



THE

DISPATCH



Financial Security for Colorado's Finest

April 2019



See you  
May 2...  
...for this year's  
Annual Meeting!

It's time to mark your calendars for Thursday, May 2 at 11:00 a.m., for the credit union's Annual Meeting at our Denver office.

All members are once again encouraged to participate and share feedback as we review the past year and the RMLEFCU projections for 2019. As the credit union evolves, there is no better chance to take an active part in your financial future. (Try and find a BANK that does THAT!)

Please RSVP by April 26 to Jody Hill (720-855-4148 or [jhill@rmlefcu.org](mailto:jhill@rmlefcu.org)).

30-Year Mortgages  
as low as **4.25%** APR\*

15-Year Mortgages  
as low as **3.75%** APR\*



# Get the picture?

We are able to offer you new lower rates this spring, and it is smart to take advantage of them now. As low as 3.75% APR\* for a 15-year mortgage, and 4.25% for 30. Plus, with RMLEFCU:

- NO mortgage insurance required and **you don't need 20% down!**
- **1/2% Origination Fee**     ■ FAST loan processing

Grab a hold on these lower mortgage rates, and enter the home-buying process **fully prepared** with your credit union by your side. **Think "RMLEFCU first."**

\*\*Annual Percentage Rate. With approved credit.  
Some restrictions may apply. Rates subject to change



TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement



# Meet your next new card.

Introducing the new faces of RMLEFCU VISA.

Take a good look at a couple of the new VISA card options offered by RMLEFCU. Along with the fresh faces, we're also unveiling some fresh features that are just as exciting.

Enjoy the preview for when it's time to renew your current card... or open a new VISA account now!



## Make the jump to a better VISA card.

What's the best card for you?  
Just ask!

Our popular  
"starter card"

Rewards and  
cash back

Our lowest  
interest card

VISA Classic	VISA Platinum	VISA Platinum Select
A great choice for a first-time card Good rates on a lower credit limit: as low as 15.75% APR* \$500-\$15,000 credit limit Zero fraud liability	Rates as low as 14.50% APR* No fees Earn reward points toward merchandise, travel, cash back \$10,000-\$20,000 credit limit Zero fraud liability	Rates as low as 9.00% APR* No fees \$10,000-\$20,000 credit limit Zero fraud liability

**BALANCE TRANSFERS ARE ALWAYS FREE!**

# The Financial Education Center: Money Basics for Members

The **Financial Education Center** is open! We've seen terrific traffic at our newest website feature, and we invite you to put it to use for yourself.

Getting to the FEC is easy. Simply click **RESOURCES** on the homepage, and select **FINANCIAL EDUCATION** when it pops up. You'll be directed to the FEC site, where you select the playlist of your choice and the topic you'd like to explore. Each interactive topic lasts around 5 minutes.

## Money Basics for Members

Playlist Number One gets down to the nuts and bolts of credit union membership and how its resources work for you. "I expected basic information," one user reported, "but there was a lot that I didn't know about the credit union. Plus reinforcement of what I thought I *did* know; I was smarter than I thought!"

The first playlist covers a wide range of services and tools, along with strategies for keeping a solid financial course. "I was surprised when they gave me ideas that pertained to me directly in the very first couple of lessons," said the user. "like some good tactics for paying off credit cards that I can actually put to use right away."

A few of the topics covered in **Money Basics for Members** are sure to benefit you right now. Make a visit to the **Financial Education Center** today!

