



## With Overdraft Protection, you'll never be unprotected.

Life happens! When unexpected overdrafts occur, we offer Overdraft Coverage to help.

Consider these great options:

- **Overdraft Protection Link to Another Deposit Account** you have at RMLEFCU (\$2 fee per transfer)
- **Overdraft Protection Line of Credit** (Subject to interest; subject to credit approval)
- **Courtesy Pay** (\$28 Overdraft Fee per item).

Watch for a letter from RMLEFCU about our upscaled overdraft protection program, or speak to a member rep today!

## Low Mortgage Rates Just Got Even Lower!

**3.5% APR\*** (30 year fixed) or **3.0% APR\*** (15 year fixed)

Our historic low rates just got even lower! If you're thinking about refinancing or buying a new home, now is the time to speak to an RMLEFCU representative.

And it gets better! Your first payment is typically due at least a month after your loan is processed giving you a much-needed break from housing payments.

**August special:**  
Get a \$250 Home Depot gift card when you take out a mortgage or refinance with us in August!

\* Annual Percentage Rate. Rates subject to change.

## RV/Camper Loan as low as 5.5% APR.\*

There is plenty of summer left to sleep under the stars in the RV/Camper of your dreams. And, yes, we have the perfect loan just for you!

Get a rate as low as **5.5% APR\*** when you check with a RMLEFCU member representative or start the process at [rmlfcu.org](http://rmlfcu.org).

\* Annual Percentage Rate. Rates subject to change.

**TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.**

The RMLEFCU Mission Statement

# STAY·CATION Loan



Whether it's something on your WISHLIST or your TO-DO LIST, this loan can bring extra life to staying at home this summer.

**Borrow up to \$5,000 at a rate as low as 8.0% APR\***  
– and do something nice for yourself!

\* Annual percentage rate. With approved credit. Some restrictions may apply.



## STAY·CATION Photo Contest 2020

While summer plans have been a little jumbled this year, we know our members are still having fun staying safe at home. Enter your photo or selfie in the “Staying Cool with Staycations” contest and it could be featured on our social media platforms and in our branches! You may even win a cool Staycation Prize!

- Whether you puzzled, baked bread, adopted a new pet, went hiking or biking, or just hung out on the couch – we'd love to see what you've have been up to!
- Post your photo on Facebook, Instagram or Twitter and tag @RMLEFCU with #RMLEFCUStaycation to be entered to win!
- Get all your friends and family to like your picture on social media for your best chance of winning!



**The top three photos with the most likes on social media will receive \$50 Sunglass Hut gift cards! Staycations never looked so cool!**





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Federally Insured  
by NCUA



# Make sure your student has college expenses in the bag.

Whether students are off to dorm life or attending classes in their rooms at home, college expenses such as books, online materials, class supplies and more are about to land in their laps.

Be prepared with a RMLEFCU VISA card for their wallets (or phones, using ApplePay and GooglePay). Ask us how you can get the right card at the right rate, or visit [rmlefcu.org](http://rmlefcu.org).

## Meet Phyllis!

**Phyllis Carpenter** is one of our tellers at the Lone Tree branch, and started with the credit union on September 3, 2019. She is always ready to have a friendly conversation with members and has learned a lot about the financial world.

When not on the job, she enjoys hiking, biking, cooking, crafting, gardening, traveling, doing various art pieces, and spending time with family and friends. She also loves all animals but has a special love for her cat Smoky Bear Bolivar, whom she says is "the best cat ever."

Phyllis is quick with a kind word and always willing to talk about her newest discoveries (she has recently become enamored with Hamilton), so the next time you come in to Lone Tree, be sure to say hi to her!

