



Communicator

A Publication Exclusively for Members of Diamond Lakes Federal Credit Union | **SPRING 2025**

It All Makes **CENTS!**

A Round Up Savings Program Just For YOU

Saving money just got easier with our new **Round Up Savings Program** at Diamond Lakes Federal Credit Union! Every time you use your **Diamond Lakes debit card**, you can choose to have your purchase rounded up to the nearest dollar, and the difference will be automatically transferred into your savings account.

Start building your savings today with every swipe. Speak with a Member Advocate, call us, or email us at info@diamondlakesfcu.org to set up your Round Up Savings Program.



DRIVE INTO **BIG** SAVINGS

Scan to learn
more



AUTO LOANS AS LOW AS 4.35%^{APR*}

Terms & Conditions May Apply



We Miss You! Let's Keep Your Account Active

We've noticed things have been a little quiet on your account, and we miss having you as an active member! To keep your membership running smoothly, here's a quick heads up. Accounts with less than \$200 on deposit and no activity-like deposits, transfers, or loan payments in the past six months are considered inactive. That means a \$5 monthly fee may apply. Here's the good news: avoiding this fee is easy! Keep your account active by setting up payroll deductions, direct deposit, making loan payments, or transferring funds. We'd love to see you back in action! If you have any questions or need assistance, we're here to help.

Upcoming Changes to Deposit Availability - What You Need To Know

Coming soon, updates to Regulation CC will affect how quickly you can access deposited funds. These changes, based on inflation adjustments, will impact funds availability, check processing thresholds, and deposit amount limits. Over the coming months, we will provide updates on policy changes and disclosures to keep you informed.

Nominating Committee Seeks Members for 2026 Board of Directors Election

The Nominating Committee invites members passionate about contributing to the credit union's leadership to apply for volunteer positions on the Board of Directors. With two openings available for the 2026 election, individuals with diverse educational backgrounds and occupational experiences are encouraged to apply.

To obtain a Volunteer Application, reach out to Tammy, Pam, Rachel, or Lorraine at 501-332-6530. Applications received by August 22, 2025, will be considered for the upcoming election by the Nominating Committee. Join us in shaping the future of our credit union community!



Withholding Notice for Members with IRAs

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your payment. To change your withholding election, complete the appropriate form provided by your financial institution.

Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income tax. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

✕ MARKETING ALERTS ✕ ANNOUNCEMENTS ✕ INSTANT UPDATES >>>>

SCAN THE QR CODE
to text **DMND** and sign up for
text alerts!



April is Financial Awareness Month

Here are Three Tips For You:

Tip 1: Review and Refresh Your Budget

Take time to reassess your budget and adjust for any changes in income or expenses. Identify areas where you can cut unnecessary spending and allocate more towards savings or debt repayment.

Tip 2: Check Your Credit Report

Request a free copy of your credit report from annualcreditreport.com to ensure there are no errors or signs of fraud. A strong credit score can help you secure better loan rates and financial opportunities.

Tip 3: Boost Your Emergency Fund

If you don't already have one, start building an emergency fund to cover unexpected expenses like medical bills or car repairs. Aim for at least three to six months' worth of living expenses.

Your Safety is Our Priority

Cyber threats are everywhere, but protecting yourself doesn't have to be complicated. Start with a strong, unique password for each account. Think of phrases instead of single words and add a mix of numbers and symbols. Enable Multi Factor Authentication (MFA) whenever possible for an extra layer of security. Be cautious with emails and messages. If something seems off, don't click links or download attachments. A little caution goes a long way in keeping your personal and financial info safe!

Travel with Peace of Mind

Planning a getaway? Before you pack your bags, **make sure to mark your Diamond Lakes debit card & credit card** for travel to avoid any interruptions while you're away. For even more security and convenience, Diamond Lakes **Travel Cards** offer a safer way to spend on vacation. These prepaid cards let you load a set amount of funds, keeping your debit & credit card secure and giving you peace of mind while you explore!



Refresh & Update Your Information

Life moves fast, and so do important updates about your accounts! Make sure your **email, phone number, mailing address, and beneficiaries** are current so you never miss out on important notifications, special offers, or account alerts. Keeping your information up to date ensures smooth communication and helps us serve you better.

Take a moment today to review your details! Stop by a branch or give us a call to make any necessary updates. We're here to help!

Locations:

Malvern

7333 Hwy. 270
Malvern, AR 72104
Phone (501) 332-6530

Hot Springs Central

4032 Central Ave.
Hot Springs, AR 71913
Phone (501) 332-6530

Hot Springs Grand

115 E. Grand
Hot Springs, AR 71901
Phone (501) 332-6530

FAX
(501) 332-
8361

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 holidays:

Memorial Day, Monday, May 26

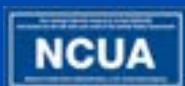
Juneteenth, Thursday, June 19

Independence Day, Friday, July 4

Labor Day, Monday, September 1

Columbus Day, Monday, October 13

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



Home Sweet Home



Let our experts put you in the home of
your dreams. There's nothing like the still
whisper of Home Sweet Home! Speak
with our mortgage department today or
scan this QR Code for more information.

