



Don't feel greedy and guilty, just because **Kasasa Share** can net you \$150, just in time for holiday shopping. After all, when a family member or law enforcement colleague joins RMLEFCU through your Kasasa Share link, and they open and use their Kasasa account\*, **you BOTH receive \$150 Amazon giftcards.**

No selling or promoting involved. Simply create your Kasasa Share link at [share.rmlefcu.org](http://share.rmlefcu.org) and share it via email, Facebook or any other means, and you could add a little shopping cheer to your holiday... and someone else too!

Terms and conditions apply.  
\*New member must qualify for two cycles.

## Put a little extra WOW in your teenager's stocking.

A gift of RMLEFCU membership pays dividends for a lifetime.

What kid wouldn't get in the holiday spirit with their own VISA card?

- Who doesn't like a few dollar signs in their Christmas stocking?
- Let your teen reap the same RMLEFCU benefits that you do.
- Give him or her a boost into a lifetime of financial soundness as a member of our elite group.

- A credit card for your teen isn't just a trendy fad – it's a sensible introduction to credit and spending.
- Get a great rate on a first-time VISA card.
- Monitor your teen's retail and on-line spending to help keep on track.



### December Closures

Monday, December 25 - Christmas

Monday, January 1 - New Years Day



### VIDEO OF THE MONTH HELOC vs. Home Equity Loan – which is which?

They sound a lot alike, but these two methods of financing have important differences. **Cary helps explain which might be the best choice, depending on your situation, in this new video.**

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





Does holiday spending  
have you in a bind?  
Cut loose with the  
**RMLEFCU**  
**Holiday**  
**Loan!**

- Borrow up to **\$2,500**
- Rates as low as **6.95% APR\***
- Take up to **12 months** to repay

Call **303-458-6660**  
or visit **rmlefcu.org** today,  
and add some dough to your ho ho ho.

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

Offer valid from Nov. 1 thru Dec. 31, 2017.



## Add a little *vrrrooom* to your fa-la-la.

A new car in the driveway beats reindeer on the rooftop every time. And this season you can save some do-re-mi as you sing fa-la-la.

- Auto loan rates start as low as **3.20% APR\*** with up to **60 months** to repay
- **No payments for 90 days**

Get  
pre-approved  
with **RMLEFCU!**

The best place to start  
when shopping for a  
new vehicle is always  
your credit union!

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



# Make an upgrade to Kasasa checking your resolution for 2018.

# 2018

When you can earn cash on your balance or cash back on your purchases, why DON'T you have **Kasasa** checking?

With a **Kasasa Cash** or **Kasasa Cash Back** account, its easy to qualify for rewards. Simply complete the following transactions and activities in your Kasasa account during each Monthly Qualification Cycle:

- Have at least 12 signature-based debit card purchases post and settle
- Have at least 1 direct deposit/ACH credit transaction post and settle
- Be enrolled and agree to receive eStatement notice

Opening a Kasasa account is a cinch; we even have a SwitchKit specialist on hand to aid the process. If you don't already Kasasa, what are you waiting for?



	Kasasa Cash	Kasasa Cash Back	Free Checking
Account Rewards	3.00% APY* on balances up to \$10,000, .00 to 0.73% APY on balances over \$10,000 depending on balance in account*	3% cash back on debit card purchases*	Earn points for Uchoose Rewards
ATM Refunds	Yes, up to \$25 each month	Yes, up to \$25 each month	No
Monthly Service Fee	No	No	No
Minimum Balance Required for Rewards	No	No	No
Online Banking	Free online banking & bill pay	Free online banking & bill pay	Free online banking & bill pay
Mobile Banking	Free with mobile deposit	Free with mobile deposit	Free with mobile deposit
Available Statements	Free eStatements	Free eStatements	Free eStatements or paper statements
Debit Card Type	Free Visa® debit card	Free Visa® debit card	Free Visa® debit card with Uchoose Rewards®
Check limits	Unlimited check writing	Unlimited check writing	Unlimited check writing
Direct Deposit	Direct deposit available	Direct deposit available	Direct deposit available
Minimum Deposit	\$50 minimum deposit to open	\$50 minimum deposit to open	No minimum deposit

\*APY=Annual Percentage Yield. Rates may change after account is opened. Cash Back limit of \$9 per monthly qualification cycle. Contact RMLEFCU for full account details.

# Investing in your 20s? Whaaaat?!?

## Laying the groundwork for a lifelong investment strategy

You are just graduating college and retirement is in the way distant future. You're more concerned with living paycheck to paycheck. But it is never too early to start preparing for your future by establishing sound financial footing and taking early investment steps.



### Save money

Align your spending habits with your investment plans by carving out a chunk of every paycheck for savings. While it may not feel that you have the flexibility to put away money, the earlier you make saving an uncompromisable habit, the easier it will be to increase your investments long-term.



### Pay off your debts

Get out from under the oppressive thumb of student loan and credit card debt as quickly as possible by establishing an aggressive debt repayment plan.



### Fund your retirement

It is never too early to start setting aside money in your retirement fund, especially since the years will only compound how much you will have in your account by the time you retire. **If you invest only \$100 a month as a 25-year-old, assuming an 8 percent return and quarterly compounding, you'll have around \$346,000 by the time you turn 65.**



### Take risks

Those of us who invest in our 20s often do so conservatively because we don't want to lose any of our hard-earned money. To reach your target retirement financial goals, it is important to allocate much of your portfolio to stocks over bonds. While there may be more short-term drops, Vanguard analyses show that it is the way to get a better lifelong annual return.



### Get advice

If you are not sure what the best investment options are for you, it never hurts to ask for advice from an advisor who can help you map out a financial plan. NerdWallet recommends even opening an account with a robo-advisor that will give you basic insights into your current plan and offer advice on the next steps.



Your gut feeling may be to wait to invest and spend your money elsewhere while you are young, but the more aggressively you save and invest your income now, the better prepared you will be for retirement.



[www.rmlefcu.org](http://www.rmlefcu.org)

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(800) 371-7716  
FAX (303) 561-0534

**Denver Office**  
700 W. 39th Avenue  
Denver, Colorado 80216

**Lobby Hours**  
Mon., Tue., Thur., Fri.,  
8 am-5 pm  
Wed., 9 am-5 pm

**After Hours  
Lost/Stolen  
VISA**  
(800) 472-3272

**Aurora Office**  
992 Potomac Circle  
Aurora, Colorado 80011  
FAX (720) 855-4170

**Lobby Hours**  
Mon., Tue., Thur., Fri.,  
8 am-5 pm  
Wed., 9 am-5 pm

**Mobile Phone  
Banking**  
[rmlefcu.mobi](http://rmlefcu.mobi)  
[rmlefcu iPhone app](#)

**Lone Tree Office**  
10025 Park Meadows Drive  
Lone Tree, Colorado 80124  
FAX (720) 855-4186

**Lobby Hours**  
Mon, Tue., Thur., Fri.,  
8 am-5 pm  
Wed., 9 am-5 pm

**The Informant**  
24/7 banking by phone  
(303) 455-6331  
(800) 269-9451

**Drive Up Hours  
(Denver/Aurora  
offices)**

Mon., Tue., Thur., Fri.,  
8 am-5 pm  
Wed., 9 am-5 pm  
Sat., 9 am-1 pm

**Find a Shared  
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Service Center  
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[co-opcreditunions.org](http://co-opcreditunions.org)



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And follow the [RMLEFCU Blog](#) for news about services, helpful tips, and credit union events. Tune in at [www.rmlefcu-blog.org](http://www.rmlefcu-blog.org).

