



# The DISPATCH

Rocky Mountain Law Enforcement Federal Credit Union

SUMMER 2011

## LOOK INSIDE:

Are you buying your first car?  
Can you use a free \$100 Gas Card?

It's yours when you get your loan here.

Capitalize on your home's financial potential

... with a RMLEFCU Home Equity Loan.

Would your child like to have a new iPad2 or iTouch?

What kid WOULDN'T want one? See our iStuff contest inside.

Holiday Closures Independence Day

Mon., July 4

Labor Day

Mon., Sept. 5



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## 2011 Membership Drive heats up.

# Win 1 of 3 new gas grills!

Gifts and drawings make this the perfect summer for your family members and fellow officers to join RMLEFCU



You probably have a family member or co-worker who has been considering becoming a credit union member. Well, now we have a really great reason for them to join.

This summer, each new member (18 and older) who joins RMLEFCU is entered into **a drawing for one of two GrillMaster 4-burner Gas Grills**, and each new account or loan opened\* gets them additional chances to win. The drawings will be held on July 18 and August 16.

In addition, new members can receive even more take-away gifts, including BBQ Aprons for opening additional accounts\*, Grill Utensil Sets for opening a loan, and Water Mistlers for kids opening youth accounts.

Someone you know deserves credit union membership! **They can sign up today at a RMLEFCU office or at [rmlefcu.org](http://rmlefcu.org)**. Or, check with a representative for details.

\*Not including #1 Savings Accounts. Some restrictions may apply.

## Current members can win a grill, too! Attend the annual RMLEFCU BBQ on August 5

The RMLEFCU barbecue (August 5th, 11 am - 2 pm) is always a gas, and this year you'll get entered in the drawing to win a GrillMaster 4-burner Gas Grill just by attending.

And, if you start a new account or loan in August, you'll get one additional ticket for the Gas Grill drawing - to be held on September 1st.





# Getting your first car?

## July 31 is the deadline for the William Threlkeld Scholarship applications!

If you are currently a college student or a high school graduate with plans to continue your education at a college, technical or vocational school, AND you're a RMLEFCU member with an active account in your own name, then you're eligible to apply for our Fifth Annual William Threlkeld \$1,500 scholarship. However, applications are accepted only through July 31, 2011.

Selections will be made on the basis of academic performance, community involvement and the potential to succeed at the college level. **You can get all the details and an application by downloading the spring 2011 issue of the Dispatch at [rmlefcu.org](http://rmlefcu.org).**

Get your loan through RMLEFCU and we'll give you a fuel card for your first **\$100 of gas.**

**Are you a first time car buyer?**

**At least 18 years old?**

**Employed six months or longer?**

If this describes you, then you probably qualify for a **RMLEFCU First Car Loan**. We offer 100% financing on purchases less than \$10,000 (which means you need no down payment), and 95% financing on purchases between \$10,000 and \$12,000. That makes it all the easier for you to get behind the wheel today. Call our Loan Department or visit [rmlefcu.org](http://rmlefcu.org).

■ **If you currently have an auto loan with another financial institution, we may be able to reduce your payment. Call us for our current rates.**

\*Maximum term 60 months. With approved credit. Some restrictions may apply.



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# Get into our hot Summer of Wi-Fi!

**You could own the new iPad 2 or iPod Touch!**  
If you're between 5 and 20, and use or open a RMLEFCU account,  
you'll get entered into the drawings for this cool iStuff!

Everybody loves when summer hits and school is out, but this year it just got a whole lot cooler! **Someone's going to walk off with a brand new iPad 2, and someone else is going to be carrying home a new iPod Touch in their pocket.**

Open a new account or make a deposit during the month of August, and you'll be automatically entered into the drawing for one of two great new prizes:

- If you're **age 5 through 12**, you'll be entered in the **iPod Touch** drawing if you either open a new account with an initial deposit of \$100, or make a deposit of \$100 into your current account in the month of August. (Only one entry per person.)
- If you're **age 13 through 20**, you'll be entered in the **iPad 2** drawing if you have a checking account with a \$200-limit debit card\*, or open a new checking account during the month of August. (Only one entry per person.)

Managing your money through RMLEFCU is always a smart thing to do. Open your own account, use your own account, and take care of your own money. What could be cooler?

\*Debit card must be guaranteed by a parent unless account holder is at least 18 years of age and has a job with proof of income. Some restrictions may apply.



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# The money you could use right now... could be right under your roof!

## Think what you can do with a Second Mortgage or HELOC from RMLEFCU!

Are you thinking about consolidating debt, purchasing a car, paying for educational expenses, or finally getting around to those nagging home improvements? The cash you need could be right through your front door — or, to be more precise, right under your roof. RMLEFCU offers loan programs that can unlock your home's value for your family to use right now.

With a HELOC – Home Equity Line Of Credit – you can always have cash readily available for expenses or emergencies, and at a super rate as low as **4.95% APR\*** (based on current Loan to Value – LTV – and your credit history). You can even elect to make your equity available with a convenient VISA card.

Or consider a RMLEFCU Second Mortgage, with eye-popping rates as low as **3.95% APR\*** (based on current LTV and your credit history).

With such low interest rates, you've got fantastic financial freedom right under your roof. Call RMLEFCU at 303-458-6660 and we'll help you put your home's equity to its best use.

\*Annual Percentage Rate. With approved credit. Some restrictions may apply. Rates are subject to change without notice.



## **Tina:** Our Professional of the Quarter



## **How the 1862 Adams cuff led to today's handcuffs**

Handcuffs are nothing new, having been around for several hundred years. However, early cuffs were simply metal rings that locked in place – often painful for people with thick wrists and ineffective for those with thin wrists.

In 1862, everything changed. W.V. Adams invented adjustable ratchets to bind wrists securely, regardless of their size. With a square bow with notches outside that engaged with a teardrop-shaped lock mechanism, the “one size fits all” handcuff was gone forever.

In 1865, John Tower used the Adams patent as the basis for his mass-produced handcuffs. The Tower Company manufactured the world's most commonly used handcuffs until World War II – all based off of W.V. Adams' original idea.

Tina has been serving RMLEFCU members for 6 years – first as our loan receptionist and then as an Aurora loan officer. Tina covers a wide range of positions in the credit union, is a great team player, and utilizes her broad knowledge to take care of our members.

Born and raised in Alamosa, Tina is married, has four daughters, and loves pets. She likes to cook and is also an active volunteer.

Tina, you're a great asset to the credit union! We're proud to name you our professional of the quarter!



### **Building the Credit Union**

Kathy and Beckie recently attending a Benefits Fair to promote RMLEFCU membership to new officers.

## **Jody:** Our Professional of the Year!

Jody came to us in June, 2006, with a wealth of experience in auto titles. The knowledge and experience she's accumulated make her an asset to every department in the credit union. And her positive approach makes her a welcome member to our team!

Away from the office, Jody is very family oriented with two grandsons. She also loves to spend time with her horse at the ranch.

A great team player, Jody is respected by everyone here as an integral part of RMLEFCU. Congratulations, Jody, on being named our Professional of the Year!



## MEMBERS MATTER

### RMLEFCU kid wins big on Money Island!

Have your kids played Money Island yet: an interactive on-line experience that teaches financial smarts in a fun, gaming scenario.

**KAYLA** was our first youth member to complete Money Island, save Stone Broke, and receive a certificate. When she presented the certificate at the Aurora RMLEFCU branch, **\$25 was deposited right into her account!** That's the prize all kids receive for completing the game.

If THAT doesn't get your kids playing, we don't know what will!



## 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) 453-4270

### Mobile Phone Banking rmlefcu.mobi

### 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)



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### Their Royal Majesties

On April 29th, the same day as William and Kate exchanged their vows, employees at our main office had their own Royal Reception, complete with whatever fancy headwear they could muster up – even if the festive hats were concocted from paper coffee filters! Among the celebrants were (l. to r.) Stephanie, Bre, Dora, Carolyn and Theresa. Never let it be said that high fashion doesn't rule at RMLEFCU!



### A healthy turnout after a healthy credit union year

This May, like every year, we held our Annual Meeting, during which the state of the credit union is discussed – and once again, the attendance was terrific. Members enjoyed a light luncheon, and many names were drawn for prizes – including Dan and Diane (at right) who won a trip to Hawaii and a Caribbean cruise!

