

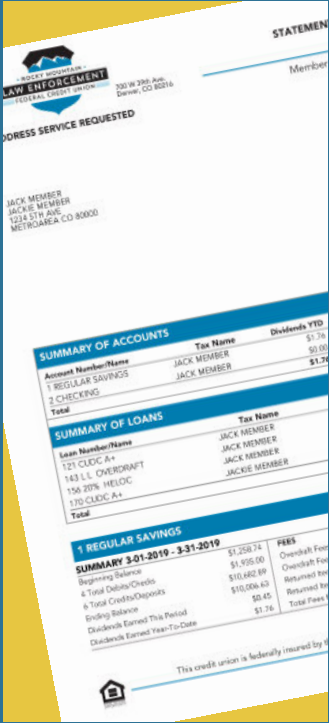


THE DISPATCH



Financial Security for Colorado's Finest

March 2019



Imagine the home of your dreams...



We can make it happen... together.

Your dream is our dream.

NEW LOWER RATES AS OF MARCH 1

Beauty is in the eye of the account holder.

We may be a little biased about this, but we have a feeling your next monthly statement will take your breath away.

Whether you access your statements online or in your mailbox, you'll appreciate the clean, refreshed look. And soon, there will be added functionality, such as the ability to make payments directly from your electronic statement. It won't just look better – it will do everything better.

- 30-Year Mortgages as low as **4.25% APR***
- 15-Year Mortgages as low as **3.75% APR***
- NO private mortgage insurance required
- **1/2% Origination Fee** ■ FAST loan processing

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



TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement

scratch that itch!



NCUA
Federally Insured
by NCUA

You're itching for a new car,
aren't ya, boy? Drive it home today,
armed with a rate **as low as**
4.0% APR.*

**RELATIONSHIP
RATE**



Qualify for the
Relationship Rate
and knock off an
additional 1/2%.

***Get pre-approved
and we'll pay the Colorado Motor Vehicle Filing Fee!***

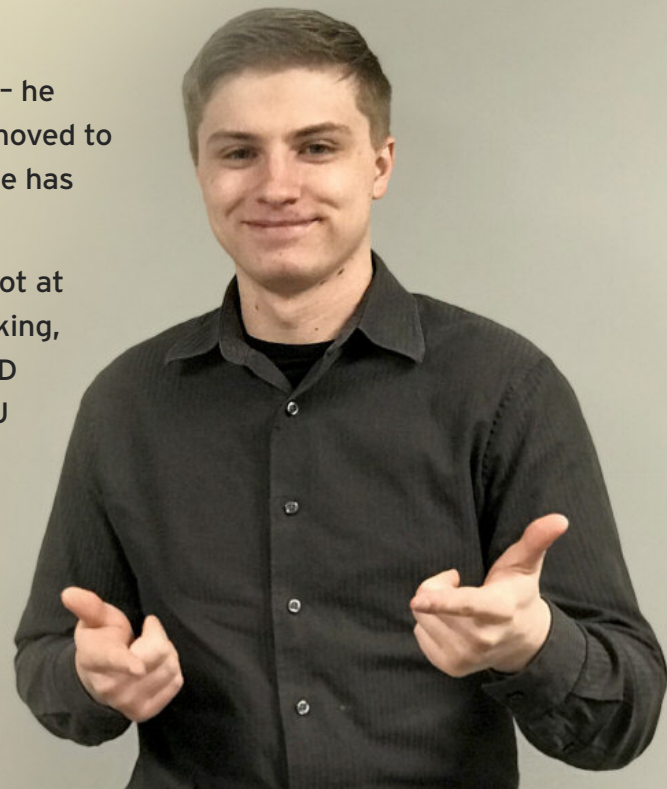
*Annual Percentage Rate. With approved credit. Some restrictions may apply.

Meet Austin!

Austin Dore is an IT Technician at the Denver Branch - he originally started at the Aurora branch in March 2017, then moved to the Call Center, the Collections Department, and now IT, so he has been a world traveler within the credit union.

He is a Colorado native and has lived here all his life. When not at work, he likes to do some photography, digital design, and hiking, in addition to building computers. His grandpa was Denver PD many years ago, which is how his relationship with RMLEFCU began. He and the rest of his family have always held the credit union dear to the heart.

You may not see him frequently at the Denver branch, as he works from the back office, but if you do, be sure to say hi and thank him for his tireless work to make sure our systems are always running smoothly!

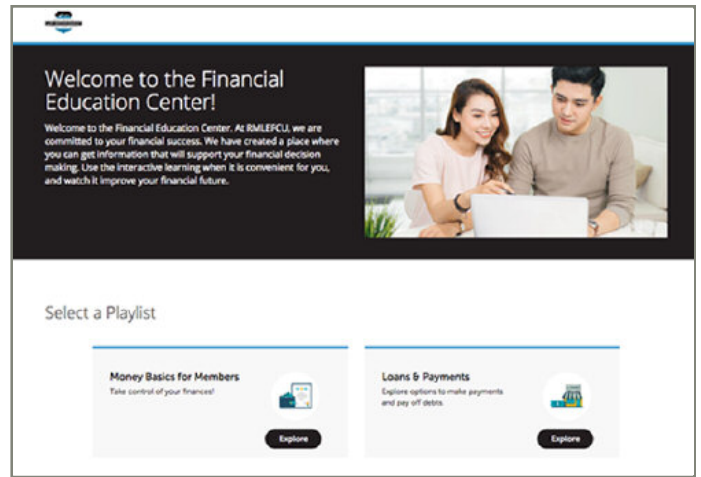


New tool offers valuable information on your own device, at your own pace

Financial Education Center is launching soon at rmlefcu.org

In the coming weeks, a terrific new tool is arriving at rmlefcu.org. The Financial Education Center will offer a series of training modules geared to inform members about various aspects of saving, investing, and other important lifestyle questions.

The web-based program has been half a year in the works, based on a proven system that has been customized for our RMLEFCU community. Topics covered in the various “playlists” include:



- Financial basics
- Home buying
- Retirement planning
- Investing for college education
- Defending against elder abuse
- and many more

Each of these playlists is geared to be completed in about ten minutes, and can easily be rerun and reviewed as often as desired. In addition, most topics include links to specific detail pages within the website for easy maneuvering and followup.

And don't worry, there are no grades and no tests – only solid information that should be useful to everyone.

In the coming weeks, the Financial Education Center will be launching. Watch for the FEC button in the rmlefcu.org toolbar, and feel free to give it a spin.



CASH vs CASH BACK

Kasasa Cash:
Earn interest on your account balance - up to 3.00% APY*

Kasasa CashBack:
3% cash back on everyday purchases (up to \$300 in purchases every month)

**2 GREAT ACCOUNTS
2 GREAT WAYS TO EARN \$**

DO YOU KASASA®?

*APY=Annual Percentage Yield. Rates may change after account is opened. Minimum to open is \$50. Contact RMLEFCU for full account details.

New members earn \$25.

No requirements - no restrictions. When a colleague or family member joins RMLEFCU, they receive \$25 in their new account. Easy as that.

Who wants in?