



# THE DISPATCH



Financial Security for Colorado's Finest

February 2017

Enter

Enter a faster, better BillPay experience.

## The RMLEFCU BillPay system is about to change

If, like most members, you use **BillPay** to handle your recurring payments, you are about to get an upgrade.

By early March, you will be greeted with a new BillPay screen at [rmlefcu.org](http://rmlefcu.org), with great new features, including:

- Overnight payments - even faster than currently made
- Same-day payments - when in a crunch
- Cleaner interface, with all your bills appearing on the BillPay screen

Our BillPay conversion, long in development, is more than just a pretty facelift. It will make for a cleaner, faster and better BillPay experience.

### *In a nutshell...*

- The BillPay system on our homebanking platform will change in late February or early March
- Overnight and same-day payments will now be available
- RMLEFCU representatives are always on hand to answer questions or guide you through the new layout

### February Closures

Monday, February 20 – Presidents Day



### VIDEO OF THE MONTH RMLEFCU's long history of service to law enforcement

We are proud of our history together, **and our video history tells a terrific story.** We invite you to take a look, and to share your memories with us.

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





## DeposZip! Don't let banking slow you down!

Whether snowmobiling in the mountains or catching the Avs at the Pepsi Center with the kids, you'll never have to stop what you're doing to get to a RMLEFCU branch.

With DeposZip, depositing your check is as easy as snapping a photo.

- Free 24/7
- Safe and secure within your RMLEFCU mobile app
- Funds credited the same business day if deposited by 12:00 noon

Get started today: simply log in to your RMLEFCU account and select "DeposZip" under the "Services" tab. You'll be making deposits on the go, on the fly, or on the couch.



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



## HOME IMPROVEMENT? Where do we even start?

Every project begins with cash... and your house can put it in your hands with a loan rate as low as **3.75%.\***

With spring around the corner, it seems like everyone is looking at projects around the house that have just been waiting too long...

- Redecorating
- Kitchen appliances
- New floors
- or even a complete remodel

Whatever you have up your sleeve, it's good to know that financing is not an issue. Using the equity in your home, you can borrow anytime with a RMLEFCU HELOC. Even if you are looking at purchasing a new car, paying for education, planning a dream vacation, or consolidating debt – your HELOC is a tool you can always count on.

### 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... and you can get your big project started tomorrow!

*Want to know more?*  
[www.rmlefcu-blog.org](http://www.rmlefcu-blog.org)



## February: more than just groundhogs

Here are a few holidays you didn't know about... but if it means eating plum pudding and listening to Buddy Holly, they might just be worth adding to your calendar.

- Feb. 1 - Hula in the Coola Day
- Feb. 3 - The Day the Music Died Day



- Feb. 4 - Create a Vacuum Day
- Feb. 6 - Lame Duck Day
- Feb. 8 - Kite Flying Day
- Feb. 9 - Toothache Day
- Feb. 11 - Don't Cry Over Spilled Milk Day
- Feb. 12 - National Plum Pudding Day
- Feb. 13 - Get a Different Name Day
- Feb. 14 - Ferris Wheel Day
- Feb. 15 - National Gum Drop Day
- Feb. 20 - Hoodie Hoo Day
- Feb. 22 - Be Humble Day
- Feb. 26 - Tell a Fairy Tale Day
- Feb. 28 - National Tooth Fairy Day



## Time for your old car to meet its maker.

- Auto loan rates start as low as **2.99% APR\*** with up to **60 months** to repay
- **No payments for 90 days**

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



Get pre-approved  
with **RMLEFCU**  
for the vehicle of  
your dreams.

\*Annual Percentage Rate. With approved credit. Some restrictions may apply. Terms are valid through April 30, 2017.





# Keep the legacy alive.

A new account for the young saver in your life is a perfect way to extend the credit union legacy.

Passing the credit union tradition on to the next generation does more than keep our history alive. (See the link to our history video on page 1.) It's also a crucial way to start a youngster on a lifelong road to good financial sense.

*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 .75% APY!\**

Talk to a representative, and we'll help you launch it today!

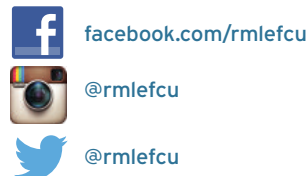
\* Offer applies to new accounts for young savers 18 years old and younger. APY=Annual Percentage Yield.

Offer valid through March 31, 2017.

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



[www.rmlefcu.org](http://www.rmlefcu.org)  
(303) 458-6660  
(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  
Branch, ATM or  
Service Center  
near you:**  
[co-opcreditunions.org](http://co-opcreditunions.org)



**Connect with us** on Facebook, Instagram and Twitter.

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).

