## THE DIS PATCH FIDERAL CREDIT UNION FIDERAL CREDIT UNION Financial Security for Colorado's Finest

#### Where are your wills, insurance policies, loans and investments?

Ask for a FREE copy of "Be Prepared," our guide to listing all your important legal and financial accounts and documents so you and your trusted loved ones can find them in a pinch.

Bank and investment accounts, insurance policies, loans and credit cards, deeds and wills – all these and are included in one handy document that is sure to add to your peace of mind!



# Save even more on your next car with a

# Save even more on your next car with a **RMLEFCU Relationship Rate**

Right now, you can qualify for a rate **as low as 3.5% APR\*** on your next car – and you can **knock off an additional 1/2%** by qualifying for our Relationship Rate below. The best place to start when shopping for a new vehicle is always your credit union!

## 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

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



Get

pre-approved

with RMLEFCU!

#### Coming Closures

Wednesday, July 4 – Independence Day

distants to



#### VIDEO OF THE MONTH How to Use Online Budgeting RMLEFCU Online Banking ToolTips

Ashly shows you how to set up a household budget using RMLEFCU's

online platform to help track spending, watch your progress and manage your finances to their fullest. http://bit.ly/2ax8ZqZ or scan the QR code



## Get the good feeling that comes with good credit.

## Let the RMLEFCU Credit Builder Loan help build or restore your credit score.

If you're just starting out with limited credit history, or working to re-establish a positive credit rating, we may have just the tool to help you along.

The **RMLEFCU Credit Builder Loan** puts a loan in your name-from \$500 to \$5,000-in a share account that you pay off with comfortable terms; the amount of the loan becomes accessible to you as it is paid off, and earns interest in the interim.

- No money is needed to secure the loan
- Eligible to members 18 and older who have means to repay the loan
- Low monthly installment payments
- Convenient automatic payments are available

The Credit Builder Loan builds a valuable savings account while helping build a positive repayment history-all with no risk, no cost, and no pain. Ask a

representative how you can take advantage of this beneficial program.



# 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.

# Your kid + a credit card = a perfect picture!

A Kid's Credit Card is a smart tool to ease your teen's way into financial responsibility:

- A financial foundation instills good habits like budgeting, managing credit, and spending within means.
- **Track spending.** Online tools make an easier job of tracking credit card use, both for the teenager and their parents.
- Build that credit history... before your kid even graduates from high school.
- Online and independent. They handle their own online shopping, while you monitor their spending.

Start your youngster's 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.)





# 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.



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.