



## Aurora shines! Check out our remodel!

If you haven't been over to our Aurora location in a while, you'd better hold onto your hat. The remodel is complete, and you wouldn't recognize the place!

It's the first of a three-step revamp of our offices, with Lone Tree currently in the works. Check out the new look at 992 Potomac Circle and get a load of the new RMLEFCU!



**February Closures**  
Monday, Feb. 15 -  
Presidents Day



## RMLEFCU offers cash back for **first-time** car buyers!

Getting behind the wheel of your **first car** is a moment that sticks with you your entire life. You'd better buckle up, because we're about to make it even better yet.

When you finance your first car through RMLEFCU, we'll throw in a \$100 cash incentive for up to \$10,000 loan balance (or \$150 for up to \$15,000) – and that will buy a lot of coffee for that new cup holder.

Talk to a credit union representative today to take advantage of this limited time cash-back offer.

Offer is reliant on auto and purchase price - Max loan amount of \$15,000 • Required FICO rating of 640+ (no auto trade line) or NO FICO (due to no trade lines) • Auto price must be no higher than 18% of Pre-Tax Income • Maximum Originate-to-Distribute (OTD) Loan-to-Value (LTV) 90%, unless borrower qualifies for more • Maximum term 60 months (high mileage and type of vehicle may affect offer)

With approved credit. Some restrictions may apply.  
Offer expires March 31, 2016.



## 5 Ways to Avoid Having Your Identity Stolen

Make sure your personal identifying information stays **PERSONAL**.

- 1. Photocopy the contents of your wallet.** This way, if your purse or wallet is stolen or lost, you know exactly who to contact.
- 2. Keep on top of your bank and credit card statements.** Check every 15 days.
- 3. Get off mailing lists and get a locking mailbox.** Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit [optoutprescreen.com](http://optoutprescreen.com).
- 4. Keep personal identifying information in a safe place and or shred things.**
- 5. Stop giving out your social security number.** Don't give it out to anyone and if pressed, ask if you can use an alternative ID.

Learn more about these crucial financial defenses at [rmlefcu-blog.org](http://rmlefcu-blog.org).



**Candy is dandy, but love lasts a lifetime.**

When you are saying “I Love You” this year, how about saying it with a gift that will be meaningful forever?

*Open a RMLEFCU account for your children, grandchildren, nieces or nephews (18 years and under) as a gift... and we will help launch it with a \$25 1-year piggybank CD!*

It helps children establish a valuable practice of saving, and a lifetime of financial responsibility. And whenever you feel like giving them a little something, the RMLEFCU account you've set up is a welcome site for your generosity.

A RMLEFCU representative is ready to help you kickstart the account today *with a \$25 1-year piggybank CD!\**

\* Offer applies to new accounts for young savers 18 years old and younger.  
Offer valid through March 31, 2016.



Start the account today, and we'll include a free piggy bank for your young saver!