issues. ⁵ A fee is assessed for each occurrence. Whether your overdrafts will be paid is discretionary and Diamond reserves the right not to pay. ⁶ Members must call Diamond to execute the fee reversal. Must be a member in good standing. One "oops" overdraft fee reversal per checking account, per year. Diamond is not responsible for fees imposed by other parties. -Other conditions and restrictions may apply to all Checking Accounts and Services. See full disclosures for details.

OPEN accounts, APPLY for loans, financial EDUCATION:
diamondcu.org or thatsyounity.com



24 Hours a Day, Speak to a CALL CENTER Representative:
800.593.1000 or 610.326.5490

BRANCHES throughout the region (and growing) & HOURS:

Pottstown Branch 1600 Medical Dr., Pottstown
 Boyertown Branch 173 Holly Rd., Gilbertsville
 Exeter Branch 6591 Perkiomen Ave., Birdsboro
 Wyomissing Branch 1500 Ethan Dr., Wyomissing
 M - W 9 am to 4:30 pm | Th - F 9 am to 7 pm | Sat 9 am to 1 pm

Tower Health Inside the Reading Hospital (G1)
 Monday - Friday 7:30 am to 4 pm

FRAUD PREVENTION & PROTECTION

Services provided to all Diamond members and their immediate family by CyberScout[®] (formerly IDT911[®]).



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