



The DISPATCH

Rocky Mountain Law Enforcement Federal Credit Union

Our members first. Always.

October 2012



Save today for holidays to come... with a Christmas Club savings account

- ❄️ 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

Holiday Closures

Columbus Day
Monday, Oct. 8

Veterans Day
Monday, Nov. 12

Thanksgiving
Thursday, Nov. 22

Christmas
Tuesday, Dec. 25

New Year's Day
Tuesday, Jan. 1



Welcome to UChooseRewards®

Score **bigtime** with RMLEFCU's new rewards program for debit & VISA cards

Welcome to the new era of credit card rewards. RMLEFCU has teamed with UChooseRewards® to offer you better ways than ever to benefit from using your RMLEFCU plastic cards.

Think of it as **Reward Points on steroids.**

Now, whenever you use your **free checking account debit card, or the VISA Platinum or VISA Gold card***, you will earn points toward travel, merchandise, concert tickets, electronic gift cards, cashback and more. With UChooseRewards, you have unmatched flexibility:

- Use the UChooseRewards smartphone app to track your points AND use them on purchases at select retailers
- Opt for cashback (must accumulate 5,000 points)
- Combine points from your various RMLEFCU cards, even from joint accounts with other household members!

To start reaping the benefits, simply register your cards at **UChooseRewards.com**. We know you'll agree: this is the best rewards program ever!



*UChooseRewards apply only to RMLEFCU free checking account debit cards, VISA Platinum cards or VISA Gold cards. The Classic, HSA and VISA Platinum Select cards do not qualify. See full details when you register.



Inside:

- Make anyday a holiday with the **RMLEFCU Holiday Loan**
- Take advantage of our **SLIDE-BY offer**
- Meet our 2012-13 William Threlkeld **Scholarship Winners**





Tina Professional of the Quarter

Tina started with the credit union in 2005 – first as a loan receptionist, then loan officer and is now the Visa Coordinator. She is a self-starter, friendly, knowledgeable and always willing to assist when and wherever she can.

As Visa Coordinator, she has done a great job streamlining some of the process. Whether she is working on technical issues or assisting members or staff, you can count on her can-do attitude and a sincere “How may I assist you?”

Born and raised in Alamosa, Tina is married, has four daughters, loves to cook, and loves pets. With all this, she remains active as a volunteer and is soon to become a grandmother.

Tina, thank you for all you do. We are proud to recognize you as our Professional of the Quarter!

Make *anyday* a holiday... with a **RMLEFCU Holiday Loan!**

Let’s face it. Everybody can use a little extra cash this time of year, whether you’re planning on some special gifts for Christmas or looking for something just for yourself. Whatever your desire this season, you can use the **RMLEFCU Holiday Loan** to help make it happen.

❄ **Borrow up to \$2,500** ❄ **Rates as low as 8.50% 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 holiday happier – even if the “holiday” is really just “your day”.

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

**Offer valid from November 1
thru December 31, 2012.**



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) 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
www.rmlefcu.org





Merry Moolah.

Scratch up some extra buying power 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, 2011, for a November SlideBy, or November 30, 2011, for a December SlideBy.



HOLIDAY LOAN SlideBy

Sign me up to **SlideBy** a monthly payment.
(choose either November 2012 or December 2012 below)

Member(s) Name _____

Daytime Phone _____ Account # _____

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

(Example): Loan # 0000000 / 2010 Chevy Van

Loan #1 _____

Loan #2 _____

Loan #3 _____

I would like to skip the monthly payment(s) for NOVEMBER 2012 or DECEMBER 2012

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.



Join us in recognizing
**International
Credit Union Day**
October 18, 2012

MEMBERS MATTER

Hot Dog! Our members relished our annual Bar-B-Q!

A good turnout took part in our August 17 barbecue at all the credit union offices—more than a few lured by the enticing scent of burgers and dogs on the grill. It was a great day for our members and their families to socialize while they chowed down!



Meet our 2012 William Threlkeld Scholarship winners!



Kelsey

Attending either
Univ. of Colorado
or Texas A&M



Lauren F.

University of
Rochester



Lauren M.

Regis
University



Simone

Baylor
University



Tyler

University of
Colorado



Vianes

University of
Denver

Congratulations to all of our Threlkeld Scholarship winners who are on track for successful futures!