



THE

DISPATCH



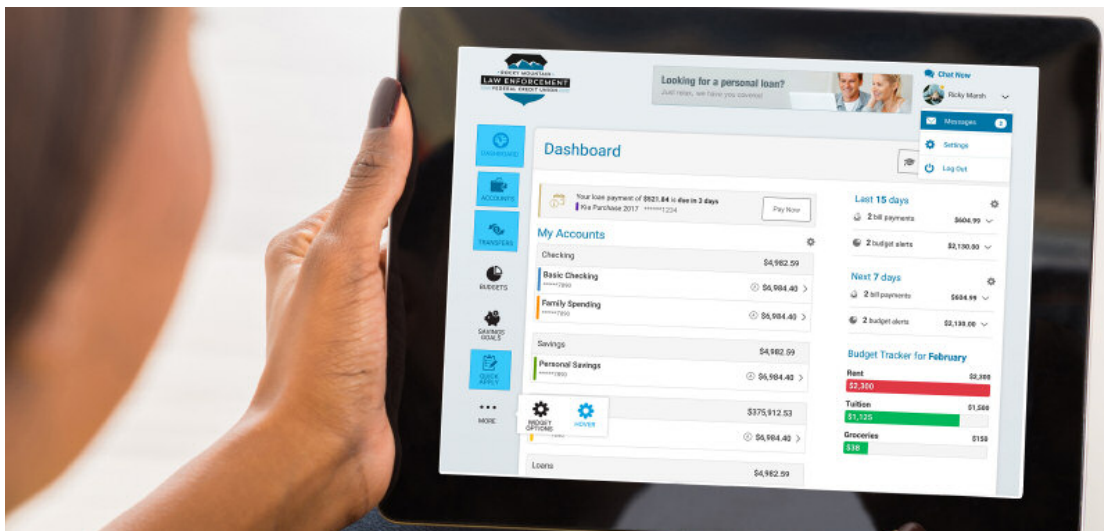
Financial Security for Colorado's Finest

June 2017

Convenience and security at RMLEFCU

As our lives keep getting busier and faster, RMLEFCU works hard to keep up with services that make your finances more convenient and more secure:

- Mobile banking – checking balances, transferring funds, paying bills, and even depositing checks... these can all be done remotely and safely on your home computer or smartphone.
- Shared Branching means you can access your RMLEFCU accounts from nearly 4,000 credit unions nationwide.
- Apple Pay gives you fingerprint security when you make purchases with your RMLEFCU credit and debit card. Ask us about Apple Pay today!



A quantum leap for rmlefcu.org

Keeping members first with this summer's upgrade

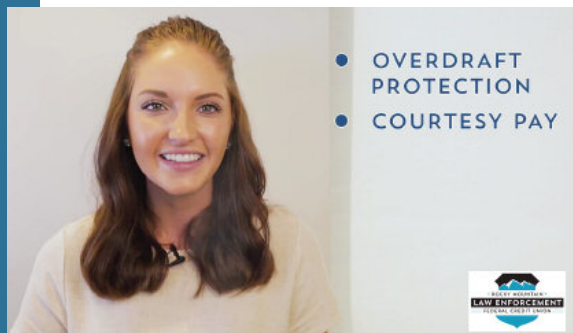
This summer, our internet and mobile banking interfaces are getting an overhaul, but it's not just a pretty facelift. By August, you'll find slicker, smoother banking online.

"It's important for us to stay in step with leading technologies," says Christine Wiley, RMLEFCU President/CEO. "In implementing the proven tools in the update, and keeping pace with continuing development, we continue to offer a 'Best in Class' interface to all our members."

As the late-summer implementation approaches, we'll keep you abreast of the coming changes. The transition will be a smooth one, as the tools are already well-proven in the financial industry. And don't worry: the RMLEFCU staff will be ready to answer your questions or concerns.

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 transfers 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 Get covered with Overdraft Protection and Courtesy Pay

Are you juggling your monthly payments? Get some financial peace of mind by watching **Angie's new video on Overdraft Protection and Courtesy Pay from RMLEFCU.**

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





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Make no bones about it. We've got to look for a new house.

For your first mortgage, think "RMLEFCU first."

If you're in the market for a new home – or your *first* home – come well-armed with a home-buyer's best friend: a first mortgage loan from RMLEFCU:

- 30-Year Mortgages as low as **4.0%** APR*
- 15-Year Mortgages as low as **3.25%** APR*
- **Low 1% Origination Fee**
- FAST loan processing
- NO private mortgage insurance required

With the credit union at your side, you will enter the home-buying process **fully prepared**. Let us visit with you today to make your homeowner's quest easier and more affordable than ever. **Think "RMLEFCU first."**

*Annual Percentage Rate. Rates subject to change. With approved credit. Some restrictions apply. Offer ends August 31, 2017.



AutoTrek + RMLEFCU = 90 days no payment and rates as low as 2.99%.*

It all adds up to a great way to buy a car!

- New or Pre-Owned
- Discount Pricing on New Vehicles
- Over 100 in-stock certified used vehicles



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

Offer valid from June 1 through August 31, 2017.

www.autotrek.com



Imagine your kid with a credit card. Really!?!

Yes, REALLY! A **Kid's Credit Card** can help nurture financial responsibility to last a lifetime.

It used to sound crazy to put a credit card into your children's hands, but parents are now giving their kids an opportunity to learn valuable lessons about smart use of credit before they are thrust into "the real world." Here are a few reasons why.

- 1 A financial foundation.** Instill good financial habits while your child is young: budgeting, managing credit, and spending within means are crucial life skills.
- 2 Track spending.** Online tools make an easier job of tracking credit card use, both for the teenager and their parents.
- 3 Build that credit history.** Your kids can establish a valuable credit record, before they even graduate from school.
- 4 Online and independent.** Having their own credit card allows youngsters to handle their own online shopping, and for parents to monitor those purchases.

If your child is ready for financial responsibility, ask us about **starting their first credit card at RMLEFCU**, with a \$500 limit. They could also qualify for a **\$500 Credit Builder Loan**, if they have a specific purchase in mind. We'll get them a great rate, and make the process easy. (Minimum age of 13, with a parental co-signer.)

STUDENTS!

The deadline is July 31 for **The 11th Annual William Threlkeld Scholarship!**

If you're a current college student or a high school student with plans to further your education at a college, technical or vocational school, AND you're a RMLEFCU member with an active account in your own name, then It's time to apply for the William Threlkeld Scholarship.

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



New "young adult's guide" to finances is working for all ages!

It can happen to any of us – that sinking feeling when you check your online balance and discover that you have blown through your dough!

RMLEFCU's communication team has worked up a helpful remedy to the mournful lament of **"Where Did My Money Go?"** It's a quick look at six tips to better manage finances may that seem obvious, but are all too often overlooked. The booklet is targeted toward our young adult members – but anyone can benefit from their **free copy available at any of our branch offices.**

