



THE

DISPATCH



Financial Security for Colorado's Finest

August 2019



Credit card for your student?

You've come to the right place.

We have a VISA solution for every member of your family, with the right card at the right rate. Ask your RMLEFCU rep for the perfect fit, or visit rmlefcu.org.



Coming Closures

Monday, September 2 – Labor Day



This August and September, use this limited-time Premium Relationship Rate when you get a new car and **knock an additional .75% APR*** off your loan rate.

You read that right – for the next two months, we've increased the savings you can get from your new car loan, making this a better-time-than-ever to finally get that new vehicle of your dreams.

How to qualify for the Relationship Rate:

Make sure you are using 4 of these 5 services to qualify for an **additional .75% APR* off your loan:**

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

You probably already qualify! And through September, 2019, our Relationship Rate has gone UP from its usual .50%! Call us today.

*Annual Percentage Rate. With approved credit. Some restrictions may apply. Rates subject to change. Offer available through September 30, 2019.



TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement

You won't be able to wait to use your **new VISA card.**

- New and improved rewards features for both credit and debit cards
- Free balance transfers from your old cards*
- And new card designs you'll want to share with the whole world

*Applies to credit card only



NCUA
Federally Insured
by NCUA



Better rewards than ever!

Our new **LEO Card Rewards** credit or debit cards pay you back in rewards!

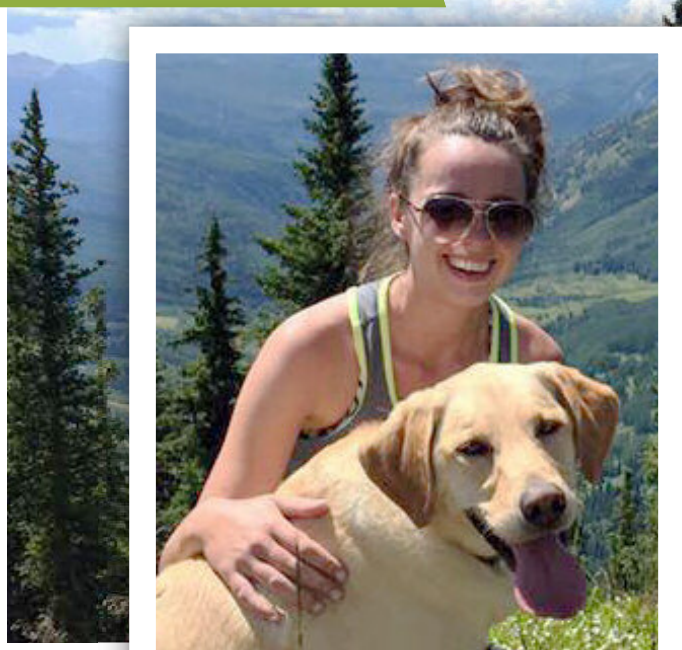
Earn Everyday Points – everyday purchases from utility bills to groceries have never been more rewarding.

Earn Bonus Points with Ampre – bonus point offers linked directly to your card can be used at participating national, regional and local merchants, both in-store and online. Or shop over 3000 merchants at our **Ampre Online network** and be rewarded even more.

Redeem Points for Rewards – Hundreds of rewards are waiting, including gift cards, cash back, charitable donations, travel, experiences, event tickets and merchandise.

Get started at
www.dreampoints.com/rmlfcu

Meet Jenna!



Jenna is our Staff Trainer at the Denver Branch, where she has worked since June 3rd. She is originally from Lakewood and spends most of her time staying physically active when not at work. To that effect, she loves hiking, biking, skiing, and traveling - basically anything that keeps her mind and body active.

If you see her at the Denver branch training a new employee, be sure to say hi and thank her for working to keep our institution running smoothly and efficiently!



How to go back to school without breaking the bank!

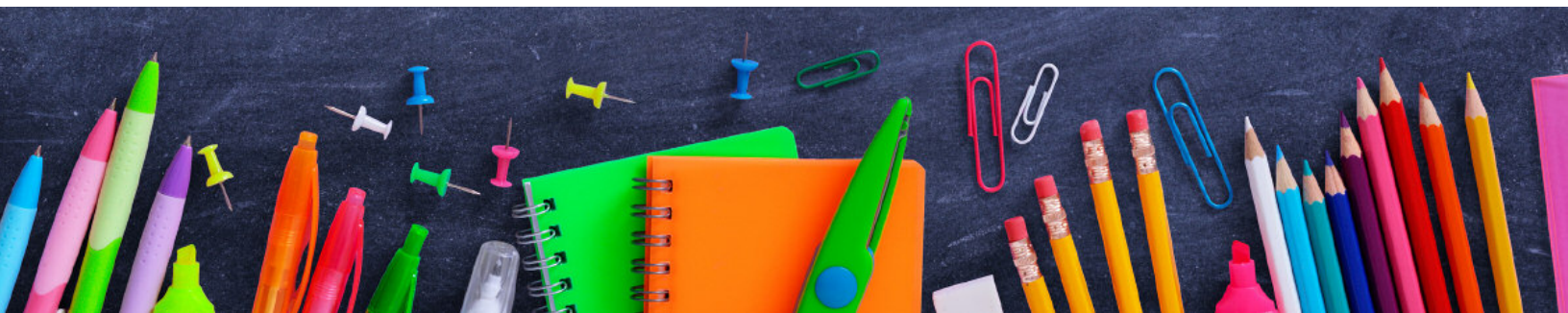
Quick – how much does the average family spend on back-to-school shopping on their elementary to high school aged students?

(A) \$159 (B) \$245 (C) \$410 (D) \$696

It is, of course, no surprise that the last answer is the right one, and that once the kids are sent off packing for the first day of classes, you can easily burn through \$700 or more in supplies. Fortunately, here are five easy approaches you can take to help spare your pocketbook.

- **TAKE STOCK OF SUPPLIES ALREADY IN YOUR HOME.** Unpack the kids' backpacks from last year and reuse last year's supplies that are in good shape. Only buy what they actually need.
- **HIT THE DOLLAR STORE FIRST FOR THE ESSENTIALS AND SAVE BIG.** Also consider buying for the mid-year restock while prices are low during back to school sales.
- **HOST AN END OF THE SUMMER FASHION SHOW** and ask the children to create ten outfits from the clothes they have to prepare for the first two weeks of school. Then, if it's important to you and the children, consider getting one new "first day of school" outfit.
- After taking stock of the essentials already in your home, supplies and clothes, **CREATE A BACK TO SCHOOL BUDGET.** Load a prepaid card with the amount that fits into your budget to be sure not to overspend. Take into consideration school fees, beginning of the school year fundraisers, and extra-curricular startup costs
- **SHOP WITHOUT THE CHILDREN.** Print the school supply list and hit the store on your way home from work one evening. A kid-free shopping experience is faster and less stressful. Plus, when you arrive home with several bags of supplies for the children, they will be elated!

Adapted from an article by cuinsight.com





2019 Biscuit Bus Challenge

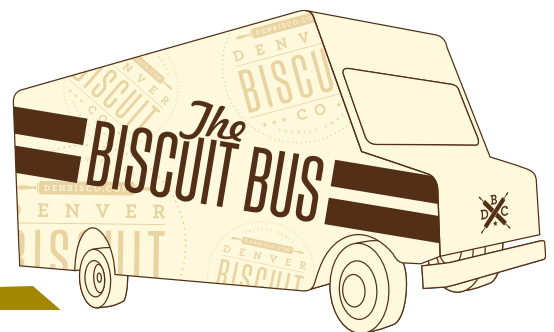
Celebrate your local law enforcement department with some **buttery, biscuit-y deliciousness!**

That's right, the Biscuit Bus Challenge is back! And this year, we're letting YOU decide where it goes!

Vote for your favorite police department on the touchscreens at any branch, then increase your chances to win by taking social actions on your device. You can also go to Facebook to enter. The more you participate, the more chances your favorite department has to win!

We will randomly choose a department on August 16th which will win a visit from the Biscuit Bus, compliments of RMLEFCU.

Be a hero for your local law enforcement department and get your votes in starting July 26th!



Financial Security
for Colorado's Finest
www.rmlefcu.org
(303) 458-6660



YouTube



RMLEFCUBlog

