



## Apple Pay is on the way

It's rare that we see the anticipation for a new product that we have seen with Apple Pay. Members have been clamoring for months to see it added to our services, with the ramped-up convenience and "thumbprint security" Apple Pay offers.

VISA has been working hard on our certification, which has been a long haul with so many financial institutions waiting in line. We have advanced to testing phase now, and it appears by March we'll be able to send the good word that it's time to add Apple Pay to your financial arsenal.



**January Closures**  
Jan. 1 – New Years Day  
Jan. 18 – Martin Luther King Day



## RMLEFCU's HR-CD stands for smart investing.

RMLEFCU has spelled out a new way for members to make more with their money. The **HR-CD** means a **Higher Rate** for **Heartier Returns** – .88% APY\* on an eight-month CD. That means a **Happier Reward** for your investment and a **Healthier RMLEFCU** for all of us.

The window for this opportunity will only be open for a limited time, so **hustle rapidly** to grab your HR-CD investment today.

\*Annual Percentage Yield. Offer expires January 31, 2016.

## You want chips with that?

You may be familiar with EMV, the computer chip that is now being embedded into credit cards. This does away with the archaic tech of magnetic stripes, which are so easy to counterfeit and hack. As only a few companies are certified to produce the cards, we are held back by the high demand. In any event, you'll be seeing new cards later this year, enhanced with the added security of EMV.





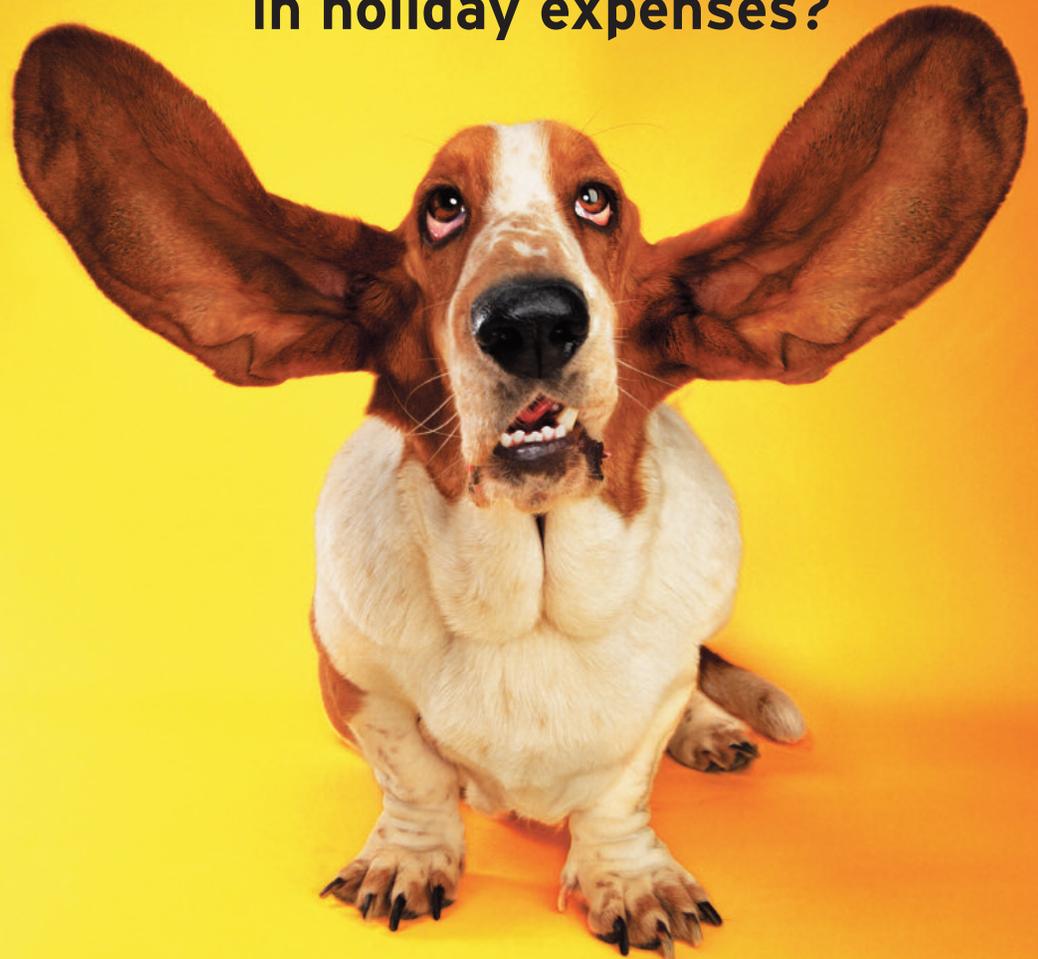
## A new kind of RMLEFCU opens in Aurora this month

Many of you have been stepping around a construction zone in your recent visits to the Aurora location, and you've seen a huge change in the works.

January 15 is the target date for the grand opening following a super renovation. More than a facelift, the new RMLEFCU in Aurora introduces a brand new way to think of "going to the bank". Our teller stations have been reimagined, our lobby has been revamped for a more welcoming and informative greeting, and the whole office has been uplifted to reflect the spirit and pride of the RMLEFCU membership.

Plan to stop by and see the new digs, and bring an extra pair of socks, because the ones you're wearing may well be knocked off. (If you can't make it down to 992 Potomac St., that's okay; Lone Tree is getting the same treatment next, and the home office won't be far behind!)

# Up to your ears in holiday expenses?



## Listen up! We've extended our RMLEFCU Holiday Loan!

If the season of sharing has left you wondering how to make ends meet, we can help. Once again, we've extended the **RMLEFCU Holiday Loan** into January to help you pull your budget back together.

 **Borrow up to \$2,500**

 **Rates as low as 7.95% APR\***

 **Take up to 12 months to repay**

Stop raising the woof! Call our Loan Department at **303-458-6660** or visit **[rmlefcu.org](http://rmlefcu.org)** today, and get your finances out of the doghouse!

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

**Offer valid from November 1 thru January 31, 2016**

