ROCKY MOUNTAIN
Law Enforcement
FEDERAL CREDIT UNION

THE **DISPATCH**

2019 TOP **40**
Healthiest Credit Unions
DepositAccounts

Financial Security for Colorado's Finest

October 2019

Please note:

All offices will be closed and all online banking and shared branching will be disabled from close of business on Thursday, October 31 through Sunday, November 3.

See story on page 2.

Service Alert for eStatements and Kasasa

It is important that you go to rmlefcu.org and **sign up for estatements – even if you are already getting them.**

Our new system that launches November 4 needs you to renew estatement consent; **otherwise, your Kasasa benefits will expire on January 1.**

Please help us by taking this step now, and saving yourself potential problems later! Thank you!

Other Closures

Monday, October 14 – Columbus Day

improve your selfie smile!

Holiday Loan SlideBy

It may be our most anticipated offer every year! Free up some welcome cash for seasonal needs by skipping loan payments in November or December with RMLEFCU's **Holiday Loan SlideBy.**

Complete the coupon on page 2 — which includes your agreement to pay a $25 processing fee for each loan payment skipped (all loans must be current) — and return it to RMLEFCU. Most consumer loans qualify. (Sorry, no lines of credit, VISA or mortgage loans—see details on page 2.)

Once approved, you have the freedom of skipping either your November or December payment — so you'll have the dough to put some go-go-go in your Ho-Ho-Ho! Use the form on page 2.

EQUAL HOUSING LENDER

NCUA
Federally Insured by NCUA

TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.
The RMLEFCU Mission Statement

RMLEFCU offices and services will close down for three days in November – and here's why.

In November, RMLEFCU will be **upgrading its technology platform to better serve you.** The upgrade will mainly be in back-office operations and will result in a more efficient member service experience.

- **How will this affect you?** New technology will provide improved speed and efficiency.

- **New audio phone banking system** with many new options.

- **Most RMLEFCU services will close down for the conversion:**
  - All branches will be closed from 5:00 pm on Thursday, October 31 through Sunday, November 3.
  - Internet and mobile banking will be unavailable as well.
  - Shared branching will also NOT be available.
  - Debit and credit cards WILL WORK during the closure.

We apologize for any inconvenience this may cause and assure you that all member services will be available at the start of business on Monday, November 4.

Should you have any questions, please do not hesitate to contact our Call Center at 303-458-6660. Meanwhile, watch for more information in our newsletters, emails and at rmlefcu.org. Thank you!

The 2019 upgrade is a bright move to keep the credit union ahead of ongoing changes in financial technology.

Use this form to SlideBy a monthly payment. (See page 1)

IMPORTANT: Choose either November 2019 or December 2019 below

Member(s) Name _____

Daytime Phone _____

Account # _____

Loan Number(s) and description for **Holiday Loan SlideBy**:
(Example): Loan # 0000000 / 2017 Ford Truck

Loan #1 _____

Loan #2 _____

I would like to skip the monthly payment(s) for ☐ NOVEMBER 2019 or ☐ DECEMBER 2019

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;** 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.

If you can imagine it, there's an
anything loan
for it... if you act now!

- Member rates as low as **9.00%** APR*
- *FAST* loan processing online or at a RMLEFCU location

RELATIONSHIP RATE

ACT BY OCT 31!

Your Relationship Rate nets you an extra .75% APR* off your auto loan rate.

On November 1, the Relationship Rate returns to the standard .50% APR* off when you are signed up for 4 out of these 5 RMLEFCU services:

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

It's the best time to buy!

Meet Kylie!

Kylie is a Loan Processor in our Mortgage Department, which originates out of the Denver branch. She has been with the credit union since March 20 of this year.

Originally from Albuquerque, New Mexico, she devotes much of her time to helping people find the perfect home. When not on the job, her interests include traveling, bouldering, sport climbing, snowboarding and spending time with her friends and family (most likely while doing some of the aforementioned activities).

If you are in the market for a new home, Kylie has copious amounts of knowledge and expertise on how to make it happen, so be sure to stop by the Denver branch and ask her all the questions you may have!