



# You may be sitting on the cash you need.

How to leverage the equity in your home.



Your home's equity can be your saving grace for paying off credit card debt or taking care of overdue home renovations. It all comes down to taking advantage of your biggest life investment through a HELOC.

## Meet your Home Equity Line of Credit

A HELOC is a revolving line of credit secured by your home that is readily available. Use the funds for whatever you like. It works just like a credit card, except you write checks instead of swiping a card.

- Apply for the line once, then draw on it as you need it—up to your balance limit.
- As you pay down the balance, funds can be used again when needed for the first ten years.
- Only pay interest on what you've borrowed.

## How to qualify

You need to have available equity in your home: the amount you owe on your home must be less than its value. At RMLEFCU, we allow our members to borrow up to 85% of their home's value.

Tip: Many homeowners have seen an increase in the value of their home in the past year, thus making HELOCs a great option to finance large expenses at low rate (RMLEFCU's HELOC rate currently starts at 5.50% APR.\*) On top of the rate benefit, many purchases, like home improvements, are tax deductible.\*\*

**Questions?** Consulting with one of our certified financial counselors or applying for a HELOC is easy. Simply call (303-458-6660), click ([rmlefcu.org](http://rmlefcu.org)) or visit any of our locations.



## Put the sizzle back in your summer with the power of a RMLEFCU HELOC!

Whatever it takes to recharge your mojo—an A/C upgrade, a new fridge, an island escape—an RMLEFCU HELOC can get you there.

### Advantages of Membership:

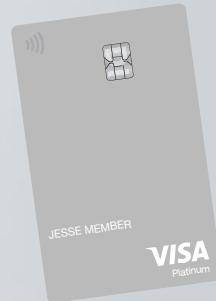
RMLEFCU members are entitled to:

- Low Payments – starting at \$100 per \$10,000 drawn
- Interest Only Option – Lowers your payment even more
- Low Interest Rates – Currently starting at **5.50% APR\***

\*Annual Percentage Rate. With approved credit. Some restrictions may apply. \*\*Consult your tax professional.

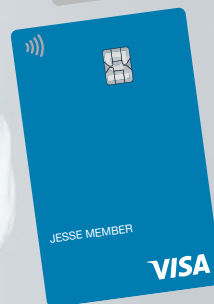


# A perfect card for everyone.



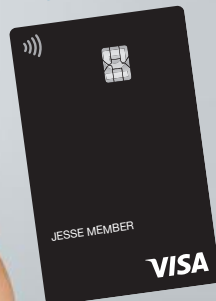
## Platinum VISA Select

features great rates, free balance transfers, and no fees on cash advances. It's perfect if you tend to carry a balance on your card.



## Classic VISA

is the perfect credit card for first-time cardholders or members needing to build credit. It has friendly rates and a 25-day grace period.



## Platinum VISA with Rewards

lets you earn LEO Rewards on every purchase and redeem points toward travel, cash back, and cool experiences—perfect for big spenders who don't carry a balance.

It's so easy to get the perfect card.

- Call: 303-458-6660
- Click: [rmlefcu.org/](http://rmlefcu.org/)
- Visit: Denver, Lone Tree, Aurora

## DOLLARS SENSE

### Why do we pay for subscriptions we don't use?

Everybody has subscription channels they used a while and forgot about, but keep on paying for. Take a look at your account statements and you're bound to see a few you can cancel. Better yet, get the free app **Truebill**, which will gather that information for you and even do the cancelling for you.



# Cool off with us as we fire up for our Member Appreciation BBQ Days!

BRING YOUR  
CO-WORKERS  
AND FAMILY  
FOR FOOD & FUN!

**Aurora August 17**  
**Lone Tree August 18**  
**Denver August 19**

THERE WILL BE GRILLING  
OR FOOD TRUCKS AT ALL  
OUR LOCATIONS!



## REVVING THRU COLORADO

Is there anything more exhilarating than the open road with nothing but you and your bike—especially in the middle of a gorgeous Colorado summer. Here are **three incredible trips** to take before the calendar flips to autumn.

*What Are You Waiting For?*

### MOUNT EVANS SCENIC AND HISTORIC BYWAY

Distance: 56 Miles  
(roundtrip)

Route: Cruising from  
Idaho Springs to Mt  
Evans

Travel Time: 1 Hour

### TRAIL RIDGE ROAD SCENIC AND HISTORIC BYWAY

Distance: 96 Miles  
(roundtrip)

Route: See Rocky  
Mountain National  
Park on the back of a  
motorcycle—this route  
goes from Estes Park  
to Grand Lake

### SAN JUAN SKYWAY SCENIC AND HISTORIC BYWAY

Distance: 236 Miles  
(roundtrip)

Route: You'll be  
weaving down  
breathtaking mountain  
passes through  
Cortez, Telluride,  
Placerville, Ridgeway,  
Ouray, Silverton, and  
Durango.

Travel Time: 6 Hours

### YOUR OWN FAVORITE COLORADO TRIP

What is your favorite motorcycle memory?  
Share with us on Facebook!

## YES, WE DO MOTORCYCLE LOANS!

- New and used cycles
- Rates starting as low as 5.5% APR
- Refinance your current loan and get up to 90 days of no payments
- Get pre-approval before visiting dealer

It's a breeze to get started:

- Call: 303-458-6660
- Click: [rmlfcu.org/](http://rmlfcu.org/)
- Visit: Denver, Lone Tree, Aurora

