



# THE DISPATCH



Financial Security for Colorado's Finest

October 2018

*TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.*

THE RMLEFCU MISSION STATEMENT

# \$25,000

That's how much we've awarded so far with Kasasa Share.

You know how it works by now. Include your **Kasasa Share** link in email or social media, and when a family member or law enforcement colleague joins RMLEFCU through your link, and they open and use their Kasasa account\*, **you both receive \$150 Amazon giftcards.**

There's no selling or promoting involved; just the offer for others to be a part of the RMLEFCU family. Just set up a link at [share.rmlefcu.org](http://share.rmlefcu.org).

Why wait any longer?

## Be a part of this!

**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.**

Start planning for holiday gift-giving with cash back and **NO INTEREST** for six months.

Why play around with any other card?

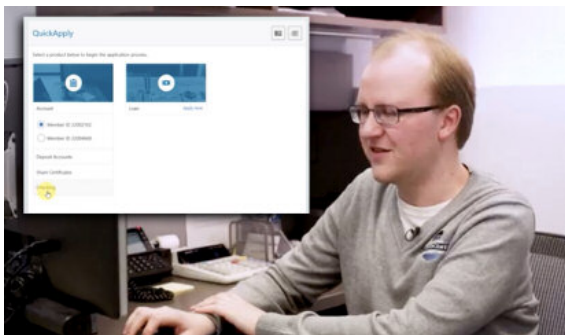
Don't wait – Zero % offer expires December 31, 2018.

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



## Coming Closures

Monday,  
October 8 –  
Columbus Day



## VIDEO OF THE MONTH Want to add an account? It's a snap on-line!

If you're looking to start a new account for a specific savings goal, or start a new Kasasa Cashback account, **let Jon walk you through the easy process.**

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



# Fall in love with the Relationship Rate... before it rides into the sunset.



It's been one of our most popular promotions ever... and it chops an **additional 1/2%\*** off your already low RMLEFCU auto loan rate. Qualify for a **Relationship Rate** by using four of these five RMLEFCU services:

- **Line of Credit** • **Kasasa Checking** • **Online Banking**
- **Direct Deposit** • **Automatic Payments**

Drive off in that new or pre-owned auto, armed with a pre-approved loan from RMLEFCU. The sun sets on the Relationship Rate on December 31, 2018 –so act now!

*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. Rates subject to change. Relationship Rate ends December 31, 2018.



## Best Credit Unions to work for? RMLEFCU makes No. 4!

*Credit Union Journal* has just ranked America's credit unions on the basis of "best to work for," and Rocky Mountain Law Enforcement Federal Credit Union ranked fourth in CUs with assets from \$200M - \$500M.

With unemployment low, attracting and retaining top talent takes more than just a good salary and a competitive benefits program. Keeping great employees means offering opportunities to grow professionally and personally, tools that help maintain a healthy work-life balance, and even having some on-the-job fun.

RMLEFCU staff enjoys annual bonuses and holiday parties, and a culture of open communication, featuring internal social media to link everyone at all levels. We are blessed to have employees with outstanding long-term careers with RMLEFCU, as well as a steady flow of talented younger professionals. We already know what a great place this is to work for – and appreciate *Credit Union Journal* for recognizing that as well!

# Why Do U RMLEFCU?

We surveyed our members... and here is what a few had to say!

A	Alicia	Joseph
<b>How long have you been a member?</b>	Since I was 16 - 2000.	I've been a member since about 2013.
<b>How were you invited to be a member?</b>	My dad is Denver PD.	A couple of our officers at the ACC Police were members and expressed their satisfaction with the services provided by RMLEFCU. I was interested in finding a local financial institution that was independent of the larger banks, accessible, and responsive to my needs.
<b>What's your favorite product or service that RMLEFCU offers?</b>	The new app is amazing!!! I love being able to change the account names and deposit checks and transfer money right from my phone! Makes budgeting a snap!	I am really pleased with KASASA checking, the ability to check balances, transfer balances, and the convenience of the on-line app. I was unfamiliar with banking on-line but have become a big fan of it.
<b>What do you enjoy most about being a member?</b>	The amazing staff. I spend most of my time at the Lone Tree office and they have always been amazing and supportive. They remember us and make us feel at home.	The first thing that comes to mind is exceptional and personalized customer service. I value the ability to contact someone at RMLEFCU by phone or even in-person if needed, and be in touch with a representative and not passed along from one extension to another. I called Beckie Gibson for advice on a new vehicle loan and she was there to help quickly and as friendly as she always is. She even responded during non-banking hours.
<b>How many people do you think you have referred?</b>	30+.	I have referred at least a dozen people to RMLEFCU, and keep reminding other members of my department about the benefits of membership.
<b>Any other comments?</b>	I love RMLEFCU. They support our guys in the many events and fundraising events we run. They are always there for us when we ask. They aren't just there to make money, they are family and support us when we need it.	Being a member of RMLEFCU gives me peace of mind knowing my financial accounts are secure and there for me to access as needed.
<b>I share RMLEFCU because...</b>	I share RMLEFCU because... they are the best. I would never trust my money with anyone else.	I share RMLEFCU because... Of the superior banking options, ability to secure a credit card I can control the limits of, and always superior customer service.

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 would like to skip the monthly payment(s) for  NOVEMBER 2018 or  DECEMBER 2018

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.

# Meet Jon!

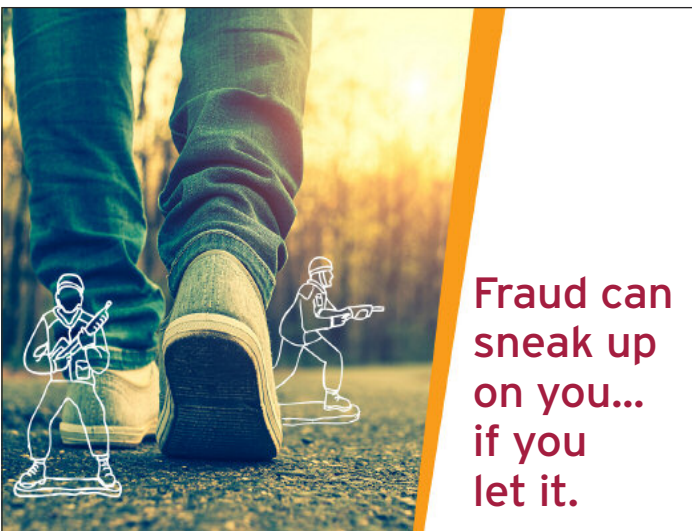
*Jon Hageman* is a Loan Processor at the Lone Tree branch, where he has worked for three years since July. He views every day as an opportunity to make a difference for someone who needs it, using that mindset to guide his interactions with members.

When not on the job, he loves spending time with family more than anything, including his sister Emily (who also worked here a couple of years ago), and his brother and sister-in-law, Chris and Lauren. Beyond that, he is an avid fan of movies and games, always willing to listen to and trade opinions on any piece of media with friends, co-workers, members, etc.

Keep an ear out for his distinctive laugh the next time you are in the Lone Tree branch, as he sometimes laughs with unexpected volume.



Join us in recognizing the 70th anniversary of **International Credit Union Day** on October 18, celebrating the spirit of the global credit union movement.



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.



Play **"Where's Rocky"** every week!

Every Wednesday we take a picture of our little mascot ROCKY somewhere in metro Denver, and post it to the RMLEFCU Facebook, Twitter and Instagram pages. If you and your kids think you know where he is, comment your guess! Make sure to check back the following day to see his location revealed.