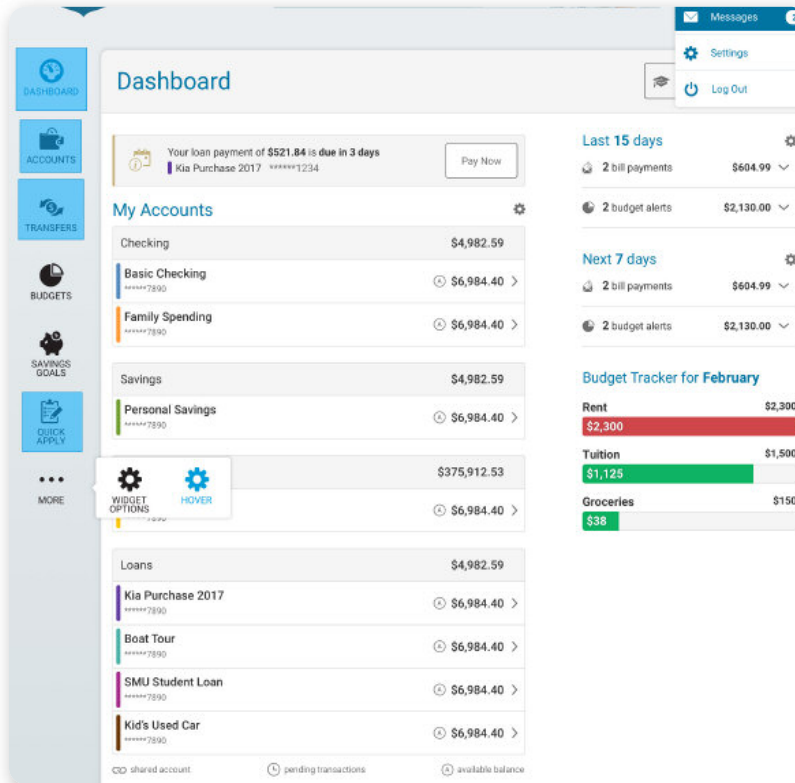


Special EDUCATION Issue

• Financial Smarts for youngsters and young adults • Putting home equity to work on college expenses • Taking VISA to college • Getting smart with Apple Pay, Android Pay and Samsung Pay



The new look on our internet and mobile banking platform is on the horizon



Excitement is brewing as the credit union prepares to unveil our new internet and mobile banking platform in the near future.

We are moving beyond the basics of accounts, transfers and billpay to include new features such as: Person 2 Person transfers, account aggregations, and budgeting. With more add-ons on their way.

The look of your new landing page will be easily customized by managing what you would like. P2P will allow transfers from your RMLEFCU accounts and cards to other institutions or another person's account via your computer or phone, easily and securely. In addition, external accounts can be tied to your landing page so all your accounts can be monitored in one spot.

The RMLEFCU staff will be well-prepared to handle your questions and make this a smooth transition. Look for additional email updates in the coming weeks.

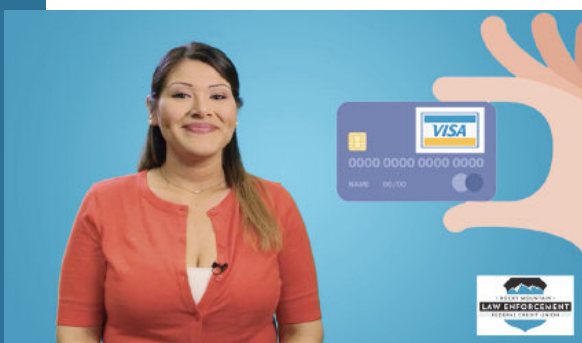
Internet and Mobile Banking Upgrades:

- Member-centric interface, rather than account-centric – log in once for all your accounts, instead of having to log in for each one
- Enhancements to Bill Pay
- Wire transfer requests and person-to-person transfers online
- Interactive budget app that helps you stay on track with your spending
- Customizable screens so you see only what you need

VIDEO OF THE MONTH Take RMLEFCU with you when you pack for college!

Just as important as a good laptop and a cool roommate, you need to **be sure to have RMLEFCU with you in your college backpack**, as Ashly explains in this new video.

<http://bit.ly/2ax8ZqZ> or scan the QR code





Get smart with your home's equity.

Use your RMLEFCU HELOC to help cover education costs, with a rate as low as **4.25%.***



Education Issue: Send your HELOC to school

Even if you've planned ahead or received financial aid, college expenses seem to crop up at every turn. With a Home Equity Line of Credit, you can stand prepared for whatever surprises come your way, whether its tuition, room and board, books or transportation.

A HELOC means funds are always at your fingertips, when you need them. It won't help you pass Calculus 201, but it can make sure you get the college experience you want. (Not to mention other needs around home, such as a new car, a needed vacation, or debt consolidation.)

Apply for a Home Equity Line of Credit

Our HELOC rates are always low, and the application process is easy. Call us at 303-458-6660, or stop in and speak to a RMLEFCU loan officer today.

Home Equities are UP!
Have you checked the value of your home lately?

Want to know more?
www.rmlefcu-blog.org



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



Get a jump on campus cash

A **First-Time VISA** helps manage college expenses while it builds financial know-how.

It's almost as important as registering for the fall term and signing up for the best classes. Your RMLEFCU VISA card is a helping hand whether you are in line at the registrar's office or the book store.

We offer a **First-Time VISA** that has a rate as low as 13.75% APR*, usually bundled with other benefits, that not only can smooth the path to knowledge, but can teach your student valuable lifetime essentials to managing finances.

As you prepare for the upcoming school year, add one more valuable tool to the student backpack with a **First-Time VISA** from RMLEFCU.

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





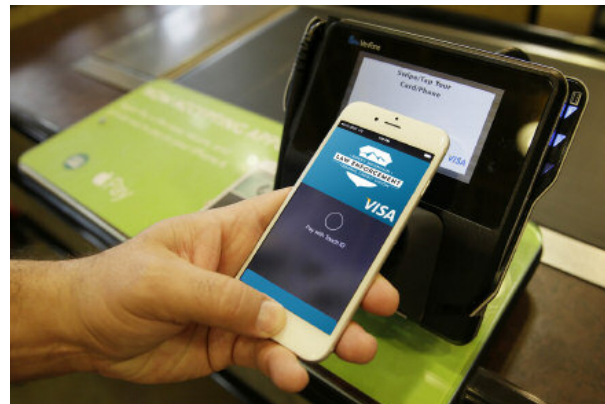
Education Issue: More educated ways to pay!

Get Contactless Payment with Apple Pay and Samsung/Android Pay

Try an easier, safer, and rewarding way to pay.

Contactless payments are a simple way to make your purchases more secure and private – in fact, it’s as easy as a few taps to your smartphone or tablet.

We now support **Apple Pay, Samsung/Android Pay, and Visa Checkout** on several devices. Not only are your purchases more secure, you can also add membership and loyalty cards, and have a shot at other great rewards! It’s easy to enroll your RMLEFCU debit or credit card today; once you’ve enrolled, contact us to activate your card for the service of your choice.



Apple Pay and Samsung/Android Pay

With these free services, instead of using your actual credit and debit card numbers for purchases, a unique “device account number” is assigned, encrypted and securely stored.

When you make a purchase, the device account number, alongside a transaction-specific dynamic security code is used to process your payment. So your actual credit or debit card numbers are never transmitted or shared with merchants, and the cashier never sees your name or security code.

You can go to <https://youtu.be/bnofAEcaPFA> to see our helpful video about Apple Pay and Samsung/Android Pay, or you can always catch up with a staff member who can answer your questions. We really do agree that today it’s the way to pay!

Devices compatible with Apple Pay:

- iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPhone SE
- Apple Watch paired with iPhone 5 or later
- iPad Pro, iPad Air 2, iPad mini 4, iPad mini 3

Devices compatible with

Samsung/Android Pay:

- Smart phones and tablets running Android 4.4 KitKat and above
- Galaxy S7 edge, Galaxy S7, Galaxy S6 edge+, Galaxy S6 edge, Galaxy S6 active, Galaxy S6 and Galaxy Note5



Great Financial Tools!

Grab these two RMLEFCU guides to financial smarts!

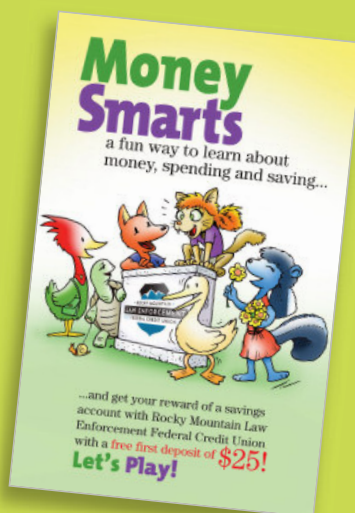
Help yourself to two friendly guides to financial savvy for young adults and kids.



“Where Did My Money Go?” offers six things any of us can do to keep better tabs on our money and avoid the typical pitfalls that can plague us.

“Money Smarts” shares tips to young savers that both kids and parents can benefit from. Plus, completing the games inside can reward your youngster with a \$25 start to their new savings account.

Ask a teller for your own copy!

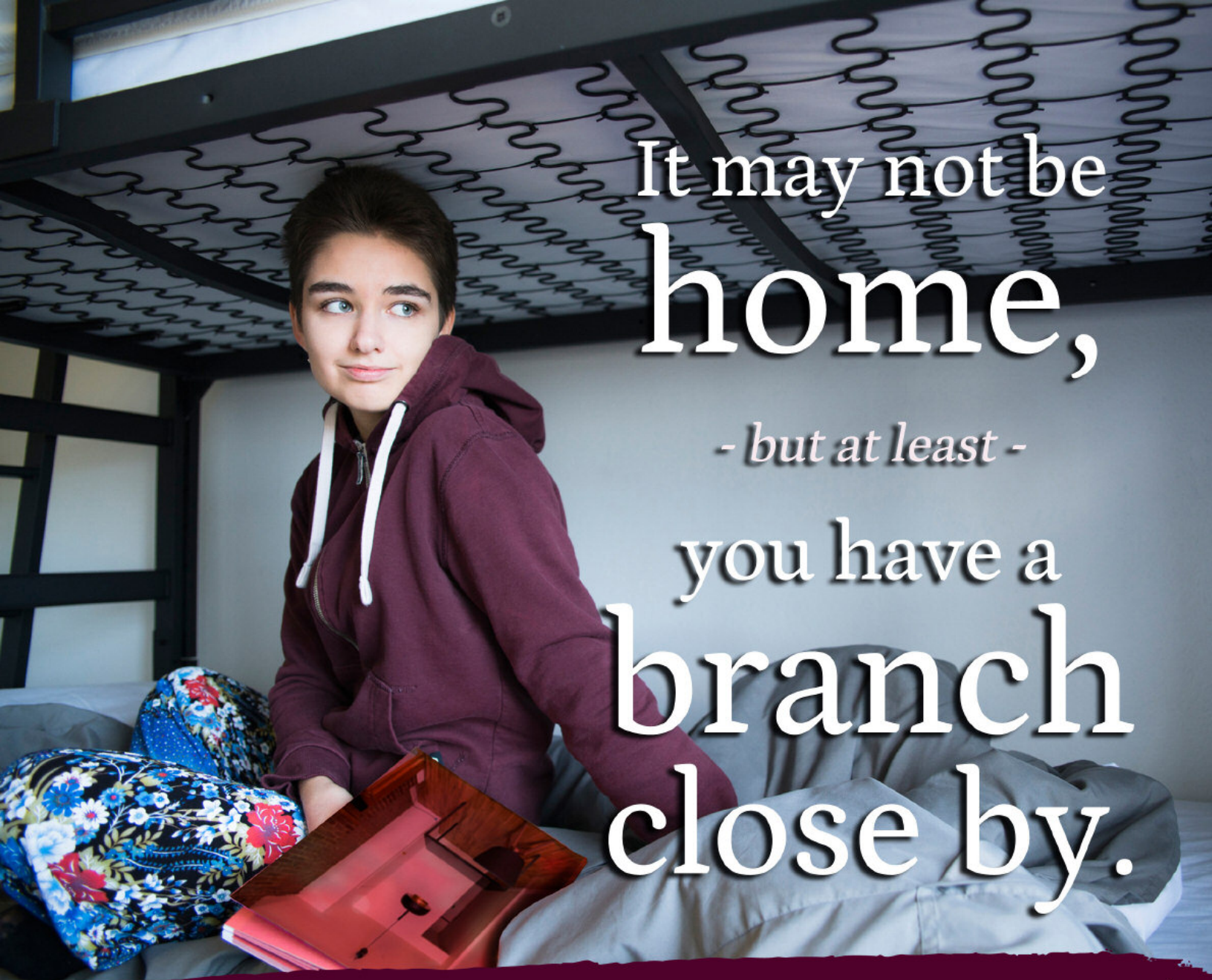


One great way to show appreciation!

We love when a promotion works out really well! For our July 14 Law Enforcement Appreciation Day event, raffle tickets were handed out – and one of the winners was a guest of a RMLEFCU member. He was so pleased that, immediately after, he joined the credit union and took out a loan that included the discount he had just won!

This is just the kind of happy ending that makes our day!





It may not be
home,

- but at least -

you have a
branch
close by.

With shared branching, you'll have access
to 5,000+ branches in all 50 states.

And at least one that's close to campus. We are part of a national network of credit unions that share facilities, called shared branching. As a member, you can stop in and do transactions such as withdrawals, deposits and transfers at any of these branches - just like you would your hometown credit union.

Visit co-opcreditunions.org/locator to find a branch near you.

