

# Communicator

A Publication Exclusively for Members of Diamond Lakes Federal Credit Union | FALL 2022

## We ♥ our Members!

### MEMBER APPRECIATION WEEK October 17-21, 2022

Diamond Lakes Credit Union would not be where it is today without you – our members. Your financial involvement at the credit union has made it possible to offer more services and products to all members. We thank you for your support.



In appreciation, we have designated October 17-21, 2022, as Member Appreciation Week! Stop by any of our branches for different appreciation giveaways each day (while supplies last).

**Monday, Oct. 17** – Destiny's Bake Shop cookies at all branches, FREE (while supplies last). There will be a free Social Security and Medicare Seminar held at the 4032 Central Ave Diamond Lakes branch location starting at 5:30 PM (see related article on page 2).

**Tuesday, Oct. 18** – Grand Branch will be serving FREE BBQ sandwiches or nachos from 10 AM to 3 PM.

**Wednesday, Oct. 19** – Central Branch will be serving FREE BBQ sandwiches or nachos from 10AM to 3PM.

**Thursday, Oct. 20** – (2022 International Credit Union Day)  
Malvern Branch will be serving FREE BBQ sandwiches or nachos from 10 AM to 3 PM.

**Friday, Oct. 21** – We will finish Member Appreciation Week with FREE cupcakes (while supplies last).

Get ready for gift shopping,  
travel & celebrations!



GET THE  
PERFECT CREDIT CARD  
FOR THE

*Holiday*  
SEASON

Scan to go directly to our loan app!



**AUTO  
LOANS**  
AS LOW AS

**2.50** %\*  
APR

**= MORE SMILEAGE!**

PLUS lower your rate even more with  
Relationship Rewards



\*APR="Annual" Percentage Rate. \$40 loan processing fee. Approval, interest rate and term are subject to applicant's credit application, credit report, credit score and collateral. 2.50% is for 24 months on a new vehicle loan.



# What's New @ DLFCU



REDUCE YOUR LOAN RATE WITH

## Relationship Rewards

As your relationship with Diamond Lakes grows, so do your rewards. You can reduce your loan rate by .25%, .50%, or even more, up to 1.10%. If you have a checking account that's been established and in good standing for at least six months, you'll reduce your loan rate by 0.25% APR. And if that Checking Account also has Direct Deposit, you'll double your rate reduction to 0.50%. Gap Insurance means 0.10% deducted from your loan rate; a Service Contract gets a 0.25% rate reduction; Credit Life Insurance will score 0.10% off your rate. For Credit Disability Insurance subtract 0.15% from your rate. That's a total of up to 1.10% in loan rate reductions! Contact us today to see how we can save you money.

## Free Social Security and Medicare Seminar Scheduled for October



Through our partnership with Prime Capital Investment Advisors, Diamond Lakes is hosting an education only Social Security and Medicare Seminar in October. There will be limited seating, so we must have your reservation by October 14, 2022. This seminar is completely free.

### Social Security and Medicare Seminar Monday, October 17, 2022

At the Diamond Lakes' Central Branch  
4032 Central Avenue, Hot Springs, AR 71913  
at 5:30 PM – light snacks will be served.

To reserve your seat, call or e-mail Kim Kellar, 501-627-9236 or kimk@diamondlakesfcu.org. If you leave a voicemail message, be sure and leave your name, the number coming in your group and a good call back number. Remember, the reservation deadline for this seminar is Friday, October 14, 2022.  
***Hope to see you there!***

## Make your loan payment by text.

MessagePay is a quick, easy, mobile payment portal for your Diamond Lakes FCU loans. You will be able to make a payment to your Diamond Lakes loan from any non-Diamond Lakes account by text message or online. It is a fast, safe, and easy way to securely complete your Diamond Lakes loan payment typically within minutes. (If you already take advantage of the convenience of automatic transfer or payroll deduction to make your auto loan payment, it is not necessary for you to sign up for this service.) It's as easy as responding to a secure text message.



Make a Payment  
using MessagePay

LOGIN

For more information, go to [diamondlakesfcu.org](http://diamondlakesfcu.org) and click on the MessagePay banner.



## Stay on top of your finances with Real Time Alerts.

Custom alerts in our updated mobile app allow you to enjoy peace of mind wherever you go. You can monitor account balances and activity, get deposit and withdrawal notifications, control security alerts and more. With our real-time alerts, monitoring your account activity is easy. Want to know if your balance drops? How about when a deposit is made? Or when your debit card is used? With our real-time alerts, you'll know the moment it happens. They can even help spot signs of fraudulent activity, so you can take action right away. To get started, just log into online banking or mobile app, and click on "create alerts."



## 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](http://diamondlakesfcu.org) and click on "log in to get started."

Send and receive  
money quickly and  
easily with Zelle®



Diamond Lakes together with Zelle®

LOGIN TO GET STARTED

## Save the Date

### Annual Membership Meeting Scheduled for 2023

It's time to save the date for the Annual Membership Meeting. Be sure and put **Wednesday, February 8, 2023**, 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.

## Important Year-end Information



### Members are reminded to watch for their end-of-year statement.

That statement always contains important year-end dividend information. Just visit our web site, **www.diamondlakesfcu.org** and log in to Online Banking or use our mobile app. Once logged in, follow the link "Online Statements" to see your year-end statement which has your dividend information. If you are not enrolled in Online Banking or mobile banking, you will need your member number and Social Security number to enroll.

## After-hours Online Banking Password Resets Available

If you need a password reset for your online or mobile banking after our branches are closed, we have service representatives available in the evenings, weekends, and holidays to help you.

Starting when our offices close until midnight on weekdays, you can call. On weekends and holidays, the after-hours online banking helpdesk is open from 6 AM until midnight.

Just call the credit union's main phone number, 501-525-6530 or 501-332-6530, and press 1.

## Holiday Skip-A-Pay Available on Qualifying Loans



**Do you need some extra cash for the holiday season?** Diamond Lakes Federal Credit Union is happy to offer "Holiday Skip-A-Pay" in appreciation to borrowing members in good standing. The break from your November or December loan payment is available to those who have had their loan prior to March 1, 2022. Real estate, business purpose loans, line of credit loans, and credit card loans are not eligible for the extension. Members who have already extended their loan payment in this year (2022) are not eligible for the payment break. Members are also reminded that interest will continue to accrue, and that the payment will be deferred to the end of the loan. The skipped payment will extend the term of the loan, and interest will be accrued accordingly. The fee for this service is \$25 per loan payment skipped for either November or December (choose one month).

**We hope the break from your loan payment will help make your holiday season a little brighter.** After all, isn't that what people helping people is all about?

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 - 2022

It is mutually agreed that with our signatures, we request a one-month extension on our November or December (choose one month) 2022 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.

The credit union will be closed in observance of these upcoming 2022 holidays:

**Columbus Day**  
Monday, October 10th

**Thanksgiving**  
Thursday and Friday  
November 24th & 25th

**Christmas**  
Monday, December 26th

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



## 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 expire in 2023. Volunteer applications that were received by Friday, August 19, 2022, 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 2023 Board of Directors election.



INCUMBENT

**Tom Hare** is retired from Triumph Fabrications after a 42-year career in human resources and executive management. Tom has served as Treasurer of the Diamond Lakes Board of Directors for the last eight years and has been a member of the board since 2010. He has extensive experience in executive and organizational management, human resources, management development and strategic planning. He was chairman of the Hot Springs Federal Credit Union Board of Directors from 1998 until 2010. Tom holds a Bachelor of Science Degree from the Henderson State College in Business Administration, and he holds a master's degree in Counseling from Louisiana Tech University.



INCUMBENT

**Adam Webb** is the Executive Director of the Garland County Library. Adam was appointed to the Diamond Lakes' Supervisory Committee in 2016 and became a member of the Diamond Lakes' Board of Directors in 2017. He has worked in all aspects of library work for the last 16 years, including software administration, technical services, budgeting, personnel management, marketing, and compliance. He has a Bachelor of Arts in English from Henderson State University and Master of Library Science from the University of North Texas. He has served the community as a member of the Low-Key Arts Board of Directors and as an Americorps Civil Service member a Garvan Woodland Gardens. He is a graduate of Leadership Hot Springs Class XXIX.

**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 11, 2022**, by close of business.