

THE COMMUNICATOR

A Publication Exclusively for Members of Diamond Lakes Federal Credit Union

FALL | 2025

NEW & USED AUTO LOANS: ONE GREAT RATE. PICK YOUR TERM.

For a limited time, we are offering one great rate, pick your term, for both new and used auto loans.

NEW AUTO LOANS AS LOW AS

4.35% APR*

UP TO 72 MONTHS

USED AUTO LOANS AS LOW AS

4.85% APR*

UP TO 72 MONTHS

*APR: Annual Percentage Rate. Rates and terms based on credit criteria. Additional terms, conditions, and restrictions may apply. \$40 loan processing fee. Relationship Rewards do not apply.



YOUR FUNDS ARE SAFE AND SECURE IN YOUR CREDIT UNION!

With so much buzz about banking with non-bank technology companies (usually online or using a mobile app), members can rest assured that the funds they have on deposit with Diamond Lakes Federal Credit Union are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government.

To read more about NCUA Share Insurance, visit mycreditunion.gov. Or request a “Your Insured Funds” brochure at any Diamond Lakes branch.



GET THE PERFECT CREDIT CARD FOR THE HOLIDAY SEASON!

With a **low, fixed rate and no annual fee**, the Diamond Lakes Visa® Credit Card is perfect for holiday gift shopping, travel, and celebrations!



APPLY TODAY!

IMPORTANT YEAR-END TAX INFORMATION

Year-end tax information is available on the statement members receive in January. The quickest way to receive your statement is online.

- Log in to **Online Banking** at diamondlakesfcu.org.
- Select **“online statements.”**

Up to 18 months of statements will be stored online.

ROUND UP YOUR DEBIT PURCHASES

Start saving for Christmas 2026 using our Round Up Savings Program. 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. Speak to a Member Advocate, call us, or email us at info@diamondlakesfcu.org to set up your Round Up Savings Program.



NOMINATING COMMITTEE ANNOUNCES CANDIDATES

The nomination process for the Board of Directors election was announced in the April issue of this newsletter. Two Board of Director positions expire in 2026. Volunteer applications that were received by August 22, 2025, 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 2026 Board of Directors election.



Incumbent - Captain Doroteo G. DelaCruz, Jr. 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, helping his team win two high school football Conference Championships. He served 11 years as an FMF Corpsman in the United States Navy during Desert Shield and Desert Storm. Captain DelaCruz is a thirty-year volunteer as a youth coach and has a two-decade commitment to the Boys and Girls Club Board. Captain DelaCruz serves in the Lion's Club and is a Lifetime Member of the VFW. His journey reflects past inspiration, making him a compassionate force for good. He has been a member of the DLFCU board since 2023.



Incumbent - Tom Hare 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 Henderson State College in Business Administration, and he holds a master's degree in counseling from Louisiana Tech University.

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 for an open position on the board should call Tammy, Pam, Rachel, or Lorraine, 501-332-6530, 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 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 8, 2025, by close of business.

IMPORTANT UPDATE: FEE SCHEDULE CHANGES

Effective November 17, 2025, we will be making updates to our fee schedule. These adjustments help us continue providing the quality service you deserve.

FEE SCHEDULE EFFECTIVE NOVEMBER 17, 2025	
SHARE ACCOUNT FEES	
Excessive Withdrawal	\$5.00/Withdrawal/Transfer, if over four(4) per month
Account Ownership Change (member 60+ days)	\$10.00/Occurrence
CHECKING ACCOUNT FEES	
Service Fee	Up To \$5.00/Month
Insufficient Funds	\$32.00/Item
Courtesy Pay	\$32.00/Item
Returned Item	\$32.00/Item
Stop Payment	\$32.00/Item
Check Copies	\$3.00/each
Temporary Checks	\$1.00/Check/12 free with new account
OTHER SERVICE FEES	
ACH Origination (same day or one time)	\$20.00
Check Printing	Varies by Style
Bill Pay Overnight Check	\$15.00
Bill Pay Same Day Payment	\$10.00
Bill Pay Stop Payment	\$15.00
ATM Transactions (ATM not owned by DLFCU)	\$1.00
Excessive ATM withdrawal (over seven (7) per month)	\$1.00
Express Mail Delivery	\$25.00
Outgoing Wire Transfer	\$20.00
Incoming Wire Transfer	\$10.00
Loan Extension	\$30.00
Account Closure	\$15.00 if account closed within 90 days
Account Reconciliation	\$25.00/Hour and \$15.00 minimum charge
Account Research	\$25.00/Hour and \$15.00 minimum charge
Overdraft Protection Transfer	\$5.00/Transfer
Deposited Item Return	\$32.00/Item
Money Order	\$2.00 (per \$1,000.00)
Electronic Payment	Starting at \$4.99
Paper Statement	\$2.00/Processed Statement
Garnishment	\$75.00
Inactive Account	\$5.00/Month after 6 months and account balance is less than \$200.00
IRA Transfer (To other institution)	\$20.00
Notary Fee for Non-members	\$5.00/Visit
Photocopy	\$1.00/Copy
Statement Copy	\$5.00/Copy
Returned Statement	\$10.00/Statement
Check Cashing for Non-Members (On Us Checks \$2,000 or more)	\$10.00/Check
Credit Union Checks (Payable to third party)	\$3.00/Check
Wire Recall	\$32.00
Loan Processing	Up to \$40.00
ATM/DEBIT CARD FEES	
Card Replacement	\$15.00/Card
SAFE DEPOSIT BOX FEES	
Safe Deposit Box Replacement Key	\$100.00
Safe Deposit Box Drilling	\$200.00
Safe Deposit Box Annual Rental	
3" x 5" Box	\$11.00
3" x 10" Box	\$22.00
5" x 5" Box	\$22.00
5" x 10" Box	\$44.00
10" x 10" Box	\$77.00
10" x 12" Box	\$104.00

MAKE YOUR HOME OWNERSHIP DREAMS COME TRUE!

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 for **15- to 30-year terms at fixed rates.**

Consider us your full-service home loan headquarters offering conventional, VA, FHA, and rural development loans. We also offer land loans and manufactured home loans.

When you get your home loan from your credit union, you're working with real people right here in your community. You'll get personalized service from people you know and trust.

Call **501-332-6530, press 4, press 1**, or send an email to **mortgage@diamondlakesfcu.org**. We will be happy to answer your home or land loan questions.

KEEP YOUR INFORMATION CURRENT

Have you changed your phone number or email lately? Update your contact information with your credit union with a phone call, **501-332-6530**, or online.

Just log into your **online banking**, use "settings" and update your address, phone and email.



SAVE THE DATE! ANNUAL MEMBERSHIP MEETING

Mark your calendars for **Wednesday, February 11, 2026** for the Annual Membership Meeting. The time and location will be announced in January. Watch our website and our Diamond Lakes Facebook page for updates!



THE COMMUNICATOR

PO Box 1080, Malvern, AR 72104

LOCATIONS:

Malvern

7333 Hwy, 270
Malvern, AR 72104

Hot Springs Central

4032 Central Ave.
Hot Springs, AR 71913

Hot Springs Grand

115 E. Grand Ave
Hot Springs, AR 71901

Mailing Address:

P.O. Box 1080
Malvern, AR 72104

Phone:

501-332-6530
FAX: 501-332-8361

HOURS:

Lobby and Drive Thru

Monday, Tuesday, Thursday:

8:00 AM - 4:15 PM

Wednesday:

9:00 AM - 4:15 PM

Friday:

8:00 AM - 5:00 PM

HOLIDAY HOURS:

Columbus Day:

Monday, October 13

Thanksgiving:

Open until 5:00 PM
Wednesday, November 26

Closed Thursday and Friday,
November 27 & 28

Christmas:

Open until 5:00 PM
Wednesday, December 23

Closed Wednesday and Thursday,
December 24 & December 25

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



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 Prime Capital Financial | Wealth | Retirement | Wellness. Securities offered by Registered Representatives of Private Client Services (PCS), member FINRA/SIPC. PCIA and PCS are unaffiliated entities

CLICK, SKIP, CELEBRATE: HOLIDAY SKIP-A-PAY IS NOW DIGITAL!

Our annual Holiday Skip-A-Pay program has gone digital, making it quicker and more convenient for qualifying members to participate. In September, eligible members received an email with a secure link to complete and sign their Skip-A-Pay application online.

Enjoy the season with a little extra breathing room in your budget!

