

Communicator

A Publication Exclusively for Members of Diamond Lakes Federal Credit Union | **FALL 2023**

Shine Bright Like a Diamond! Grab a friend and shine together!

Earn an Extra \$250* this Holiday Season by Sharing the Credit Union with Friends, Family and Co-workers

Introducing our new Member Referral Program! Brighten your holidays with some extra cash when you refer friends and family to open both a checking and savings account with Diamond Lakes. Here's the exciting part: when they open a checking and savings account, you both get \$25*! In fact, you can refer up to 10 friends and family and earn up to \$250* extra cash for the holidays!

To get started, simply have your family and friends scan the QR code below to start the account opening process. The online application has a place for your name, address, phone number and email as the "referring member".

Act quickly – this offer ends December 31, 2023. Start referring today. Extra referral forms are also available from any of our branches.



◀ Have your friends and family scan this QR code to start the account opening process. The online application has a place for your name, address and email as the "referring member"



◀ Scan this QR code to read the complete Terms and Conditions for the 2023 Member Referral Program.

Drive your Dream Car in Minutes with our VIP Auto Check Purchase Program



"Working with my Diamond Lakes loan officer, my first-time car buying experience was straight-forward and easy. Using the direct auto check and DocuSign allowed me to complete my purchase 100% remotely."

– Andrew B.



"Very fast and simple. It was a matter of picking up the check and going to the dealership and driving away with my car. I went and picked it up on my lunch break, that's how quick it was."

– Tamara G.

Get your pre-approval at a great rate today! Call 501-525-6530, press 4 to connect with our 24/7 loan specialists or stop by any of our branches.

APPLY NOW!



Home Loans with Heart (Cheers to Making New Memories)

Now is a great time to finance a home loan purchase or refinance your mortgage with Diamond Lakes Federal Credit Union. Our home loan experts, Cindy and Alyssa, can help you with a purchase or refinance with 15-year to 30-year terms at a fixed rate. When you get your home loan at Diamond Lakes, you're working with real people right here in your community. You'll get a personalized experience from people you know and trust.

Call 501-525-6530 and press 4 or send an email to mortgage@diamondlakesfcu.org. We will be happy to answer your home or land loan questions. Or scan the QR code to apply now,



Save the Date: Annual Membership Meeting Scheduled for 2024

It's time to save the date for the Annual Membership Meeting. Be sure and put Wednesday, February 14, 2024, on your calendar. The time and location of the Annual Membership Meeting will be announced in January. Watch our website and our Diamond Lakes Facebook page for updates on the Annual Membership Meeting.

Nominating Committee Announces Candidates

The nomination process for the Board of Directors election was announced in the April issue of this newsletter. Two three-year positions and one two-year position expire in 2024. Volunteer applications that were received by August 18, 2023, were reviewed by the Nominating Committee and candidate selection was filed with the secretary of the board. The Nominating Committee presents the following candidates for the 2024 Board of Directors election.



Debbie Ugbade INCUMBENT

A long-time community volunteer, Debbie and her husband, Festus, live in Hot Springs, AR. They have three adult children, Gladys, Michael, and Clara. Debbie graduated from Arkansas Tech University with a BA in Psychology and the University of Arkansas with a Master's in Adult Education. She currently works as an Adult Education instructor at National Park College (NPC), following a 35-year career with the U.S.

Forest Service. She holds an Arkansas Teacher's License and an Arkansas Real Estate license. Debbie refers to herself as a "worker bee". She currently serves on several boards including Habitat for Humanity Board, Webb Center Board, Community Services Office (CSO) Board, Leadership Hot Springs Board, and Hot Springs School Board. She also serves on the Diamond Lakes Board of Directors, currently serving as Vice-President of the board. Debbie and her husband are members of the 70 West Church of Christ.



Marina Mueller INCUMBENT

Marina and her husband, Robert, live in Hot Springs, AR. They have 2 adult married children, Nicholas Mueller (Mikayla), and Sara Winningham (Josh), 4 granddaughters, Elizabeth Winningham, Gemma Mueller, Chloe Mueller, and Maddie Mueller and 1 grandson, Lucas Winningham. She currently serves as Secretary on the Diamond Lakes Board of Directors. Marina has been in the Human Resource field for more than 34 years.

She is employed as the Area Director of Human Resources - Central Arkansas for Atrium Hospitality encompassing the Embassy Suites Hotels in Hot Springs and Little Rock. Marina is an active member of the local Society for Human Resources Management chapter where she is also a board member. She remains active in the community with a number of other organizations as well. As local coordinators

for ACES, a high school student exchange program, Marina and Robert are still known and referred to as mom and dad by the many exchange students they have hosted and encountered over the years. Marina and her husband are members of St. John's Catholic Church.



Captain Doroteo G. Delacruz INCUMBENT

Doroteo G. Delacruz is a Captain in the Malvern Police Department. Among his many duties with the department, he reports to the Chief of Police in his daily tasks. With five children and three grandchildren, he shapes the future and his own legacy. In high school he became an All-District standout, securing two high school football championships. He served 11 years as a medic in the United States Navy during Desert Shield and Desert Storm. Delacruz is a thirty-year volunteer as a youth coach and has a two-decade commitment to the Boys and Girls Club. Captain Delacruz serves as the Lion's Club President. His journey reflects past inspiration, making him a compassionate force for good.

Nominations by Petition In accordance with your credit union bylaws, nominations for vacancies on the credit union's Board of Directors may also be made by petition. Any member wishing to be nominated by petition for an open position on the board should call Lorraine Davis, Vice President of Systems Management, **501-627-9292**, to obtain the Nomination by Petition Rules and Guidelines. For a petition to be valid, it must contain the signatures and member numbers of 110 Diamond Lakes Federal Credit Union members in good standing, age 18 or older. The petition must be signed by the nominee indicating willingness to serve if elected and include a resume, short biography of qualifications and a photograph. The petition and other required documents must be returned to Diamond Lakes Federal Credit Union, Nominating Committee, P. O. Box 1080, Malvern, AR 72104 no later than **November 10, 2023**, by close of business.

Social Security and Medicare Advice Provided at No Cost to Our Members

Through our partnership with Prime Capital Investment Advisors, Diamond Lakes provides Social Security and Medicare counseling year-round. If you are approaching retirement and have questions about Social Security and Medicare, schedule a call with our Social Security and Medicare expert, Stephen Barns, by calling 501-823-4637.

Advisory products and services offered by Investment Adviser Representatives through Prime Capital Investment Advisors, LLC ("PCIA"), a federally registered investment adviser. PCIA: 6201 College Blvd., Suite 150, Overland Park, KS 66211. PCIA doing business as Qualified Plan Advisors ("QPA"). Certain services may be provided by affiliates of PCIA.



Holiday Skip-A-Pay on Qualifying Loans

Looking to free up some extra cash this holiday season?

Look no further. At Diamond Lakes Federal Credit Union, we're excited to present our "Holiday Skip-A-Pay" program, a gesture of appreciation for our valued borrowing members in good standing.

You have the opportunity to take a breather from your loan payment in either November or December.

This special offer is available to those who originated their loan before March 1, 2023. Please note that real estate, business purpose loans, line of credit loans, and credit card loans are not eligible for this extension. Additionally, if you've already utilized the payment extension this year (2023), you won't be eligible for this benefit. We'd like to emphasize that while the payment is deferred to the end of the loan term, interest will continue to accrue. By choosing to skip a payment, you're effectively extending the loan term and accruing interest accordingly.

To participate, simply pay a nominal fee of \$25 per loan payment skipped (choose either November or December) and let us contribute to a brighter holiday season for you.

Wishing you joyful festivities and a well-deserved financial respite!

NOTE: THE LOAN MODIFICATION AGREEMENT BELOW AND THE \$25 PER LOAN PAYMENT DEFERRED FEE MUST BE RECEIVED BY DIAMOND LAKES FEDERAL CREDIT UNION 10 DAYS PRIOR TO THE PAYMENT DUE DATE THAT YOU WISH TO SKIP.

LOAN MODIFICATION AGREEMENT - 2023

It is mutually agreed that with our signatures, we request a one-month extension on our November or December (choose one month) 2023 loan payment for the following loan(s):

Member Number: _____

Loan Number: _____ ☐ Nov ☐ Dec

Loan Number: _____ ☐ Nov ☐ Dec

Loan Number: _____ ☐ Nov ☐ Dec

Loan Number: _____ ☐ Nov ☐ Dec

We understand there is a \$25 fee per loan payment deferred and that the \$25 fee per loan payment deferred is included with this signed loan modification agreement. The deferred payment(s) will be deferred to the end of the loan. The skipped payment will extend the term of the loan by one month, and interest will be accrued accordingly. Borrower and co-borrower (if applicable) signatures are required.

Print Borrower Name: _____

Borrower Social Security #: _____

Borrower Daytime Phone: _____

Borrower Signature: X _____

Date: _____

Print Co-Borrower Name: _____

Co-Borrower Social Security #: _____

Co-Borrower Daytime Phone: _____

Co-Borrower Signature: X _____

Date: _____

Please attach a check for \$25 per loan payment deferred or sign below to authorize a debit from your savings or checking account for the \$25 per loan payment deferred.

I authorize a one-time debit of \$_____ from: ☐ Savings ☐ Checking Signature X _____

FOR CREDIT UNION USE ONLY

Receiver's Initials _____ Date Received _____ Receipt Attached ☐ Yes ☐ No Qualifier's Initials _____

Did you move or change your
phone number or email?
Update your contact info today!

Locations

Malvern

7333 Hwy. 270
Malvern, AR 72104

Phone (501) 332-6530
Fax (501) 332-8361

Hot Springs Central

4032 Central Ave.
Hot Springs, AR 71913

Phone (501) 525-6530
Fax (501) 520-8361

Hot Springs Grand

115 E. Grand
Hot Springs, AR 71901

Phone (501) 525-6530
Fax (501) 623-5245

Hours

Lobby and Drive Thru:

Monday, Tuesday, Thursday:
8:00 a.m. – 4:15 p.m.

Wednesday:
9:00 a.m. – 4:15 p.m.

Friday:
8:00 a.m. – 5:00 p.m.

HOLIDAY CLOSINGS

Columbus Day
Monday, October 9th

Thanksgiving
Thursday and Friday
November 23rd & 24th
All branches open until 5 PM,
Wednesday, November 22nd

Christmas
Monday, December 25th

We do business in accordance with the
Federal Fair Housing Law and the
Equal Credit Opportunity Act.



BaZing

Using the BaZing app, free with a Diamond Lakes Good Life or On The Go Checking Account, you can save money on dining, shopping, traveling, prescriptions, vision purchases, and hearing aids. BaZing also provides roadside assistance, cell phone coverage, identity theft protection, and accidental death and dismemberment insurance.



Unleash Holiday Joy with Our VISA® Credit Card

Experience the season like never
before, bringing joy to the ones you
love most.

APPLY NOW!



Zelle® is how money moves

Have you enrolled? Zelle® is a great way to send money to friends and family, even if they bank somewhere different than you do. That means it's super easy to pitch in or get paid back for things like the cost of a vacation rental for a group of friends. Go to diamondlakesfcu.org and click on "log in to get started."