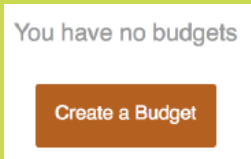


## Budgeting with the RMLEFCU on-line banking system

Odds are when you access your dashboard after you log-in to on-line banking at [rmlefcu.org](http://rmlefcu.org), you will see an area that looks like this:



Yes, we are talking about the mythical "budget", that thing we all say we *ought to* do... and now you *can* easily do!

When you dare to click on the **Create a Budget** button, you will be walked through a simple process of listing expenses and income. In just a few minutes, you'll have a picture of your monthly household budget to help guide your spending.

The app makes budgeting so easy, you'll wonder why you waited so long.



## Spare yourself that Holiday Hangover.

Get ready to raise the woof with the

# RMLEFCU Holiday Loan!

 Borrow up to **\$2,500**  As low as **6.95% APR\***

 Take up to 12 months to repay

Call **303-458-6660** or visit [rmlefcu.org](http://rmlefcu.org) today, and you'll be ready to enjoy a cool Yule.

\*Annual Percentage Rate. With approved credit. Some restrictions may apply.  
Offer valid from November 1 thru December 31, 2017.



**November Closures**  
Thursday,  
Nov. 23 –  
Thanksgiving



## VIDEO OF THE MONTH Get your First Home Mortgage with RMLEFCU

If you are ready to take the plunge into buying your first home, check out our three-minute video **where Jess shows you how RMLEFCU can simplify the experience.**

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





Give yourself  
a **\$150**  
bonus this  
year.

(Oh yeah, and  
a friend or  
loved one  
gets one too.)

Don't feel like you're being greedy, just because **Kasasa Share** can net you \$150, just in time for holiday shopping. After all, 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.**

No selling or promoting involved. Simply create your Kasasa Share link at [share.rmlefcu.org](http://share.rmlefcu.org) and share it via email, Facebook or any other means, and you could add a little shopping cheer to your holiday... and someone else too!



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



Your home's value is your  
best financial foundation.  
Put it to work to achieve  
your dreams!

Whatever your needs or wishes, it's a good feeling when financing is not an issue. Using the hard-earned equity in your home, you can borrow anytime with a RMLEFCU Home Equity Line of Credit.

Whether you are looking at a new car, education expenses, a holiday surprise, or debt consolidation, your HELOC – with a rate as low as **4.25% APR\*** – is a financial resource 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. Start the process at [rmlefcu.org](http://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. Some restrictions may apply. Rates subject to change.





Keep the holiday spirit  
rolling with the

# Holiday Loan Slide By



It's time for one of our most anticipated promotions every year! With RMLEFCU's **Holiday Loan SlideBy**, you can skip loan payments in November or December—and free up some cash for seasonal gift-giving.

Complete the coupon below — which includes your agreement to pay a \$25 processing fee for each loan payment skipped — and return it to RMLEFCU. Most consumer loans qualify (sorry, no lines of credit, VISA or mortgage loans\*).

Once approved, you have the privilege of **skipping either your November or December payment** — so you can use that additional dough for some additional Ho Ho Ho!

Sign me up to **SlideBy** a monthly payment.  
(choose either November 2017 or December 2017 below)



**HOLIDAY LOAN**  
**SlideBy**

Member(s) Name \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Account # \_\_\_\_\_

Loan Number(s) and description for **Holiday Loan SlideBy**:

(Example): Loan # 0000000 / 2015 Ford Truck

Loan #1 \_\_\_\_\_

Loan #2 \_\_\_\_\_

Loan #3 \_\_\_\_\_

I would like to skip the monthly payment(s) for  NOVEMBER 2017 or  DECEMBER 2017

I (we) agree that I (we) will resume all payments for the following month's due date. All other provisions of the original loan(s) will remain in effect except those changed by this agreement. I (we) understand that interest will continue to accrue even though this payment(s) is not required and that I (we) will be extending approximately one month to the term of the loan agreement(s). **I (we) also understand that, in the case of automatic online payments, it is the borrower's responsibility to delete the December payment at [www.rmlefcu.org](http://www.rmlefcu.org)**; borrowers may contact a RMLEFCU representative with questions about adjusting automatic payments.

Please deduct the \$25 SlideBy processing fee per loan payment from my account # \_\_\_\_\_

Savings  Checking (Please check one.)

Borrower Signature \_\_\_\_\_

Co-Borrower Signature \_\_\_\_\_

\*This offer does not include lines of credit, VISA, first mortgages, or second mortgages. Must be current on loan(s), must have made a first payment, no delinquencies in the last 12 months. **All individuals who signed for the original loan must sign the form.** Credit Life Insurance, Disability Insurance, Warranty, Debt Protection, or GAP coverage will only cover the original term of contract. Interest will accrue on the unpaid balance during the month you skip your payment(s), and when payment(s) resume, the unpaid interest will be collected first.\* I also understand that signing this form does not necessarily mean I automatically qualify. \* Please contact the loan department for more details and qualification requirements 303-458-6660.

# DREAMS *Thrive* HERE™

*The theme for October's International Credit Union Day 2017 was "Dreams Thrive Here"... so we asked members to share their own experiences in using the credit union's financial tools and services to make a dream happen.*

*We received wonderful responses, and want to share some here in the Dispatch. Thanks to everyone who took part!*

RMLEFCU always delivers world-class service and kindness. They put people before profit.



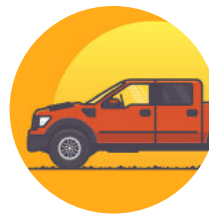
I experienced this the first time five years ago, when I purchased a vehicle with a car loan through RMLEFCU with an excellent rate and broker service that made it all possible. Now again, working with William, he's been helping me work through some ups and downs as I purchase another vehicle. I'm looking forward to going through a home-loan process in the near future and I know I'll be well taken care of. Thank you!—  
*Alicia C.*

You took a chance on me, allowed me to open an account through my hubby, and gave me savings of \$500 that I had to pay back. This helped me build my credit and now we're homeowners! Thanks for believing in me!! ♥



— *Kelley W.*

RMLEFCU helped us secure a new truck for my husband and explained every step of the way last October! We were so pleased and not stressed out! Now you're helping us remodel our kitchen!



— *Alexandria M.*

Financed my husband's dream truck!

— *Michelly S.*

RMLEFCU helped me get my new GMC Terrain. I was treated so wonderfully and with such respect. It was a great experience and I love my new car! Thanks so much. — *Patty P.*

RMLEFCU gave me a loan that helped me to give my husband a trip back to be with his grandchildren and friends in California before he passed away. I will forever be grateful and know how much it meant to him.  
— *Joy C.*



RMLEFCU was our personal superhero!! During December (the happiest month of the



year) we were faced by the overextension evil villain. Between a family wedding in Minnesota, our oldest granddaughter graduating college in Wisconsin, and ten of us scheduled to celebrate on a Disney cruise, and of course our big fabulous Italian Christmas with our extended family of 25, we were ready to admit financial defeat!! We didn't want to dig a credit card hole. Step in the best credit union in the Badged universe! Faster than a speeding bullet we were approved for a home equity line of credit. More powerful than a speeding spiral of spending, less interest than our credit card – in fact, we paid off all our credit card debt! We were able to leap tall building steps of debt! Easy payment schedule has made this the best solution. THANK YOU, RMLEFCU.

— *Janice Q.*

RMLEFCU loaned me money to buy my Saturn Vue to drive all over the state for work in Corrections, with just the email from CDOC. Before that, I was borrowing a car! The payment was approx \$140.00!



— *Camille K.*