

TO PROVIDE AN
UNPARALLELED
MEMBER
EXPERIENCE.

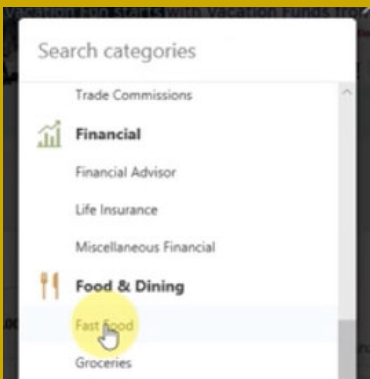
THE RMLEFCU MISSION STATEMENT

Start smart budgeting at rmlefcu.org

Forget about acquiring one of the *other* budgeting apps. You can do it all at rmlefcu.org.

Set up multiple budgets for separate accounts. Categorize spending and transactions as you monitor them. You can even turn on alerts to prompt you when you've "gone rogue."

It's a cinch to start. There's even a video to get you going at <http://bit.ly/2ax8ZqZ>.



Coming Closures

Monday,
September 3
– Labor Day



Auto loans as low
as **4.0% APR***

Drive off in that new or pre-owned auto, armed with a pre-approved loan from RMLEFCU.

Get a rate **as low as 4.0% APR*** – and knock off an **additional 1/2%** by qualifying for your Relationship Rate.

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

Qualify for a Relationship Rate for your next car!

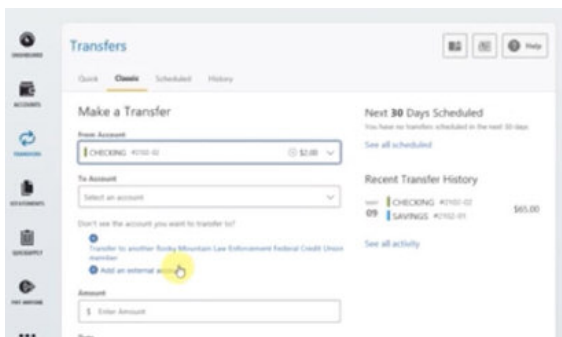
Use 4 of these 5 services to qualify for an additional 1/2% off your loan:

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

Get
pre-approved
with **RMLEFCU!**



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



VIDEO OF THE MONTH Making Cross Member Transfers a Snap!

Transferring funds from your account to another RMLEFCU member's account couldn't be easier, as Ashly explains in our newest YouTube video.

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





Gear up!

Whatever new gear you need on the job, partner up with the **RMLEFCU Equipment Loan**.

When it's time to upgrade, we offer the **RMLEFCU Equipment Loan** to get you there.

- Equipment signature loans as low as **9.00% APR***
- Up to **\$2000** – up to a 24 month term.
- Weapons, equipment, or any expenses you need to cover to stay on track

*Annual Percentage Rate. With approved credit. Some restrictions may apply. Rates subject to change.



The sky's the limit.

A **Home Equity Line of Credit** at a rate as low as **5.00% APR*** is the key. The rest is up to you.

Whatever your goal – home improvement, vacation, education – the financing is right under your roof.

Applying for a Home Equity Line of Credit is easy.

Start the process at rmlefcu.org, 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.



Biscuit Bus Challenge 2018

Law Enforcement Supporting Non-Profits

Does your local law enforcement support the non-profit community?

Tell us about it!

Your insight could win the department/district a visit from the Biscuit Bus and the non-profit a donation courtesy of RMLEFCU.

Comment who you nominate and why to @RMLEFCU on Facebook, Twitter or Instagram!



*Your department or district
could win a visit from
The Biscuit Bus!*

It's the most anticipated RMLEFCU promotion every year! Get on board today!



Financial Security
for Colorado's Finest

www.rmlefcu.org

(303) 458-6660



RMLEFCUBlog



Coming Soon... Financial Education Center

at RMLEFCU.org

A new feature coming to our revamped website this fall will present informative video "modules" that will advance your financial savvy ... AND earn you bonuses on RMLEFCU services. Watch for more in next month's edition of *The Dispatch*.

Meet Lauren!

Lauren Lawrence is the Assistant Branch Manager at the Denver branch, where she has worked since June 2012.

When not on the job, she loves spending time with her five-year-old daughter Audriana, her boyfriend, and her black lab. They love to travel, especially to the beach, because it is their "very most favorite place to be."

Fall is her favorite season in the whole year, coinciding with her favorite holiday: Halloween. However, once Halloween is over, she starts singing Christmas songs...the very next day. You can safely expect that the Denver branch will be filled with holiday music from Thanksgiving through Christmas, exactly the way Lauren likes it.



Why only 6 withdrawals a month?

Why "Reg D" puts a limit on your savings account, and what you can do to get around it.

You can't hardly beat a savings account for stashing your cash. But we should keep in mind that **there is a limit of six transfers a month** depending on the type of transaction.

This is a result of Regulation D – commonly known as "Reg D" – a Federal Reserve Board rule that helps ensure that financial institutions like RMLEFCU have a proper amount of reserves on hand. A useful side effect, of course, is that savings accounts function as they are intended: to save money.

The six-transfer limit (and a potential penalty) falls under certain scenarios:

- Online transfers between accounts at RMLEFCU or other institutions
- Transfers processed over the phone
- Automatic transfers, such as bill payments
- Overdraft transfers from savings to checking
- Transfers made by check or debit card

Some transfers don't count toward the limit of six, such as those made at ATMs or made in person at the teller window, or withdrawals made by phone where the check is mailed to you.

The Reg D rules don't really have to be much of an impediment on your savings account, and there are simple ways to get around them. For instance, a **checking account** won't put limits on usage, and can make a lot more sense for making bill payments or keeping cash on hand. You should also **make transfers count** by doing fewer of them with larger sums of money.

If you do reach your six transactions, keep in mind you can skirt the Reg D limit (and any resultant fees) by heading for the ATM – or a RMLEFCU teller window. Your money is your money, and we'll help you keep it at hand.

Congratulations to the recipients of the 12th Annual William Threlkeld Scholarships.

Let's give a hearty salute to the largest class of recipients yet:

Taylor C.
Haley G.
Madison M.
Nathan N.
Jaeleen P.
Myan S.
Nathan S.
Amanda T.
Andrew T.

We'll be back in 2019 with the 13th year of RMLEFCU scholarships. Look for details next June!

