



THE DISPATCH



Financial Security for Colorado's Finest

June 2019



Your credit union... it's always a hit.

DepositAccounts, a LendingTree company, annually recognizes the healthiest credit unions in the country; once again, RMLEFCU has landed in their Top 40.

"It is important to give consumers a way to evaluate the financial health of their institutions," said Ken Tumin, founder of DepositAccounts.com. RMLEFCU was measured against 5,460 U.S. credit unions to determine the ranking.



That great used car you've had your heart set on?

It's yours.

We can make it happen... if you act now.

You can qualify for a rate as low as **4.0% APR*** (3.5% when you qualify for the Relationship Rate) on your next car. Don't hold off any longer—the time to act is now!

Remember, you can **knock off an additional 1/2%** by qualifying for our Relationship Rate. The best place to start when shopping for a new vehicle is always your credit union!

Put your Relationship Rate to work!

Use 4 of these 5 services to qualify for an **additional 1/2% off your loan:**

- Line of Credit
- Kasasa Checking
- Online Banking
- Direct Deposit
- Automatic Payments



*Annual Percentage Rate. With approved credit. Some restrictions may apply. Rates subject to change. Offer available through July 31, 2019.



Coming Closures

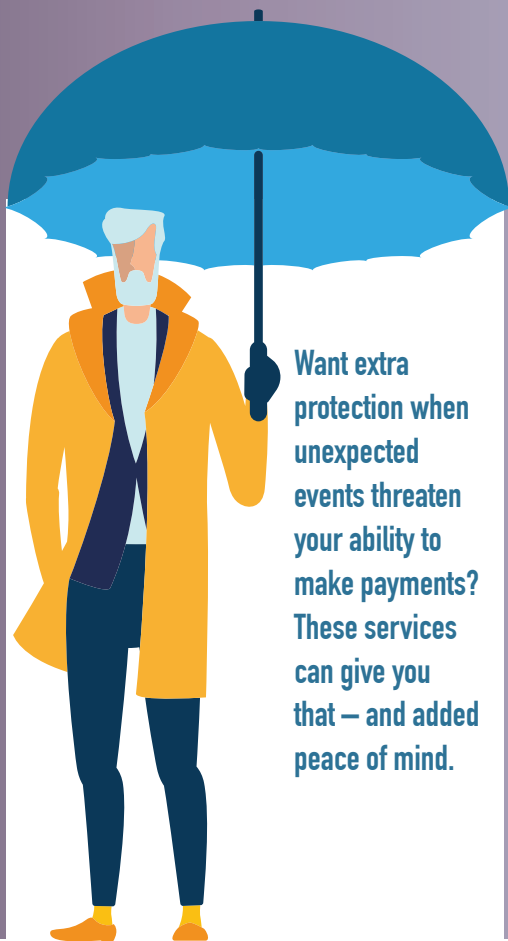
Thursday, July 4 - Independence Day

TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement

Loan Protection? Debt Protection?

We've got you covered.



Want extra protection when unexpected events threaten your ability to make payments? These services can give you that – and added peace of mind.

GAP INSURANCE

GAP (Guaranteed Auto Protection) insurance protects against financial loss in the event that your vehicle is damaged beyond repair (totaled) or stolen and never recovered. Oftentimes the amount you owe on the car is more than the value of your car, which is all the insurance company will cover. The cost of gap protection with the credit union is \$325, and can be folded right into your loan.

GAP covers the difference between the market value of your vehicle and the loan/lease balance, less delinquent payments, late charges, refundable service warranty contracts and other insurance related charges. In the event a deficiency exists, GAP will cover your insurance deductible up to \$1,000.

DEBT PROTECTION

Debt Protection provides you with the peace of mind of knowing your monthly loan payments will be cancelled in the event of death, disability or involuntary unemployment.

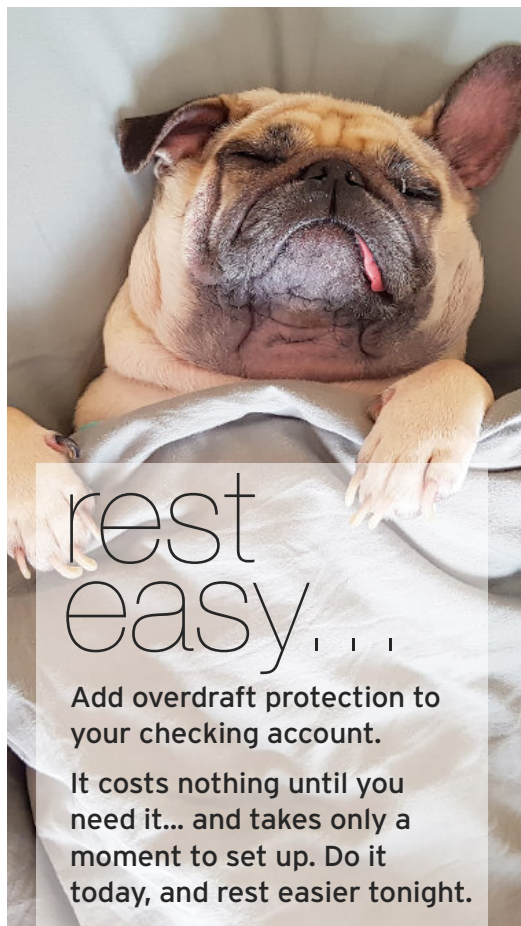
Six different options give the flexibility to pick the Debt Protection package with the right eligibility requirements and range of benefits for you.

For complete details – including the monthly cost for each option – talk with one of our loan representatives today or call 303-458-6660.

Meet Kelsi!

Kelsi started at the Lone Tree branch as a teller in the beginning of February. She graduated from Minnesota State University with a degree in English in Spring of 2018 and then moved to Denver to be closer to her sister.

In her free time, she enjoys reading, playing board games with her friends, and spending time with her new baby niece.



rest
easy...

Add overdraft protection to your checking account.

It costs nothing until you need it... and takes only a moment to set up. Do it today, and rest easier tonight.

Quick!

Where are your wills, insurance policies, loans and investments?

Ask for a FREE copy of "Be Prepared," our guide to listing all your important legal and financial accounts and documents so you and your trusted loved ones can find them in a pinch.

Bank and investment accounts, insurance policies, loans and credit cards, deeds and wills – all these and are included in one handy document that is sure to add to your peace of mind!



be prepared

A reference to help you gather and prepare your important information in the event of emergency or other unexpected event.

"By failing to prepare, you are preparing to fail."
BENJAMIN FRANKLIN



Renovations? Let your house pick up its own tab.

Fixing up the house... paying for education... taking the trip of a lifetime... Your home can help make it happen.

A Home Equity Line of Credit at a rate as low as 5.50% APR* is money in your hand when you need it.

Applying for a HELOC is easy: start the process at rmlefcu.org, call us at 303-458-6660, or stop in and speak to a RMLEFCU loan officer today.

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



A little lift can make all the difference.

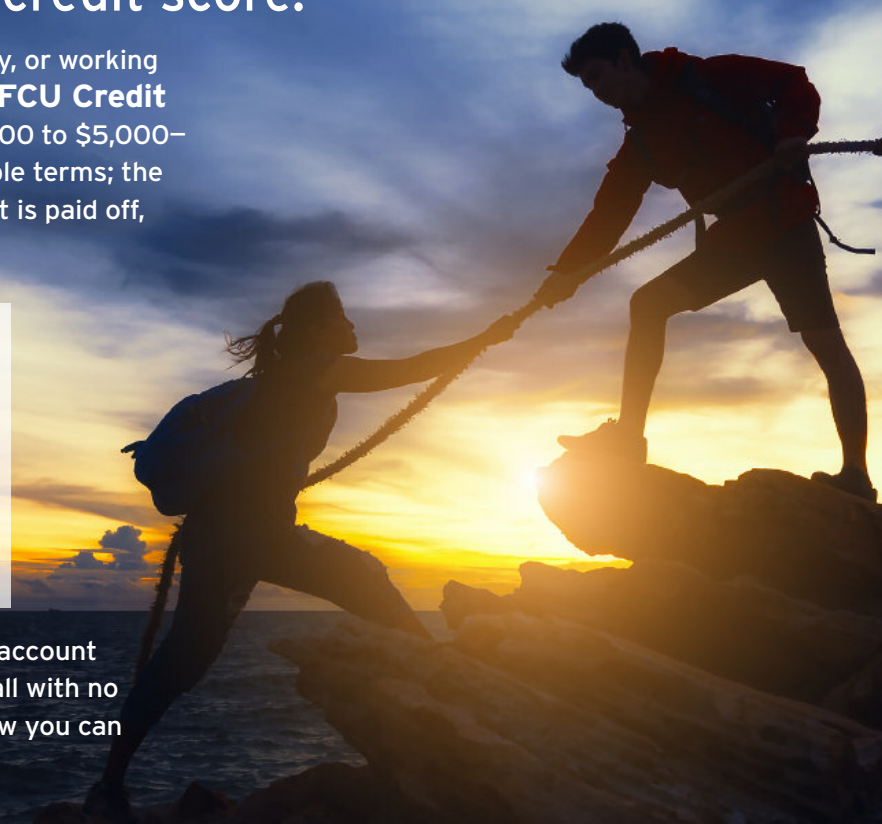
Let the **RMLEFCU Credit Builder Loan** help build or restore your credit score.



If you're just starting out with limited credit history, or working to re-establish a positive credit rating, the **RMLEFCU Credit Builder Loan** puts a loan in your name—from \$500 to \$5,000—in a share account that you pay off with comfortable terms; the amount of the loan becomes accessible to you as it is paid off, and earns interest in the interim.

- No money needed to secure the loan
- Eligible to members 18 and older who have means to repay the loan
- Low monthly installment payments
- Convenient automatic payments are available

The Credit Builder Loan builds a valuable savings account while helping build a positive repayment history—all with no risk, no cost, and no pain. Ask a representative how you can take advantage of this beneficial program.



The deadline is July 31 for **The 13th Annual William Threlkeld Scholarship!**

ARE YOU a current college student or a high school student with plans to further your education at a college, technical or vocational school? **AND ARE YOU** a RMLEFCU member with an active account in your own name.

THEN IT'S TIME to apply for the William Threlkeld Scholarship.

Get more details and an application packet at rmlefcu.org.

