

## Equifax breach reinforces need for financial security

As reports like the recent Equifax security breach become more frequent, we are constantly reminded of the need to shore up our defenses in regards to financial exposure.

RMLEFCU constantly strives for the strongest member security. And, we continue to encourage members to enroll in a proven program like Kasasa Protect to guard themselves against the felons who seek to take advantage of us.

For your own safety, please consider Kasasa Protect today.



## Open the door to the open road.

Rev up your vehicle shopping with RMLEFCU pre-approval.

Make this the year for an upgrade to your ride. The new 2018's are coming out, and great deals are in the cards as dealers move out the 2017's. And your credit union can't wait to help.

- Auto loan rates start as low as **3.20% APR\*** with up to **60 months** to repay
- **No payments for 90 days**



*The best place to start when shopping for a new vehicle is always your credit union!*

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



**October Closures**  
Monday,  
October 9 –  
Columbus Day

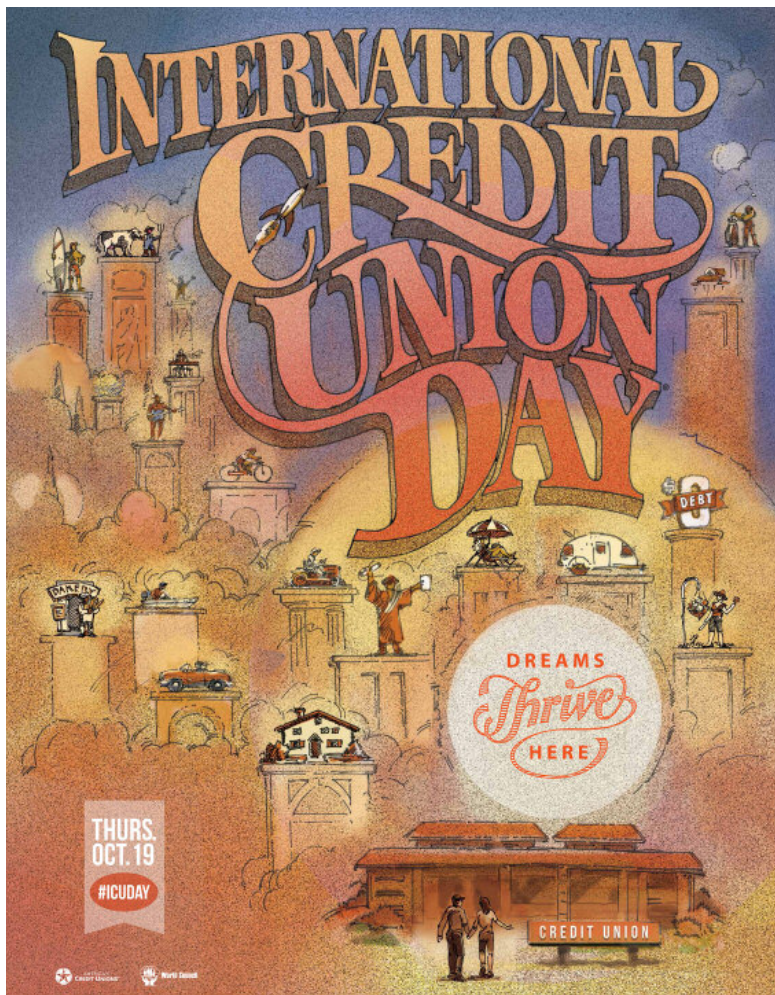


## VIDEO OF THE MONTH How have you prepared for financial fraud?

It's time to quit waffling on signing up for Kasasa Protect. **In just three minutes, Jon will show you just why you need to protect your financial identity with this super service.**

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





International Credit Union Day celebrates the spirit of the global credit union movement. The day has been celebrated on the third Thursday of October since 1948, to reflect upon the credit union movement's history, promote its achievements, recognize the hard work, and share member experiences.

## Enter RMLEFCU's "Dreams Thrive Here" contest!

The theme for International Credit Union Day 2017 is "Dreams Thrive Here"... and we are behind that sentiment 1000%! After all, we've been supporting each others dreams since 1938.

In that spirit, members are invited to visit our Facebook page and share their own experiences in using RMLEFCU's tools and services to make a dream happen. Was it a memorable trip, a favorite vehicle, or an educational experience that your credit union membership helped make happen?

Share your RMLEFCU experience and you could win your choice of:

- 1/4 point off a new loan (non-real estate or VISA)
- One free year of Kasasa Protect
- A free Loan Slide-By this holiday season on consumer non-real estate loans

We look forward to hearing your story!



## Put \$150 in your pocket with Kasasa Share.

Join your fellows who are taking part in **Kasasa Share**, and you, too, can pocket a \$150 award.

Simply create your Kasasa Share link at [share.rmlefcu.org](http://share.rmlefcu.org) and share it via email, Facebook or any other means.

- Then, when a family member or law enforcement colleague responds to your Kasasa Share link, and they open and use a Kasasa account,\* **you both receive \$150 Amazon giftcards.**

No selling or promoting involved. Simply visit [share.rmlefcu.org](http://share.rmlefcu.org) and get started today.

Terms and conditions apply.

\*New member must qualify for two cycles.



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.)

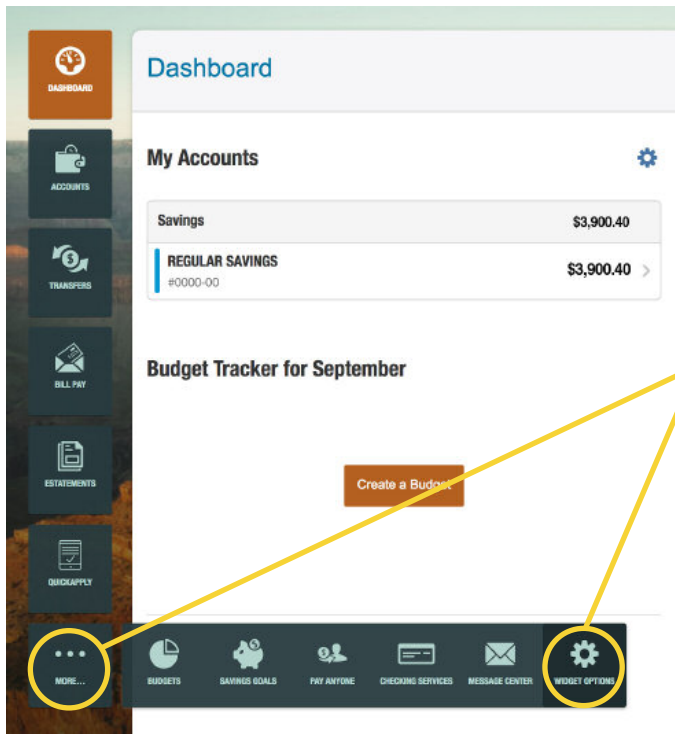
Borrower Signature \_\_\_\_\_

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.

# Internet Banking TIP OF THE MONTH

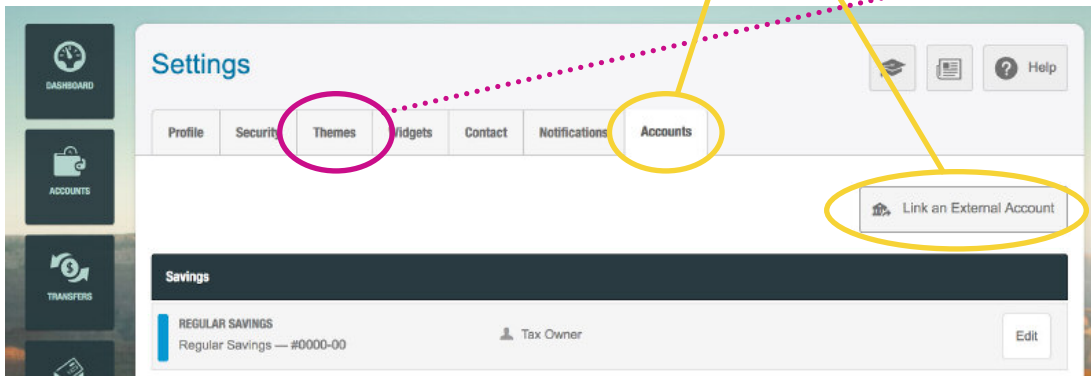
Did you know you can view any or all of your financial accounts in one place—even if they're not at RMLEFCU? It's really handy... AND really easy.



**1** Log in at RMLEFCU.org to arrive at your personal Dashboard.

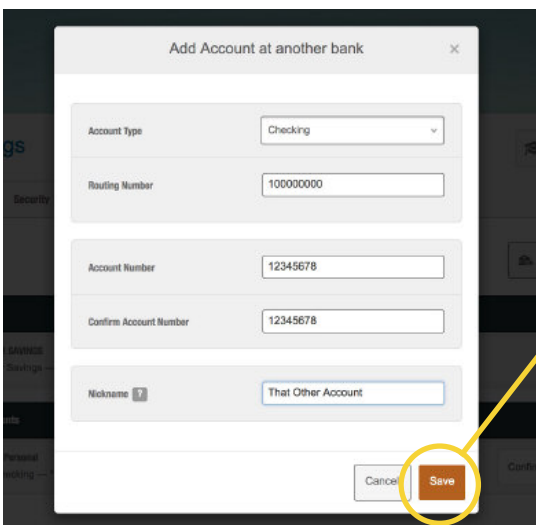
**2** Select "MORE" and then "WIDGET OPTIONS" to access the "Settings" screen.

**3** Select "Accounts" at the top of the screen, and you will see the option to "Link an External Account".



**4** Enter the information for your external account and give it a specific name so you can easily reference it later. Enter "SAVE".

Now your external account will be listed on your Dashboard. You will even be able to make easy transfers between all your accounts, as simply as that!



## Pretty as a Picture

Don't think you have to stick with "generic" packaging for your internet banking page. Select "Themes" on the Settings screen, and you'll find an array of cool backgrounds to choose from.

