



THE DISPATCH



Financial Security for Colorado's Finest

January 2017

Did the holidays take it out of you and your finances?

If you're coping with the "hangover" from holiday spending, we have the perfect remedies.



REMEDY 1

The RMLEFCU Holiday Loan has been extended into January!

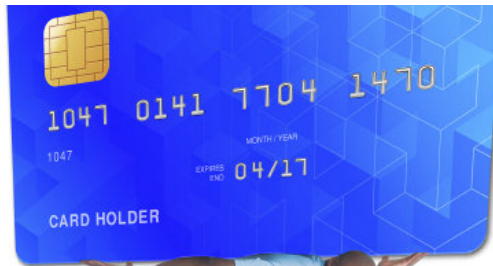
- Borrow up to \$2,500
- As low as 6.95% APR*
- Up to 12 months to repay

Call **303-458-6660** or visit **rmlefcu.org** and see how you can put this loan to work for you.

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

Offer valid from January 1 through January 31, 2017

REMEDY 2



Get out from under that high-interest card.

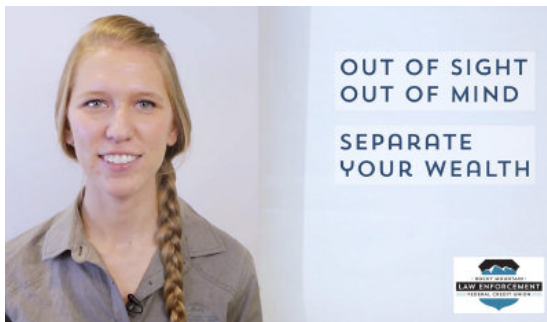
It's always a free balance transfer from your interest-laden card to a member-friendly RMLEFCU VISA.

With approved credit. Some restrictions may apply.

January Closures

Monday, January 2 – New Year's

Monday, January 16 – Martin Luther King Jr. Day



VIDEO OF THE MONTH

At the RMLEFCU YouTube Channel, you'll find updates on the credit union and its services. This month, **Miranda discusses the value of maintaining a savings account** – as well as custom savings accounts for specific objectives like new cars or Christmas.

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



2017



Resolutions can mean more than skipping dessert.

If your plans for 2017 self-improvement include financial improvement, we can help in many ways.

Pay down your loans.

Put your credit union membership to work by consolidating your loans with a lower interest rate.

Put some money away.

A savings account to build your nest egg can be a lot more sensible than simply borrowing. See the article on our new video on page 1.

Start a Christmas Club.

A custom account can help achieve a specific goal; we can set one up for you, even including automatic deposits.

Improve your financial picture.

RMLEFCU has a staff of advisors at your disposal to help you prepare for the present and the future.



Make the jump to a better VISA card.

What's the best card for you?
Just ask!

Our popular "starter card"

Rewards and cash back

Our lowest interest card

VISA Classic	VISA Platinum	VISA Platinum Select
A great choice for a first-time card	Rates as low as 12.75% APR*	Rates as low as 7.25% APR*
Good rates on a lower credit limit: as low as 13.75% APR*	No fees	No fees
\$500-\$15,000 credit limit	Earn reward points toward merchandise, travel, cash back	\$10,000-\$20,000 credit limit
Zero fraud liability	\$10,000-\$20,000 credit limit	Zero fraud liability
	Zero fraud liability	

Take a look at YOUR credit card statement, see what kind of interest you are paying and what kind of rewards you are getting. Chances are, a RMLEFCU VISA can beat what you have now. You may even find yourself jumping for joy. CALL US TODAY at 303-458-6660.

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

Visa Checkout

offers easier purchasing
at your favorite stores
or online with
a single sign in.

We can help you get
started today!



Why Visa Checkout?

Pay online faster



Stop filling out forms

Your payment and shipping
information are saved so there
is no time wasted.

Any major card



Add any major payment card

Use your existing cards,
Credit or Debit.

On any device



Works on any device

Make online purchases
from your computer,
tablet or phone.

Get great deals



Be in the know

Subscribe to VISA Checkout
emails to get deals,
inspiration and more.



www.rmlefcu.org

(303) 458-6660

(800) 371-7716

FAX (303) 561-0534

Denver Office

700 W. 39th Avenue
Denver, Colorado 80216

Lobby Hours

Mon., Tue., Thur., Fri.,
8 am-5 pm
Wed., 9 am-5 pm

Aurora Office

992 Potomac Circle
Aurora, Colorado 80011
FAX (720) 855-4170

Lobby Hours

Mon., Tue., Thur., Fri.,
8 am-5 pm
Wed., 9 am-5 pm

Lone Tree Office

10025 Park Meadows Drive
Lone Tree, Colorado 80124
FAX (720) 855-4186

Lobby Hours

Mon., Tue., Thur., Fri.,
8 am-5 pm
Wed., 9 am-5 pm

Drive Up Hours (Denver/Aurora offices)

Mon., Tue., Thur., Fri.,
8 am-5 pm
Wed., 9 am-5 pm
Sat., 9 am-1 pm

After Hours Lost/Stolen VISA

(800) 472-3272

Mobile Phone Banking rmlefcu.mobi rmlefcu iPhone app

The Informant

24/7 banking by phone
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(800) 269-9451

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Connect with us on Facebook, Instagram and Twitter.

And follow the RMLEFCU Blog for news about services, helpful
tips, and credit union events. Tune in at www.rmlefcu-blog.org.






Kasasa Share will raise you three Grants

Join the members who are getting on board with **Kasasa Share**, and you, too, can capture a \$150 Amazon gift card.

Simply create your Kasasa Share link at share.rmlefcu.org and share it via email, Facebook or any other means.

 When you encourage a family member or law enforcement colleague to open and use a Kasasa account,* you both receive **\$150 Amazon giftcards**.

Visit share.rmlefcu.org and get started today.

Terms and conditions apply.

*New member must qualify for two cycles.



Your holiday earnings can be a lift for the kid in your life.

Start them off with a savings account that is better than cash – and we'll boost it with a \$25 1-year piggybank CD!

*Open a RMLEFCU savings account with a \$25 deposit for your child, grandchild, niece or nephew (18 years and under) as a gift... and we will help launch it with a \$25 1-year piggybank CD at .75% APY!**

- A great way to start your youngster on a lifelong road to money smarts
- A ready repository for birthday, holiday, graduation and special gift-giving for years to come

A RMLEFCU representative is ready to help you set up the account today, and receive the child's **free \$25 1-year piggybank CD**.

* Offer applies to new accounts for young savers 18 years old and younger. APY=Annual Percentage Yield.

Offer valid through January 31, 2017.

Start the account today, and receive a free piggy bank for your young saver!

