



DID YOU KNOW?

...that you can use RMLEFCU P2P to send cash to anyone?

Sending cash to a friend, cousin or handyman is a snap with P2P – Person To Person.

Whether you're sitting at home on your laptop, or on your cellphone in the driveway, all you need is to log-in to the RMLEFCU website or app. From there, select "Pay Anyone" from the menu, enter the e-mail address or phone number of the recipient, along with the dollar amount and your debit card number.

Voila! Payment is made, and you're a P2P PRO!



Get a headstart with a home equity line of credit from RMLEFCU at a rate as low as **4.75% APR***.

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

Coming Closures

Monday, February 17 -
Washington's Birthday /
Presidents Day



IMPORTANT NOTICE

To maximize your cards,
update your information
TODAY at rmlefcu.org.

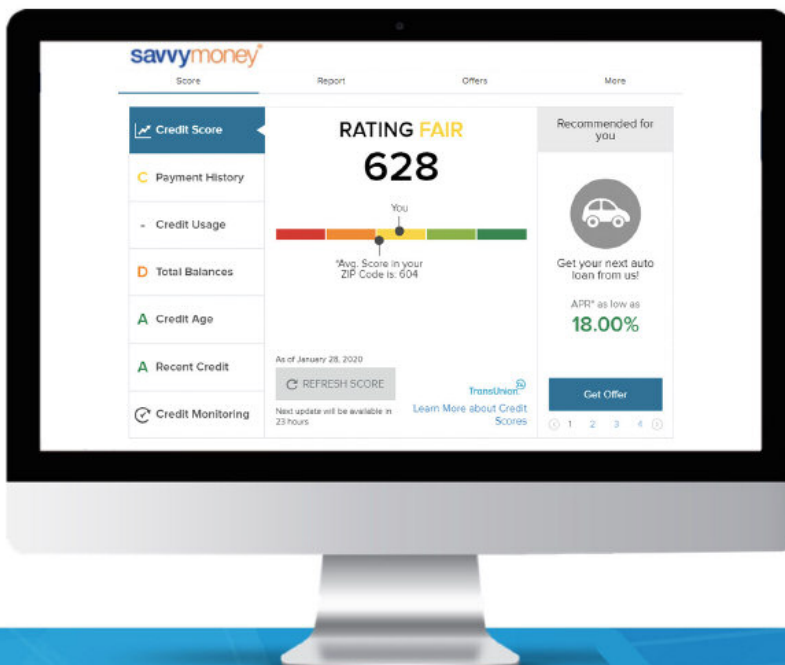
Here's looking at a super Valentine's Day gift.

(A Spend Account makes a smart gift for your smart kid.)

Everybody likes chocolate on February 14 – but they LOVE something that shows your love EVERY day. A Spend Account lets your teen maintain his or her own finances as a member of our elite credit union group, while you maintain a helpful eye.



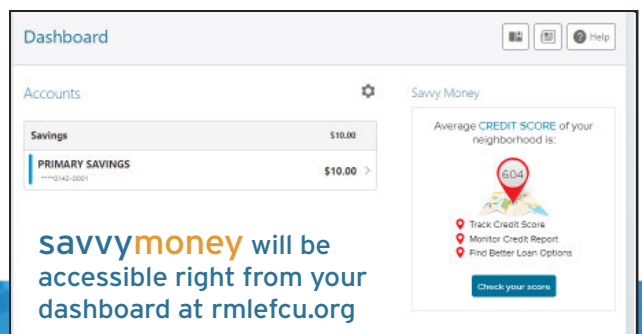
Coming in February – Exclusive to RMLEFCU members: Take control of your credit rating with **savvymoney**



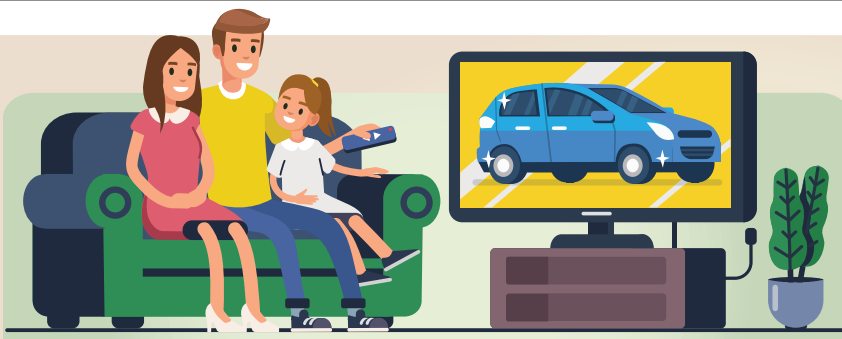
We're adding a new feature to your account dashboard at rmlefcu.org that will change the way you think about your Credit Score.

Starting in February, you will have free access to **savvymoney**, your portal to Credit Score analysis, monitoring, and personalized offers. Get to know this all-important rating, the factors that impact it, and what you can do to strengthen it.

Look for more breaking news in coming weeks!



savvymoney will be accessible right from your dashboard at rmlefcu.org



It's time to play the **NEW CAR GAME!**

It's so easy to WIN with RMLEFCU!

START HERE! You've probably already picked out the new or used car you'd like to get.

PRICE THAT CAR! It's easy to get a pretty good idea what it will cost on-line, often down to the last dollar.



WHAT'S THAT TRADE-IN WORTH? The Kelley Blue Book website or NADA.com have the answer.

NOW THAT YOU KNOW what your loan amount ought to be, go to rmlefcu.org to apply!



GO TO AUTOTREK! for a great selection of used autos available today.

GET PRE-APPROVED! It only takes a few minutes to apply for your loan. In as little as a day, you can get an approval!

or HEAD TO THE DEALERSHIP! Pre-approval makes you a winner with any dealer!



BEFORE YOU CAN SAY "BEEP BEEP," YOU WIN! The process of getting a car is smoother than ever when you play the RMLEFCU way!

Get rolling at rmlefcu.org!

We need your voice in our member survey.

We're still looking to hear from you. Join in the conversation this month!

Share your confidential answers at <https://www.surveymonkey.com/r/RNPL7L5>

