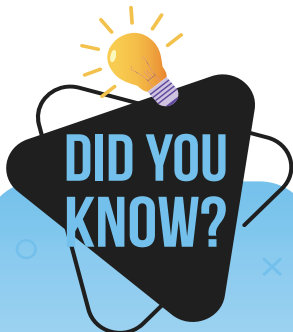


Please note that our Aurora location's drive-thru will be closed on Saturdays until further notice, effective April 4.

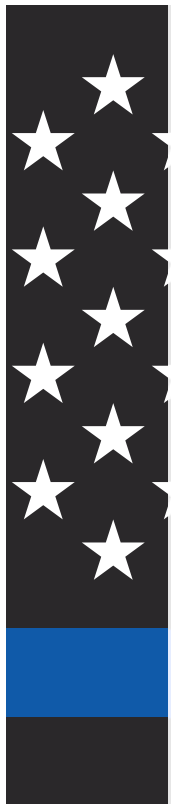


...you can do almost all of your RMLEFCU business from the comfort of your home?

With RMLEFCU Online Banking and the RMLEFCU Mobile App, you can bank anywhere, anytime.

- View account balances and history
- Deposit checks remotely with DeposZIP
- Transfer funds between accounts
- Make P2P (Person to Person) payments
- Access eStatements
- Pay bills
- Make loan payments

Even during COVID-19, you can call us or chat for assistance.



In good times and hard...

## We always stand with law enforcement and our members.

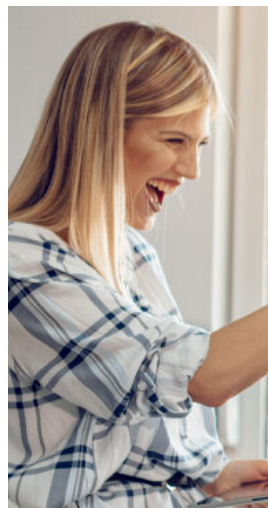
We continue to monitor developments and all recommendations related to COVID-19. As an organization, we are committed to the safety and security of our members, our work family, and our community. Our core values guide us as we face the difficult challenge of responding to COVID-19.

We were very pro-active in our decision to close the lobbies and want to continue to reassure you that all services will continue to be available. If full branch closures become necessary, we have designated a critical action team that will work remotely to ensure minimal disruption.

**In consideration of members and their families who face issues due to lost wages, we are making SKIP-A-PAY with NO FEE available immediately. If skipping a loan payment\* will help make a difference for you, please contact a RMLEFCU representative.**

Rest assured that, in the midst of these unprecedented events, we continue to stand with the law enforcement community and all our valued members.

Mortgage loans do not qualify for Skip-a-Pay at this time. For mortgage relief, contact our mortgage department.



IF YOU NEED IT, IT'S HERE NOW!

COVID-19 **Skip-A-Pay** with NO FEE

If skipping a loan payment\* will help make a difference for you, use the SKIP-A-PAY form on page 2.



# COVID-19 Skip-A-Pay form

To lend a hand during this historically challenging time, we invite you use this form to **SKIP A PAYMENT with no fee.** (\*Please note terms below.)

Member(s) Name \_\_\_\_\_

Daytime Phone \_\_\_\_\_

Account # \_\_\_\_\_ Month to skip \_\_\_\_\_

Loan Number(s) and description for **Skip-A-Pay:**

(Example): Loan # 0000000 / 2017 Ford Truck

Reason \_\_\_\_\_

Loan #1 \_\_\_\_\_

Loan #2 \_\_\_\_\_

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 designated month's payment at [www.rmlefcu.org](http://www.rmlefcu.org);** borrowers may contact a RMLEFCU representative with questions about adjusting automatic payments.

Note that the \$50 Skip-A-Pay processing fee is waived during March and April of 2020.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower Signature

\*This offer does not include first mortgages, second mortgages or Home Equity Lines of Credit. 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.

## Meet Adrianna!

**Adrianna Torres** is a Universal Associate in the Aurora Branch. She has been with the credit union since September 2017.

She hails from the big city in Mexico and passed the test to become a US citizen in October of last year. When not on the job, she loves food, traveling, hiking, working out, thrilling adventures and hugging (she is a self-proclaimed "cuddly teddy bear").

Adrianna has a great sense of humor and loves to laugh, so the next time you visit the Aurora branch, save up a funny story so she can laugh along with you!



# the LOWest OF the LOW

COVID-19 scammers are already on the prowl – so warn loved ones to be alert on their phones and online.

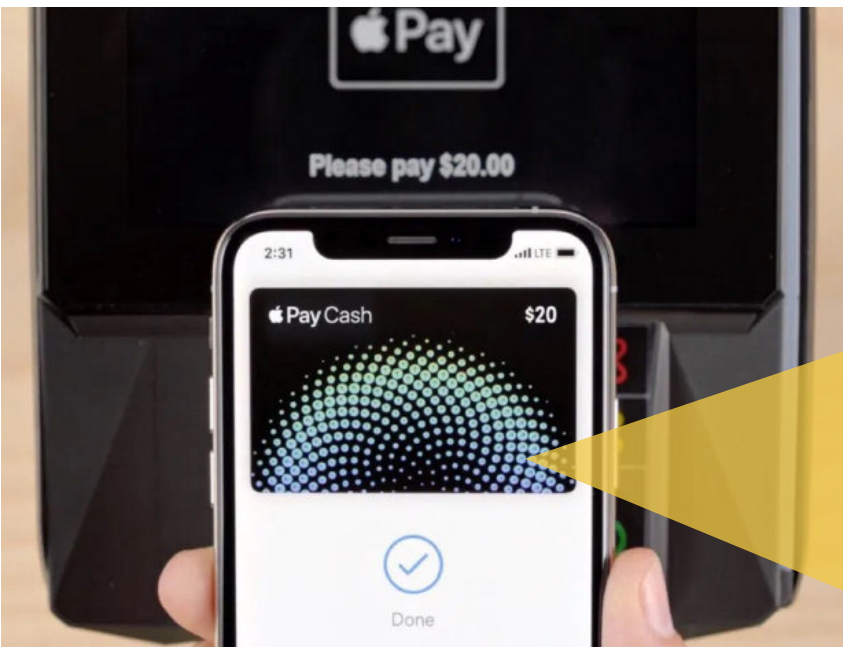
It's no surprise that when there is a crisis, there are bad guys quick to swoop in and take advantage of a concerned public. "The lowest of the low," my wife snarls. And she is right.

Phishing is already being reported: criminals disguised as charities seeking donations to help those in need. Communicating by text, phone and email, they are scrounging for card numbers, account numbers and online banking information; in other words, little numbers that spell big disaster for the unsuspecting.

Be scrupulous with your financial data, and remember: you yourself may be savvy enough to spot these scams, but others are more susceptible, particularly the very young and the very old. Remind them, as you remind yourself:

- **Never respond to or open** any COVID-19 related emails or email links requesting financial or private information, unless you can confirm you know the individual who initiated the request.
- **Be vigilant and wary** of opening an email or email link of any kind, if it is from an unrecognized sender. Emphasize to elders in your family that **watching out for bad guys does not make you a bad samaritan.**
- **Never provide information** when requested. These guys succeed because their approach looks legitimate.
- **RMLEFCU will never call and ask for personal data.** NO FINANCIAL INSTITUTION will do that.
- **If a caller claims to be your healthcare provider** asking for financial assistance to combat COVID-19, DO NOT TAKE IT ON FACE VALUE. Hang up, and call your provider's office number and they will confirm it.

Stay educated and alert by following news reports on phishing during this critical time. Take measures to protect the financial health of those around you, even as you protect their personal health.



## More than ever, Apple Pay and Google Pay are your friends!

Remember that your RMLEFCU VISA card can be readily used through Apple Pay and Google Pay—a much more hygienic payment option than handling cash.



# Stay ahead of car payments.

Refinance an auto loan from another financial institution, and you could miss **3 months** of payments.

Here's an easy way to stretch your dollars right now! Remember, when you take out a car loan, there's usually a gap of one to two months before that first payment comes due.

If you've got a current auto loan with another institution, consider re-financing with RMLEFCU. You'll not only get a competitive new rate AND consolidate your finances with the credit union, but you'll also get a nice break from car payments altogether – which we could all use right now.

Check with a RMLEFCU rep to see how this can work, or start the process at [rmlefcu.org](http://rmlefcu.org).



## Does an interest-only HELOC make sense for you?

Is this a time when it would really make sense to minimize your monthly payments? This option allows you to make the lowest-possible payment because, for a while, you're only paying off interest, not principal.

- Convenient access to cash - Borrow money, repay it, and borrow again as needed.
- Flexible payments - Make smaller payments during times of lower income, and larger payments when your income increases.
- Generous credit limits - HELOCs offer high credit limits, and are a great option to consolidate debt.
- Low interest rates - Use the power of your home equity to get rates lower than personal loans and credit cards.

An interest-only RMLEFCU HELOC option is **coming soon**. Ask a credit union rep for more information, and watch for e-newsletter updates this spring.