

27
44
92

What do these numbers mean? Turn the page!



Wish upon
a star.

Our *Holiday Loan*
can make all your wishes come true.

 Borrow up to \$2,500

As low as 8.0% APR* 

 Take up to 12 months to repay

*Annual Percentage Rate. With approved credit. Some restrictions may apply.
Offer valid from November 1 thru December 31, 2018.



Coming Closures

Mon., Dec. 24 -
Christmas Eve
closed at noon

Tues., Dec. 25
- Christmas

Tues., Jan. 1
- New Year's



VIDEO OF THE MONTH

Do it yourself banking tips at RMLEFCU's YouTube channel!

Just as you turn to YouTube for how-to videos, you can do the same for a wealth of answers about using the RMLEFCU website and managing your accounts.

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



TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement

27%

27% of bank customers say they recommend their bank to others.

44%

44% of members of community credit unions recommend their credit union to others.

92%

92% of our members would recommend RMLEFCU to their colleagues and families.

We love the story these numbers tell, as we share the RMLEFCU word with the law enforcement community!



The Christmas gift that gives 365 days a year.

Looking for a smart gift idea guaranteed to be a hit?

*Open a RMLEFCU savings account with a \$25 deposit for your child, grandchild, niece or nephew (18 years and under) as a gift... and we will help launch it with a \$25 1-year piggybank CD at 1.75% APY!**

Toys and games become old hat overnight.

But a RMLEFCU account maintains interest for a lifetime. Talk to a representative, and we'll help you launch it today.

* Offer applies to new accounts for young savers 18 years old and younger.
APY=Annual Percentage Yield.

Offer valid through March 31, 2019.

Start the account today, and receive a free piggy bank for your young saver!





Drive Today & Don't Pay!

NO PAYMENTS FOR 90 DAYS

Our low-rate auto loans just got even better with **NO payments for 90 days** on top of all their normal benefits including:

- Variety of repayment terms available
- Easy application process
- Pre-approval available for extra bargaining power at the dealership
- Up to 110% financing
- Quick, local decision-making
- And more!

And as if that wasn't good enough, **you can take an extra .5%* off with our Relationship Rate** when you sign up for four out of the following five RMLEFCU services:

- Line of Credit
- Kasasa Checking
- Online Banking
- Direct Deposit
- Automatic Payments



No payments for 90 days AND a discounted rate? What more could you want?!

Hurry - this offer ends 12/31. Apply online today and get prequalified.

*Annual Percentage Rate. With approved credit. Some restrictions may apply. Offer valid thru December 31, 2018.

0% interest for 6 months.

- Redeem points to earn 1% cash back.
- A better rate than most other reward cards.*
- No fees. • Free transfers.



**There's no trick
with RMLEFCU
Platinum VISA.**

**Don't wait – Zero %
offer expires 12/31/18.**

*With approved credit. Some restrictions may apply.
Offer expires December 31, 2018.



WE WANT TO HEAR FROM

YOU

Please take a moment to complete this short eight-question survey regarding your membership and the services we offer.

We want to make sure your experience with RMLEFCU is nothing short of fantastic.

Take the RMLEFCU survey at
<https://www.surveymonkey.com/r/Z3SFWRP>



**Fraud can
sneak up
on you...
if you let it.**

Stay on guard, with comprehensive and affordable protection, monitoring (including dark web), and restoration services. Activate **Kasasa Protect** now.

Meet Casey!

Casey Sanders is RMLEFCU's Loss Prevention Specialist, working out of the Denver branch. She started with the Credit Union in June 2005 and has held many positions over the years.

She is an aunt to four nieces and one nephew (whom she loves taking to Rockies and Broncos games) – she is so close with them, her sisters say they are hers by proxy. She went to Europe for the first time earlier this year, and already she is planning her next excursion there.

Casey has a wide range of knowledge on many subjects, including fashion, Pilates, music, movies, TV shows and books – she can conversate about pretty much anything! If you see her at the Denver branch, be sure to say hi and ask about her latest traveling adventures.



Shake Hands with Gen. Grant!

Bring in a new member before December 31, 2018,
and you'll both receive a **\$50 Amazon Gift Card**.

Referral Rewards for Members!

From now until December 31, 2018, whenever a current RMLEFCU member refers a colleague or family member to join the Credit Union, they each get a **\$50 Amazon gift card** as long as the new member qualifies with:

- Opening a savings, checking, and debit card
- Setting up direct deposit in the first 30 days
- Using the new Debit Card at least 6 times in the first 30 days

Be a part of this! Don't let the opportunity pass!

Your referral only takes a minute at <https://rmlefcu-blog.org/refer/>



**DON'T WORRY,
THERE ARE SHARED BRANCHES
DOWN SOUTH.**

**I FORGOT TO
DEPOSIT A
CHECK!**

**I SHOULDN'T
HAVE EATEN
ALL THAT GRASS.**

**ARE WE
THERE YET?**

**WE STILL
HAVE
2,700 MILES
TO GO, BILL.**

Traveling this season?

Don't forget that we belong to the Shared Branching Network, which gives you access to 5,700 branches in all 50 states! At these branches, you can do transactions such as deposits, withdrawals, and payments, just as if you were at your hometown branch.

Finding a branch is easy.

Download the app "SHARED BRANCH" or visit co-opsharedbranch.org and plug in your location or zip.



★ ROCKY MOUNTAIN ★

LAW ENFORCEMENT

FEDERAL CREDIT UNION

