

TO PROVIDE AN
UNPARALLELED
MEMBER
EXPERIENCE.

THE RMLEFCU MISSION STATEMENT

Our cool annual BBQ just got a little cooler.

Mark your calendar for our Annual Member Appreciation BBQ, and stop by for pretty good eats and icy drinks!

Friday, August 10
11 a.m. - 2:30 p.m.
at all 3 RMLEFCU offices

You may even win the raffle for a terrific YETI Roadie20, complete with custom stars-and-stripes wrap. You gotta admit: That would be pretty cool!



Rates are on the rise.

The time is *now* to start picturing your new home.



- 30-Year Mortgages as low as **4.75%** APR*
- 15-Year Mortgages as low as **4.25%** APR*
- **1/2% Origination Fee** ■ FAST loan processing
- NO private mortgage insurance required

Get the jump on higher rates, and enter the home-buying process **fully prepared** with your credit union by your side. Think "**RMLEFCU first.**"

*Annual Percentage Rate. With approved credit. Some restrictions may apply. Rates subject to change.



VIDEO OF THE MONTH Savings Goals are a snap! RMLEFCU Online Banking ToolTips

Jon walks through how to set up **savings goals** - one of the many great functions in RMLEFCU's on-line banking platform - in this quick and informative video.

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





OUTSTANDING!

RMLEFCU recognizes officers with 2018 Awards



A number of local officers were recognized in June for service to their communities, as the credit union launched the 1st **Unparalleled Community Impact Award** series.

David Ford, Littleton Police Department (at left), was recognized for spearheading the “Shop with a Cop” program, that gives underprivileged children a chance to shop for holiday presents. **Brian Kidwell**, Northglenn Police Department, was saluted for organizing “No Shave Novembeard,” raising awareness and money for the American Cancer Society. In addition, **Chad Reffel**, **Ibrahim Yasin**, **Lindsey Quelser** and **Patrick Toelle** of the Northglenn Police Department (above) were cited for the heroic rescue of a man trapped in a burning car, literally seconds before the vehicle exploded; the four officers received **Outstanding Act of Service Awards**.



See local TV coverage at denver.cbslocal.com/2018/06/12/officers-awarded-saving-man/ and www.9news.com/video/entertainment/television/programs/next-with-kyle-clark/littleton-officer-honored-for-his-community-outreach/73-8173146

We are honored to recognize Law Enforcement Officers doing great acts in the community.

HELOC vs. Home Equity Loan: Which is right for you?



They sound pretty similar, but they are quite different. A HELOC (Home Equity Line of Credit) acts similarly to a credit card, using your home’s equity as collateral and provides funds as you need them, while Home Equity Loans are more similar to traditional loans and you receive funds in a lump sum, also using your home as equity. Both are useful tools that take advantage of what is probably your biggest investment.

If you’re not sure which source of financing is best for you, check out our blog article about HELOCs (<https://rmlefcu-blog.org/what-is-a-heloc-and-how-can-i-use-it/>), or watch a short video on the differences between RMLEFCU’s HELOCs and Home Equity Loans on our YouTube channel. (<https://www.youtube.com/watch?v=-mxqMw1b6kl>)



Introducing: "Where's Rocky" Wednesdays

Think you know the Mile High City like the back of your hand? It's time to put your knowledge to the test!

Our adorable and adventurous K9 friend, Rocky, has been out exploring the greater Denver metro area and posing for some pictures along the way.

Every Wednesday we will post a photo of him at various locations. If you think you know where he is, comment your guess—and if you don't, tag a friend who will! Make sure to check back the following day to see his location revealed.

Photos will be posted to the RMLEFCU Facebook, Twitter and Instagram pages every Wednesday at 9AM and the answer to the photo location will be posted the following day.

Four wheels or two, the *Relationship Rate* means savings for you.

Right now, you can qualify for a rate **as low as 4.0% APR*** on your next car – and you can **knock off an additional 1/2%** by qualifying for our Relationship Rate below.

Or, if you're in the market for a new bike, the Relationship Rate will work on a loan for a motorcycle as easily as a car. Chop another **1/2% off** rates already as low as **4.25% APR***.

Qualify for a Relationship Rate for your next car!

Use 4 of these 5 services to qualify for an additional 1/2% off your loan:

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

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



**Get
pre-approved
with RMLEFCU!**



*Annual Percentage Rate. With approved credit. Some restrictions may apply. Offer expires after September 30, 2018.

Think what your
growing home equity
can do for you.

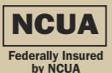


Open a **Home Equity Line of Credit** with a rate as low as **5.00% APR***
and you'll open the door to financial freedom. With a HELOC, cash is always at hand for
vacations, education, home repairs and upgrades – any kind of need or emergency.

Applying for a Home Equity Line of Credit is easy.

Start the process at rmlefcu.org. You can also call us at 303-458-6660,
or stop in and speak to a RMLEFCU loan officer today.

*Annual Percentage Rate. With approved credit. Rates subject to change. Some restrictions may apply.



The deadline is July 31 for
**The 12th Annual
William Threlkeld
Scholarship!**



ARE YOU a current
college student or a high
school student with plans to
further your education at a
college, technical or
vocational school? **AND**
ARE YOU a RMLEFCU
member with an active
account in your own name.
THEN IT'S TIME for
you to apply for the William
Threlkeld Scholarship.

Get more details and
an application
packet at
rmlefcu.org.





Meet Ruth!

Ruth Mascarenaz needs no introduction for anyone who has been a credit union member in the past 26 years! Ruth is the Loss Prevention Specialist at RMLEFCU. She has been working at RMLEFCU since May of 1992 when we were still the Denver Police Federal Credit Union. She has been a banking professional since 1971, working in three different institutions before graduating to the credit union.

Raised in Denver and Brighton, she has been married to her husband John for 30 years, and has a daughter and son, Deanna and Geno. She also has a grandson and 2 great-grandsons.

After a tremendous run of dedicated service, Ruth will be retiring at the end of July. While she is saddened to depart, she is also looking forward to spending time on the things she loves to do, including reading, bike riding, gardening, going to sports events (the Yankees, Rockies, and Broncos are among her favorite teams), and watching good movies (her favorite actor and actress are Clint Eastwood and Julia Roberts). We are all extremely thankful for Ruth's many years of excellence and friendship, and we wish her the very best for whatever the retired life brings!

Sharing the Love... with local departments!

We LOVE our members and their departments – and we LOVED sending food trucks to the winners of our “SHARE THE LOVE” social media contest earlier this year. Denver District 6 got their food truck visit on April 25, Adams County Sheriffs Department on May 2, and Arapahoe County Sheriffs Department on June 13. The contest was a huge success, and we look forward to a reprise in 2019!

Pictured at right is Britney with Arapahoe County, and the sweet RTIC cooler she won in the drawing at the Arapahoe County Share the Love event.



Split a \$300 reward with a colleague... and Kasasa Share.

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**. Go to share.rmlefcu.org.

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