

TO PROVIDE AN
UNPARALLELED
MEMBER
EXPERIENCE.

THE RMLEFCU MISSION STATEMENT

How SMART is Kasasa Cash Back Checking?

You know Kasasa Cash Back checking pays 3% cash back on debit card purchases, right? Up to \$9 per month, which is what a lot of members are using to pay for

Kasasa Protect,

for comprehensive and affordable protection, monitoring and restoration services on *all* their accounts. It's savings and peace of mind, all rolled into one.

Why wait? Start reaping the benefits of a Kasasa Cash Back checking account today.



Dashing
thru
the
dough?

Let the **RMLEFCU**
Holiday Loan
add some do-re-mi to your ho-ho-ho.



Borrow up to \$2,500

As low as 8.0% APR*



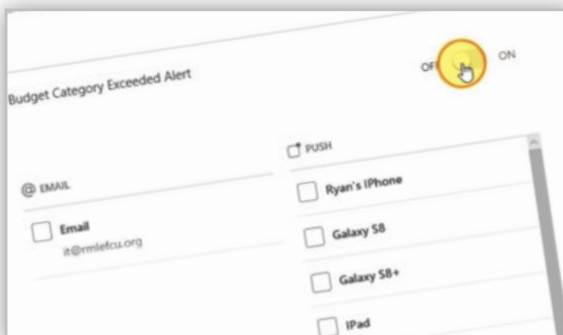
Take up to 12 months to repay

*Annual Percentage Rate. With approved credit. Some restrictions may apply.
Offer valid from November 1 thru December 31, 2018.



Coming Closures

Thursday,
Nov. 22 –
Thanksgiving
Day



VIDEO OF THE MONTH How's your account doing? Teach it to talk to you!

Jon shows how easy it is for you to set up **account alerts and notifications** for the RMLEFCU mobile app using the online banking platform.

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





Officers David Ford and Tom Richey meet again after nearly 30 years. (Pictures courtesy of 9NEWS)

RMLEFCU's honored officer gets an unexpected reunion

In June, when Littleton Officer **David Ford** was awarded RMLEFCU's *Unparalleled Community Impact Award*, little did anyone know that gears were set in motion for an unexpected reunion.

During Officer Ford's emotional acceptance speech, he singled out the memory of a man who had inspired him nearly 30 years earlier during a D.A.R.E. presentation at Belmar Elementary in Lakewood. A youthful Ford was in the audience that day, and his life was changed by meeting the policeman who towered over the grade school kids.

When Denver's 9NEWS featured Ford in a June report, a viewer who knew the older officer made some calls; this month, when retired Officer **Tom Richey** visited Denver, the two were reunited and their connection was re-ignited. As Ford's life was changed by D.A.R.E., his own "Shop with a Cop" program gives kids today the opportunity to connect with police in a friendly and positive way. "Even if it's just something to change the view of a child, their view of a police officer," he explained, "that's what the program is there for."



Richey had never seen Ford again since that day in the grade school, but appreciated the impact he made. "What a neat thing to experience... see you as an adult. You're a neat man. It's a pleasure to meet you!" It was an unexpected final chapter that made RMLEFCU's new award program all the more rewarding and memorable.

Meet William!

William Ward is a Senior Loan Officer at the Denver branch. He had been in the lending world for more than ten years before starting at RMLEFCU in September 2015 and has been working out of Denver Branch since September 2017.

When not at work, he enjoys going to the mountains and snowboarding during the winter months and playing video games (particularly the horror genre) during the summer months. He also loves Chinese food and making people laugh with his signature deadpan humor.

If you have any loan questions, William is the lending guru who can help you out, so the next time you are in the Denver branch, be sure to say hi to him!



0% interest for 6 months.

Redeem points to earn 1% cash back. A better rate than most other reward cards. No fees. Free transfers.*

There's no trick with RMLEFCU Platinum VISA.

Don't wait – Zero % offer expires 12/31/18.



*With approved credit. Some restrictions may apply. Offer expires December 31, 2018.



Go Ahead, We're All Ears!

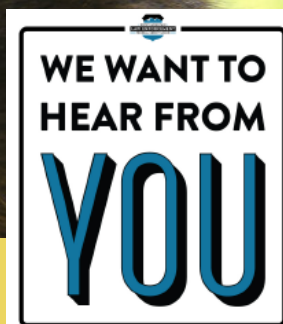
We're listening to you at RMLEFCU's online survey.

We want to make sure your experience with RMLEFCU is nothing short of fantastic!

Please take a moment to complete this short eight-question survey regarding your membership and the services we offer.

Your feedback is greatly appreciated and will help us to better serve you and your fellow members.

Take the RMLEFCU survey at <https://www.surveymonkey.com/r/Z3SFWRP>





Shake Hands with Gen. Grant!

Bring in a new member before December 31, 2018,
and you'll both receive a \$50 Amazon Gift Card...
which even Ulysses S. Grant agrees is money in the pocket!

Referral Rewards for Members!

From now until December 31, 2018, whenever a current RMLEFCU member refers a colleague or family member to join the Credit Union, **they each get a \$50 Amazon gift card** as long as the new member qualifies with:

- Opening a savings, checking, and debit card
- Setting up direct deposit in the first 30 days
- Using the new Debit Card at least 6 times in the first 30 days

Be a part of this! Don't let the opportunity pass!

Your referral only takes a minute at <https://rmlefcu-blog.org/refer/>

Skate through
Christmas expenses with...

Holiday Loan SlideBy



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 freedom 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 2018 or December 2018 below)



HOLIDAY LOAN
SlideBy

Member(s) Name _____

Daytime Phone _____ Account # _____

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

(Example): Loan # 0000000 / 2016 Ford Truck

Loan #1 _____

Loan #2 _____

Loan #3 _____

I'd like to skip the monthly payment(s) for NOVEMBER 2018 (submit by 10/31/18) or DECEMBER 2018 (submit by 11/30/18)

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;** 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.