

## An Owner's Manual to Picking the Right Used Car

RMLEFCU has partnered with AutoTrek to help first time car buyers.

Members purchasing their first car will receive **\$100 cash back** when they borrow up to \$10,000 or **\$150 cash back** when you borrow up to \$15,000. On top of this, AutoTrek and RMLEFCU are offering a **\$100 gas card** to help put plenty of miles on that new or "new to you" vehicle.

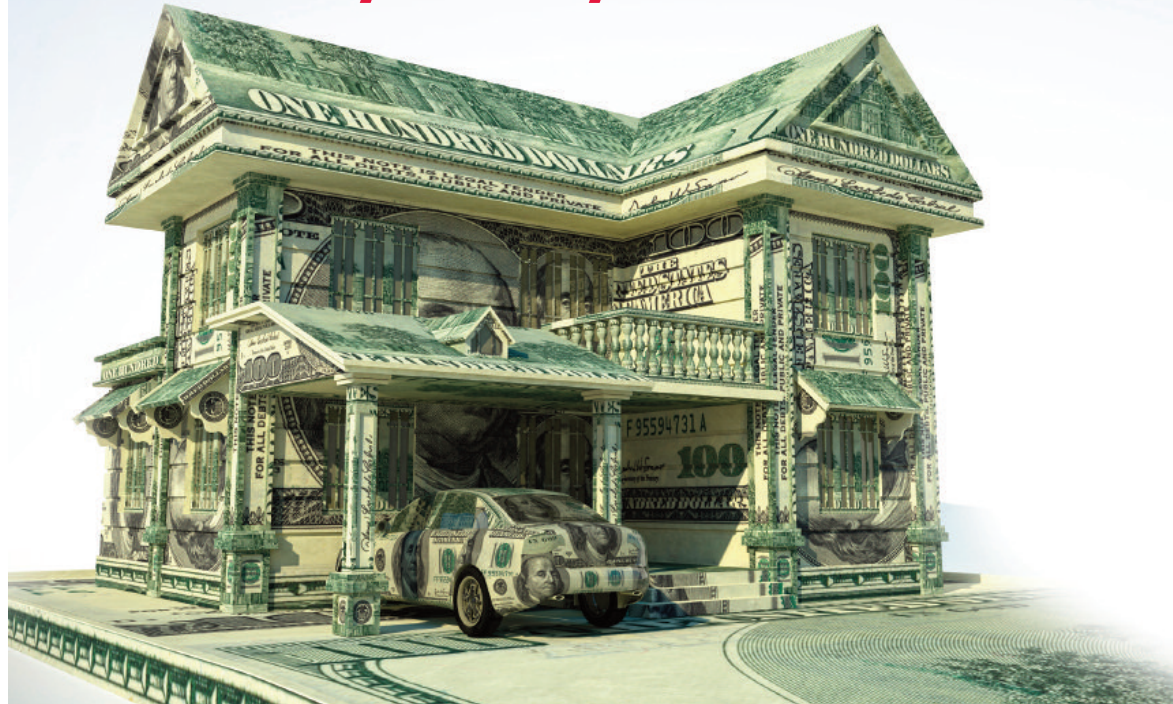
Here are a few best practices before you buy the car, truck or SUV of your dreams:

1. Take a test drive on both highway and city streets.
1. Look over the exterior with a fine tooth comb.
1. Check for leaks.
1. Google the car you are considering and check Consumer Reports for any potential problems.
1. Have a mechanic do an inspection.

Visit [rmlefcu-blog.org](http://rmlefcu-blog.org) for more about AutoTrek and your new car!

— Ryan Ellis

## You may not be made out of money, but your house is.



## Imagine what a Home Equity Line of Credit can do for you:

- Consolidate debt
- Pay for educational expenses
- Purchase a car
- Make home improvements

With a HELOC - Home Equity Line Of Credit - you can have cash readily available for expenses or emergencies, and at a super rate as low as **3.50% APR\*** (based on your credit history and current Loan to Value - LTV). You can even elect to make your equity available with a convenient VISA card.

With such low interest rates, you are surrounded by fantastic financial freedom. Call RMLEFCU at 303-458-6660 and we'll help you get started.



\*Annual Percentage Rate

**Remember: If you are shopping for a new home, come to RMLEFCU FIRST for your best mortgage value!**



# Back on track.

## A RMLEFCU Credit Builder Loan can help build or restore your credit score.

If you're just starting out with limited credit history, or working to re-establish a positive credit rating, we may have just the tool to help you along.

The **Credit Builder Loan** puts a loan in your name—from \$500 to \$5,000—in a RMLEFCU share account that you can pay off with comfortable terms; the amount of the loan becomes accessible to you as it is paid off, and earns interest in the interim.

- No money is needed to secure loan
- Eligible to members 18 and older with means to repay the loan
- Low monthly installment payments
- Convenient automatic payments are available

The Credit Builder Loan builds a valuable savings account while helping build a positive repayment history—all with no risk, no cost, and no pain. Ask your credit union representative how you can take advantage of this beneficial program.



[www.rmlefcu.org](http://www.rmlefcu.org)

(303) 458-6660

(800) 371-7716

FAX (303) 561-0534

 [facebook.com/rmlefcu](https://facebook.com/rmlefcu)

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### Denver Office

700 W. 39th Avenue  
Denver, Colorado 80216

#### Lobby Hours

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

**After Hours  
Lost/Stolen  
VISA**

(800) 472-3272

**Mobile Phone  
Banking**

[rmlefcu.mobi](http://rmlefcu.mobi)  
[rmlefcu iPhone app](http://rmlefcu iPhone app)

### 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

### The Informant

24/7 banking by phone  
(303) 455-6331  
(800) 269-9451

### Drive Up Hours (Denver/Aurora offices)

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

**Find a Shared  
Branch, ATM or  
Service Center  
near you:**  
[co-opcreditunions.org](http://co-opcreditunions.org)



## Connect with us on Facebook, Instagram and Twitter.

And follow the [RMLEFCU Blog](http://RMLEFCU Blog) for news about services, helpful tips, and credit union events. Tune in at [www.rmlefcu-blog.org](http://www.rmlefcu-blog.org).

