



# The DISPATCH

Rocky Mountain Law Enforcement Federal Credit Union

The Privilege of Partnership.

October 2013



Take up to 2% off your rate when you re-fi an auto loan from another financial institution!

No matter where you've got your current car loan, you may be able to knock up to 2% APR\* off the rate you are paying when you refinance with RMLEFCU.

All you need to do is talk to a credit union representative and find out how much you can be saving. Simple as that.

\*Annual Percentage Rate. With approved credit. Some restrictions apply.



## How could you?

I thought we had something pretty special going. But then to find out you've been carrying around someone else's credit card in your wallet all this time.

Well, our relationship means too much, so I'm going to give you a chance to make it right!

*With our competitive rates and great features, why would you want a commitment with any other credit card?*

Plus, a RMLEFCU VISA Card benefits the credit union and its members every time you use it.

So stop messing around with those other cards, and stay at home where you belong. Make your commitment to RMLEFCU!

Compare with these rates:  
Discover Card - 10.99-23.0%;  
Bank of America 10.99-20.89%;  
Venture Capital 13.9-20.9%.

\*Annual Percentage Rate. With approved credit. Some restrictions apply.

VISA Classic	VISA Platinum	VISA Platinum Select
A great choice for a first-time card	Rates as low as 12.25% APR*	Rates as low as 6.75% APR*
Good rates on a lower credit limit: as low as 13.75% APR*	No fees	No fees
\$500-\$15,000 credit limit	Earn reward points toward merchandise, travel, cash back	\$10,000-\$20,000 credit limit
Zero fraud liability	\$10,000-\$20,000 credit limit	Zero fraud liability
	Zero fraud liability	

The Privilege of Partnership.

Find us on Facebook



# Getoutthere!

RMLEFCU offers its members opportunities for **FREE vacation vouchers**. Which will YOU aim for?



Take out a new loan greater than \$10,000 from RMLEFCU and earn the Combo Voucher:

***Carnival Cruise to Ensenada or the Bahamas for 2 adults***

***...or one of 39 other vacation destinations.***

Bring in a new member who opens up checking and direct deposit—and earn the California Voucher:

***Knott's Berry Farm Resort for 2 adults and 3 children***

Enjoy two days and one night at **America's 1st Theme Park®** in Buena Park, California.



Open a new VISA account with RMLEFCU and earn the Destination Voucher:

***Your choice of an American Destination for 2 adults and 3 children***

Your family will enjoy 2-3 nights in one of 39 destinations, including Hawaii, Florida, California, Reno and others.

We really want you to **Getoutthere!** Ask us for details.





## LaNae Professional of the Quarter

Say hello to LaNae, our Professional of the Quarter this issue!

In the two years she's been with the credit union, she's shown herself to be on the ready to assist members and co-workers alike. We hear frequently from folks complimenting her courtesy and professionalism.

Quick to step out of her "comfort zone," LaNae has picked up on a wealth of RMLEFCU knowledge and uses it to help many a member in need. Her great sense of humor keeps everyone smiling on a daily basis.

Outside of her life at the credit union, she loves to spend time with her family, both here and out of town. She likes having a dinner out, and is not one to turn down an afternoon of shopping!

LaNae brings her enthusiastic attitude toward life to the office every day, and is a delight to be around. We're pleased to make her our Professional of the Quarter!



# How are you fixed for holiday dough? Get cooking with our **Holiday Loan!**

There's no doubt about it. With all the extra goodies everyone wants this time of year, a little extra dough really is the frosting on the cake. Whatever your dreams bring you this season, you can use the **RMLEFCU Holiday Loan** to help make it happen.

❄️ **Borrow up to \$2,500** ❄️ **Rates as low as 8.50% APR\***

❄️ **Take up to 12 months to repay**

Call our Loan Department at **303-458-6660** or visit **rmlefcu.org** today, and let us help make it a happier holiday.

\*Annual Percentage Rate. With approved credit. Some restrictions may apply.  
Offer valid from November 1 thru December 31, 2013.



**Rocky Mountain  
Law Enforcement**  
FEDERAL CREDIT UNION

(303) 458-6660 (800) 371-7716 FAX (303) 561-0534



**Denver Office**  
700 W. 39th Avenue  
Denver, Colorado 80216

**Lobby Hours**  
Mon., Tue., Thur., Fri., 8 am-5 pm  
Wed., 9 am-5 pm

**Aurora Office**  
992 Potomac Circle  
Aurora, Colorado 80011  
FAX (720) 855-4170

**Lobby Hours**  
Mon., Tue., Thur., Fri., 8 am-5 pm  
Wed., 9 am-5 pm

**Lone Tree Office**  
10025 Park Meadows Drive  
Lone Tree, Colorado 80124  
FAX (720) 855-4186

**Lobby Hours**  
Mon, Tue., Thur., Fri., 8 am-5 pm  
Wed., 9 am-5 pm

**Drive Up Hours  
(Denver/Aurora offices)**  
Mon., Tue., Thur., Fri., 8 am-5 pm  
Wed., 9 am-5 pm  
Sat., 9 am-1 pm

**After Hours Lost/Stolen VISA**  
(800) 472-3272

**Mobile Phone Banking**  
[rmlefcu.mobi](http://rmlefcu.mobi)  
**rmlefcu iPhone app**

**The Informant**  
24/7 banking by phone  
(303) 455-6331  
(800) 269-9451

**Find a Shared Branch, ATM  
or Service Center near you:**  
[www.creditunion.net](http://www.creditunion.net)

[www.rmlefcu.org](http://www.rmlefcu.org)



Boost your holiday buying power with the

# Holiday Loan SlideBy



With RMLEFCU's exclusive **Holiday Loan SlideBy**, you can skip loan payments in November or December, and keep some extra funds on hand when you really need them.

Complete the coupon below — which includes your agreement to pay a \$25 processing fee for each loan payment skipped — and return it to the Credit Union.

Once approved, you have the privilege of **skipping either your November or December payment** — and using that extra money for holiday cheer!

Most consumer loans qualify (sorry — no lines of credit, VISA or mortgage loans!)\* and the coupon must be received by RMLEFCU no later than October 31, 2013, for a November SlideBy, or November 30, 2013, for a December SlideBy.

Sign me up to **SlideBy** a monthly payment.  
(choose either November 2013 or December 2013 below)



**HOLIDAY LOAN**  
**SlideBy**

Member(s) Name \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Account # \_\_\_\_\_

Loan Number(s) and description for **Holiday Loan SlideBy**:

(Example): Loan # 0000000 / 2011 Chevy Van

Loan #1 \_\_\_\_\_

Loan #2 \_\_\_\_\_

Loan #3 \_\_\_\_\_

I would like to skip the monthly payment(s) for  NOVEMBER 2013 or  DECEMBER 2013

I (we) agree that I (we) will resume all payments for the following month's due date. All other provisions of the original loan(s) will remain in effect except those changed by this agreement. I (we) understand that interest will continue to accrue even though this payment(s) is not required and that I (we) will be extending approximately one month to the term of the loan agreement(s). **I (we) also understand that, in the case of automatic online payments, it is the borrower's responsibility to delete the December payment at [www.rmlefcu.org](http://www.rmlefcu.org)**; borrowers may contact a RMLEFCU representative with questions about adjusting automatic payments.

Please deduct the \$25 SlideBy processing fee per loan payment from my account # \_\_\_\_\_

Savings  Checking (Please check one.)

Borrower Signature \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_

\*This offer does not include lines of credit, VISA, first mortgages, or second mortgages. Must be current on loan(s), must have made a first payment, no delinquencies in the last 12 months. All individuals who signed for the original loan must sign the form. Credit Life Insurance, Disability Insurance, Warranty, Debt Protection, or GAP coverage will only cover the original term of contract. Interest will accrue on the unpaid balance during the month you skip your payment(s), and when payment(s) resume, the unpaid interest will be collected first.\* I also understand that signing this form does not necessarily mean I automatically qualify.\* Please contact the loan department for more details and qualification requirements 303-458-6660.

## Congratulations to our 2013 William Threlkeld Scholarship winners!

This year the response to our 7th Annual Threlkeld Scholarship program was so strong, and the applicants so deserving, that the credit union presented scholarship awards to TWELVE STUDENTS. The program continues in 2014, so set a calendar reminder to apply in the spring. Applications have a deadline of July 31, 2014.