



The DISPATCH

Rocky Mountain Law Enforcement Federal Credit Union

The Privilege of Partnership.

October 2014



Is one swipe worth \$100?

You already know that swiping a RMLEFCU credit or debit card in a signature-based transaction benefits both you and your credit union. During the month of October it gets even better as we hold a

weekly drawing for \$100

and all you have to do to qualify is use your card for a signature-based transaction at a retail point of purchase. Get ready... get set... SWIPE!

The Privilege of Partnership.

Find us on Facebook

Use your home equity to open an ongoing line of credit.



Getoutthere! Qualify for a Carnival Cruise!



The economy is booming, homes are selling overnight, and your home may be worth more than ever. Take advantage of your home's value:

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

With a HELOC – Home Equity Line Of Credit – you can always have cash readily available for expenses or emergencies, and at a **super rate as low as 3.25% APR*** (based on current Loan to Value – LTV – and your credit history).

Plus, if you open a HELOC of at least \$10,000 between now and December 31, 2014, you'll receive a **FREE Getoutthere vacation voucher for two for a Carnival Cruise** to Ensenada, the Bahamas, or one of 39 other vacation destinations.

With such low interest rates, you've got fantastic financial freedom right under your roof. Call RMLEFCU at 303-458-6660 and we'll help you get started.

*Annual Percentage Rate. With approved credit. Some restrictions apply. Offer expires December 31, 2014.



Join us Thursday, October 16 as we celebrate International Credit Union Day at all our locations with CAKES, COOKIES, COOL DRINKS, and GIVEAWAYS.



Sarah Employee of the Quarter

This issue, we are pleased to recognize as our Employee of the Quarter, Staff Accountant Sarah.

Sarah has been with RMLEFCU since starting as a teller in 2006. It's been a long time since she moved from that duty to her present position, but members still ask for her in the teller line! They know, as we do, that their requests are always completed professionally and with a caring smile.

She sets a great example for the credit union, taking on extra duties outside her assigned area. Sarah has become instrumental in building maintenance, and is quick to jump feet first into helping to organize RMLEFCU functions and events.

Reliability, responsiveness, empathy and competence: these are all words used by people who work with her, and all reasons why we are proud to make Sarah our Employee of the Quarter!

Does holiday spending leave you in a tangle?



Get it straightened out with the RMLEFCU Holiday Loan!

There's nothing like the holidays to get your finances—and your attitude—tied in a knot. Yet, just think what a little extra cash can do to untangle the season of giving. You can use the **RMLEFCU Holiday Loan** to help make it happen.

❄️ **Borrow up to \$2,500** ❄️ **Rates as low as 7.95% APR***

❄️ **Take up to 12 months to repay**

Call our Loan Department at **303-458-6660** or visit **rmlefcu.org** today, and let us help make your happy holidays even happier.

*Annual Percentage Rate. With approved credit. Some restrictions may apply.
Offer valid from November 1 thru December 31, 2014.



What is Shared Branching and How Does it Work?

Rocky Mountain Law Enforcement Federal Credit Union has teamed up with thousands of credit unions around the world to offer you unmatched convenience! Through the CU Service Centers Network, you can perform many of the same services and financial transactions you would at RMLEFCU at any shared branching location:

- Deposits
- Withdrawals
- Money orders
- Transfer funds
- 24-hour ATM access
- Loan payments & advances
- Purchase cashiers & certified checks
- ... and more!

There are over 190 shared branching locations in the state of Colorado and over 4,000 around the country. You can find a Shared Branching location by visiting www.co-opcreditunions.org or calling **1-800-919-CUSC (2872)**.

Help skate through
the season of giving with the

Holiday Loan SlideBy



With RMLEFCU's exclusive **Holiday Loan SlideBy**,
you can skip loan payments in November or December—
and keep some extra funds on hand when you really need them.



Complete the coupon below — which includes your agreement to pay a \$25 processing fee for each loan payment skipped — and return it to the Credit Union.

Once approved, you have the privilege of **skipping either your November or December payment** — and using that extra money for holiday cheer!

Most consumer loans qualify (sorry — no lines of credit, VISA or mortgage loans!)* and the coupon must be received by RMLEFCU no later than October 31, 2014, for a November SlideBy, or November 30, 2014, for a December SlideBy.

Sign me up to **SlideBy** a monthly payment.
(choose either November 2014 or December 2014 below)



Member(s) Name _____

Daytime Phone _____ Account # _____

Loan Number(s) and description for **Holiday Loan SlideBy**:

(Example): Loan # 0000000 / 2012 Chevy Van

Loan #1 _____

Loan #2 _____

Loan #3 _____

I would like to skip the monthly payment(s) for NOVEMBER 2014 or DECEMBER 2014

I (we) agree that I (we) will resume all payments for the following month's due date. All other provisions of the original loan(s) will remain in effect except those changed by this agreement. I (we) understand that interest will continue to accrue even though this payment(s) is not required and that I (we) will be extending approximately one month to the term of the loan agreement(s). **I (we) also understand that, in the case of automatic online payments, it is the borrower's responsibility to delete the December payment at www.rmlefcu.org**; borrowers may contact a RMLEFCU representative with questions about adjusting automatic payments.

Please deduct the \$25 SlideBy processing fee per loan payment from my account # _____

Savings Checking (Please check one.)

Borrower Signature _____ Co-Borrower Signature _____

This offer does not include lines of credit, VISA, first mortgages, or second mortgages. Must be current on loan(s), must have made a first payment, no delinquencies in the last 12 months. All individuals who signed for the original loan must sign the form. Credit Life Insurance, Disability Insurance, Warranty, Debt Protection, or GAP coverage will only cover the original term of contract. Interest will accrue on the unpaid balance during the month you skip your payment(s), and when payment(s) resume, the unpaid interest will be collected first. I also understand that signing this form does not necessarily mean I automatically qualify.* Please contact the loan department for more details and qualification requirements 303-458-6660.

Congratulations to our 2014 William Threlkeld Scholarship winners!

This year, we had a huge group of 37 applicants for the **8th Annual Threlkeld Scholarship program**, which was finally narrowed down to a total of **FIVE WINNERS!** The scholarship continues in 2015, so mark your calendar for your students to apply in the Spring. Applications have a deadline of July 31, 2015.



What is a HELOC and how can I use it?

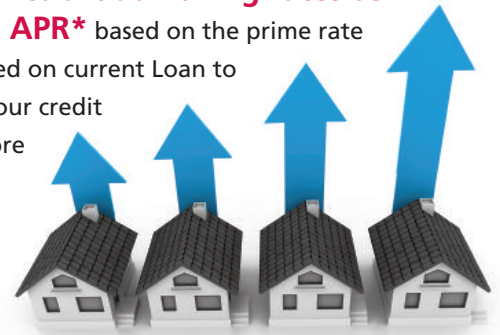
A HELOC (Home Equity Line of Credit) is a loan set up as a line of credit rather than for a fixed dollar amount. For example, if you get a HELOC for \$100,000 but only use \$10,000 of it, you will only be responsible for paying interest on the \$10,000. This is opposed to a traditional home equity loan where for example, if you take out a \$100,000 loan you are responsible for paying interest on the entire \$100,000.

In the Denver area, the supply of homes is not keeping up with the demand, which is driving home values higher and higher. Your home could be worth more than ever! This makes today's economic climate an attractive time to consider opening a HELOC.

Here are 4 great reasons to take advantage of a HELOC:

- Home Improvements
- Consolidate Debt
- Pay for Education
- Purchase a Car

Currently, RMLEFCU offers **amazing rates as low as 3.25% APR*** based on the prime rate plus 0 points (based on current Loan to Value (LTV) and your credit history). Learn more by calling 303-458-6660.



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

Now, that's cold!

Liz and Stephanie (along with Jenni, not pictured above) accepted the nomination from the Kansas City Police Credit Union to take the ALS Ice Bucket Challenge. Drenched and shivering, they passed the challenge on to Washington Federal in Seattle. You can view the teeth-chattering video by clicking [here](#).



**Rocky Mountain
Law Enforcement**
FEDERAL CREDIT UNION

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

www.rmlefcu.org

(303) 458-6660 (800) 371-7716

FAX (303) 561-0534

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 of- fices)

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
(303) 455-6331
(800) 269-9451

Find a Shared Branch, ATM
or Service Center near you:
www.creditunion.net



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



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