



The DISPATCH

Rocky Mountain Law Enforcement Federal Credit Union

Our members first. Always.

OCTOBER 2011



Who says kids don't pay attention?

We offered new Apple gear to young members for using their accounts during the month of August, and two of them were all over it! Ashley won an iPod Touch (above) and Amanda walked off with the iPad 2 (below).



Holiday Closures

Columbus Day
Mon., Oct. 10

Veterans Day
Fri., Nov. 11

Thanksgiving
Thurs., Nov. 24

Christmas
Sat., Dec. 24
Mon., Dec. 26

New Year's
Sat., Dec. 31
Mon., Jan. 2

KASASA CUP

FREE 5 on 5 Basketball Tournament



Sign your team up NOW!

RMLEFCU is gearing up for its first-ever sporting event – the city-wide **KASASA CUP 5 on 5 Basketball Tournament** pitting teams of law enforcement professionals against each other in toe-to-toe hoops action.

The tournament takes place November 12-13 at Apex Park & Rec Center in Arvada. The Cup Champions receive trophies and a Brewhouse Party, as well as bragging rights for the coming year! There will also be family activities throughout the event.

If you think you and your guys have what it takes to be champions, then this event is right in your court. Deadline for team registration is October 14 at www.rmlefcu.org/kasasacup.

2011 Kasasa Cup 5 on 5 Basketball Tournament

Nov. 12 – 10 am - 6 pm / Nov. 13 – 12 noon - 8 pm
Apex Park & Rec Center
13150 W. 72nd Ave. / Arvada, CO 80005

Registration is FREE at rmlefcu.org/kasasacup
Deadline to sign up is October 14, 2011

FREE drawing for a Spa Day / Raffle drawings for big prizes (including a Sony Playstation 3) / FREE MONSTER Energy Drinks



Cookin' at RMLEFCU

Katti and Cassie from our Aurora branch show off one of three gas barbecues that were given away this summer. It was part of a successful campaign to bring in new members, as well as reward existing members. Congratulations to Melvin, Priscilla and Andrew, our three winners!



Rocky puts a little jingle in your Kris Kringle.

With the RMLEFCU

HOLIDAY LOAN

you can borrow up to **\$2,500**
at a rate as low as **9.50% APR.***

The holiday season is upon us again — which is also the season for one of our most popular promotions. Every year, a lot of our members take advantage of the **RMLEFCU Holiday Loan** to help make their holidays even happier with a little extra dough as they're dashing through the snow.

- ❄ **Borrow up to \$2,500**
- ❄ **Rates as low as 9.50% APR***
- ❄ **Take up to 12 months to repay**

A little extra smart cash can make all the difference during the holiday crunch. Let Rocky come to your rescue by calling our Loan Department at **303-458-6660** or visiting **rmlefcu.org** today!

*Annual Percentage Rate. With approved credit. Some restrictions may apply.
Offer valid from November 1 thru December 31, 2011.



Save today for holidays to come

- ❄ Open a Christmas Club savings account at RMLEFCU
- ❄ Socking away a little each month can make for fuller stockings hanging by the fire
- ❄ You can open a targeted savings account for anything you can imagine — a new car, boat, vacation
- ❄ It's easy to set up — just ask one of our reps for help



Earn the extra buying power you deserve!

Holiday Loan SlideBy

It's easy enough to stir up the holiday spirit — now, how about some holiday *cash*?

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, 2011, for a November SlideBy, or November 30, 2011, for a December SlideBy.

Sign me up to **SlideBy** a monthly payment.
(choose either November 2011 or December 2011 below)



Member(s) Name _____

Daytime Phone _____ Account # _____

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

(Example): Loan # 0000000 / 2009 Chevy Van

Loan #1 _____

Loan #2 _____

Loan #3 _____

I would like to skip the monthly payment(s) for ☐ NOVEMBER 2011 or ☐ DECEMBER 2011

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.



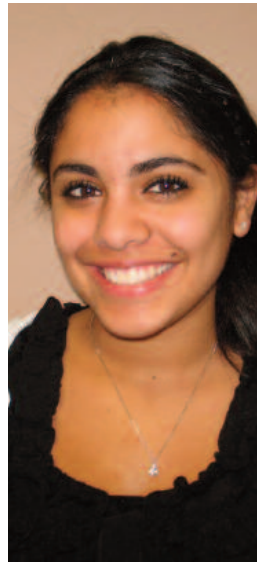
Andrew

Headed for CU in Colorado Springs



Kelsey

Wrapping up her teaching degree



Lauren

Pursuing ambitious double major



Marcie

Earning MBA while interning with Rapids

Standing out

Our four scholarship recipients are an exceptional group

It seems like every year it gets tougher to narrow our field of candidates for the William Threlkeld Scholarship program, but once again, we've selected a standout group of young people. These four were selected for their strong academic performance, community involvement, and potential to succeed at the college level. Let's meet them!

Andrew plans to attend the University of Colorado in Colorado Springs, where he will major in general business. Along with that, he plans to minor in music with focus on the guitar, which he feels should create many career opportunities in the future, including teaching guitar, producing and recording his own original works and owning a small business. Andrew believes that one must enjoy the work they are doing to truly lead a fulfilling life.

Kelsey is starting her senior year at the University of Northern Colorado studying Special Education. Since teachers have a major impact on their students, she wants to be a teacher that students remember forever, one who taught them valuable skills. Among her extracurricular activities are UNC Student Radio, Best Buddies, student teaching and volunteering for various organizations, while still maintaining her strong grades.

Lauren is attending Regis University in Denver and with a double major in accounting and religious studies. This has encouraged her to seek an internship this summer in finance at the United Launch Alliance, where she works in financial estimating and pricing while building her professionalism. She is also very involved in community service, particularly at the Denver Boys and Girls Club, Colorado Special Olympics and Fr. Woody's Haven of Hope.

Marcie has just finished her second semester at the University of Colorado at Denver in the Professional MBA program, specializing in Sports and Entertainment Management. She graduated Summa Cum Laude from the University of Northern Colorado in 2010 with diplomas in Business Marketing and Business Finance. She plans to work for a sports organization and is currently interning with the Colorado Rapids.

If you are a high school or college student (or know of one), the Threlkeld Scholarship can play a big role in helping you meet educational expenses. Watch for an announcement concerning the 2012 Scholarship next summer.

Celebrate International Credit Union Day with us on October 20

Once a year, we like to stand back and appreciate the whole idea of the credit union and its positive impact on the lives and finances of Americans from all walks of life. It's a pretty good thing, so why shouldn't we celebrate it a little?

So we'd like to invite you to join in and pat yourself on the back for being a smart, savvy credit union member. International Credit Union Day is **October 20**, and we'd certainly like it if you'd **come by one of our offices and enjoy a snack and beverage with us.**

Or come by **ALL** of our offices! You've earned it!



**CREDIT UNIONS
BUILD
A BETTER
WORLD**

MEMBERS MATTER



Queuing up for Barbecue!

It's always gratifying to see our members and friends turn out for the Annual RMLEFCU Barbecue in August. This year was another great event. Thanks to everyone who stopped by and made it a success!



This bunch means business!

You don't tug on Superman's cape, you don't spit into the wind – and you don't mess around with Vic, Gabby, Beckie and Jim. The RMLEFCU ladies caught up on some of the latest business development methods at the annual conference of the Colorado Law Enforcement Firearms Instructors Association at their Highland Ranch Training Facility.



Why is Courtney smiling?

Because she just won a gas card from Enterprise at our Member Barbecue on August 5. And, with the price of gas these days, that's worth smiling about!



Car Buying Simplified offers a new and better way to purchase!

Want to save time, money and the effort of driving around looking for the new or pre-owned vehicle you want? Simple! Try RMLEFCU's auto buying partner, **Car Buying Simplified**.

- No hassle of driving from dealership to dealership
- Get the exact make and model you are looking for
- Vehicle delivered directly to a RMLEFCU branch, your workplace, or home

Since they are not beholden to any specific vehicle manufacturer, Car Buying Simplified has access to any make or model at the best pricing possible.

RMLEFCU has its own member representative – Brian Wagy. He invites you to learn more at **CarBuyingSimplified.net**; on FaceBook at **facebook.com/Carbuyingsimplified**; or in person at 2795 S. Broadway in Englewood. You can also contact Brian direct at **303-742-2277** or **BW10@carbuyingsimplified.net** to learn about this next-generation of car buying!



Gabby Professional of the Quarter

Gabby has worked with the Credit Union almost three years. She started as a teller with no experience and has made great strides in the operations area. We constantly hear about her dedication to our members, and willingness to always go the extra mile.

With the goal of working in Business Development, Gabby has already begun assisting in that area. With the care she gives to the day-to-day operations at the Lone Tree branch, we know she'll be an asset in any capacity she chooses.

On the personal side, Gabby loves being with her family, and has a passion for horseriding. (And if anyone ever needs help with their hair or fashion, she is our go-to gal.)

With her positive energy and great sense of humor, Gabby has really brightened the Lone Tree office. Congrats on being our professional of the quarter!



**Rocky Mountain
Law Enforcement
FEDERAL CREDIT UNION**

(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) 453-4270

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

www.rmlefcu.org



CU SERVICE CENTER