



Time is running out to ensure you are enrolled in e-statements!!

In May, the credit union changed to a new statement provider which required members with statements to re-enroll. **It is important you log-in to on-line banking and confirm you are enrolled in e-statements.**

In January, Kasasa checking account members who have not re-enrolled will be **disqualified from earning Kasasa dividends or Kasasa Cashback.** E-statement opt-in is a requirement for both Kasasa checking accounts.

Watch this video to see how easy the process is:
<https://youtu.be/TIX8M8pMvIA>

Coming Closures

Tuesday, December 24 - Christmas Eve (closing at noon)

Wednesday, December 25 - Christmas Day

Thursday, January 1 - New Year's Day

A HUGE idea for Christmas!

*Open a RMLEFCU savings account with a \$25 deposit for your child, grandchild, niece or nephew (18 years and under) as a gift... and we will help get it off the ground with a \$25 1-year piggybank CD at 1.85% APY!**

A RMLEFCU account maintains interest for a lifetime. **And it includes a free piggy bank for your young saver.** How BIG that bank becomes is up to the two of you!



* Offer applies to new accounts for young savers 18 years old and younger. APY=Annual Percentage Yield. Offer valid through February 29, 2020.



TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement



Wrap up loving memories with a RMLEFCU holiday loan

Borrow up to \$5,000 🌿 **As low as 5.0% APR***
🌿 **Take up to 24 months to repay** 🌿

*Annual Percentage Rate. With approved credit. Some restrictions may apply.
Offer valid thru December 31, 2019.

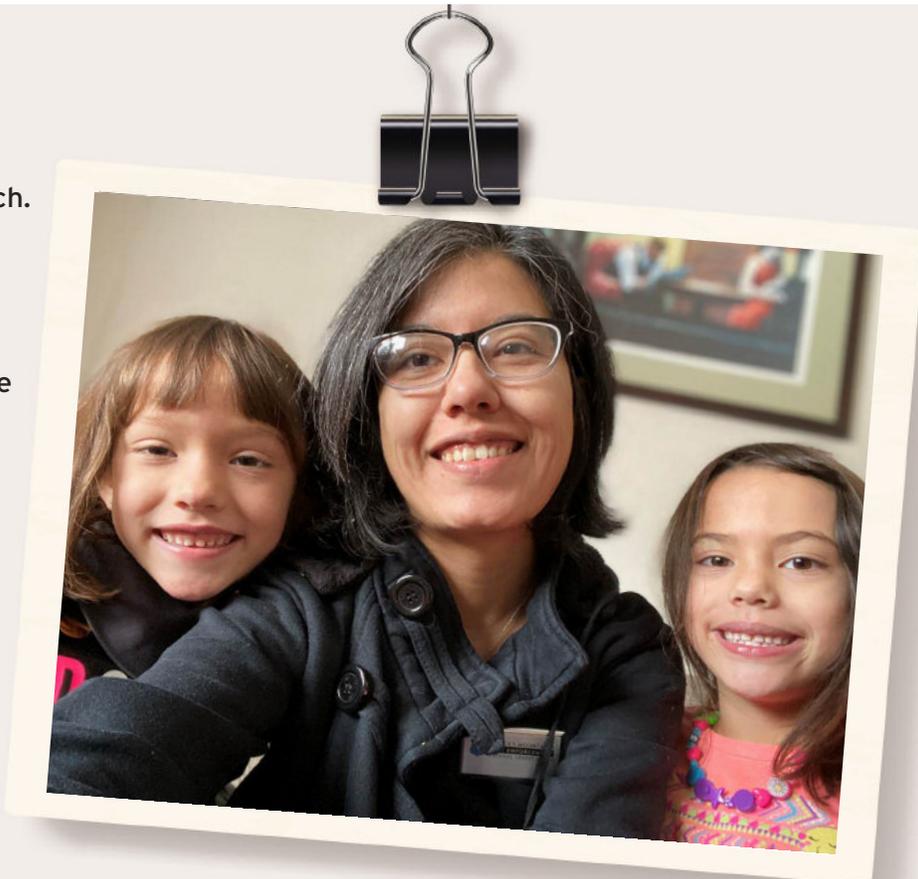


Meet Sofia!

Sofia Provencio is one of our Call Center Representatives in the Denver Branch. She has been with the credit union since November 1, 2017.

Born and raised in Colorado, she simply cannot get enough of the mountains and the amazing people here and therefore has no desire to leave. Sofia mainly assists in the Call Center, but also lends a hand in other departments as well, such as Collections and E-Services. When not on the job, she enjoys spending time with her two daughters and crocheting.

The next time you call in to the Credit Union and speak with Sofia, be sure to say hi and thank her for her years of service!



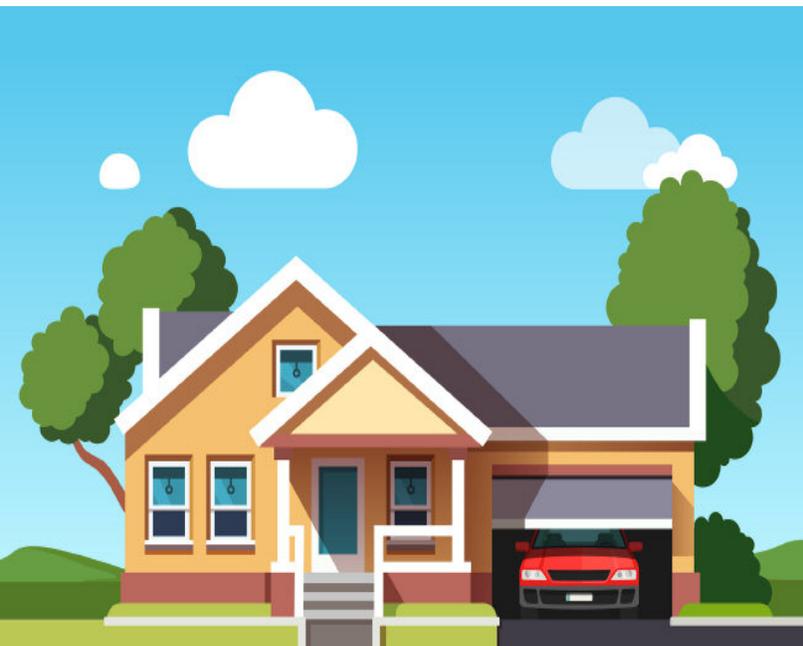
How a personal loan at RMLEFCU can turn life's lemons to lemonade!

We get it, sometimes life hands you lemons. Fortunately, RMLEFCU makes it easier for you to make lemonade with our personal loans!

Visit our YouTube channel as Drew explains how versatile our loans are... and how easy it is to apply online. Go to https://www.youtube.com/watch?v=_N-4EjuY62c



RMLEFCU YouTube Channel:
<http://bit.ly/2ax8ZqZ>
or scan the QR code



Important notice:

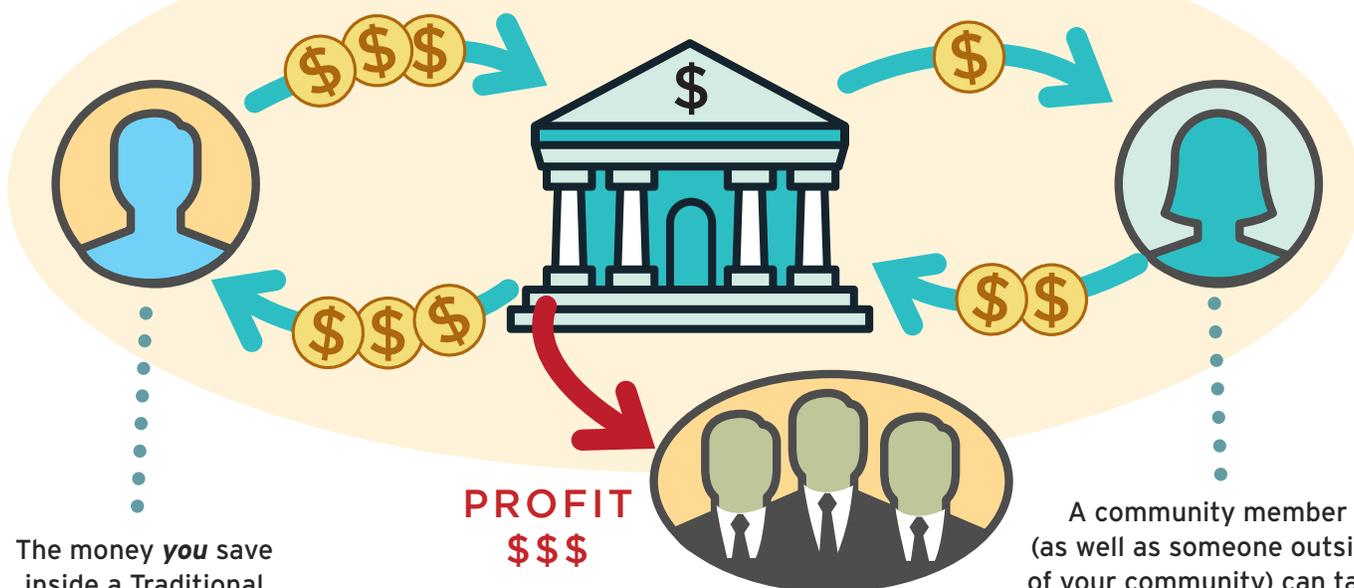
Effective December 2019, your HELOC payment date will now be the last day of the month

Please be advised your contractual payment date on your Home Equity Line of Credit Loan will now be the last day of the month, effective December 2019.

If you currently have payments made automatically, you may continue on the current schedule you have set, as long as your full monthly payment is satisfied by 12/31/2019.

what you might like to know about CREDIT UNIONS VS. TRADITIONAL BANKS

TRADITIONAL BANK

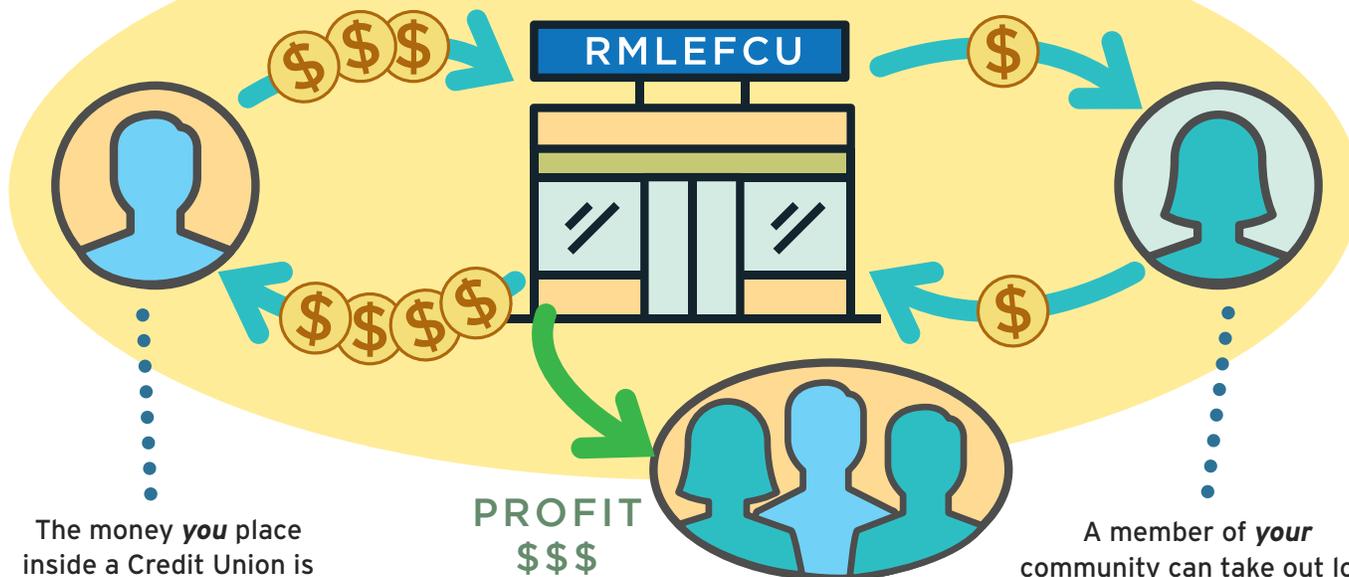


The money **you** save inside a Traditional Bank earns little to no interest and your account may have higher fees.

A significant portion of the profit from interest rates and fees leaves your community and is given to **Shareholders of the Traditional Bank**.

A community member (as well as someone outside of your community) can take out a loan from the money you placed into the Traditional Bank but will have higher interest rates to pay back.

CREDIT UNION



The money **you** place inside a Credit Union is returned back to you with higher dividends and lower fees.

The money you save inside a Credit Union stays within the Credit Union community and the profit from loan interest and fees is **returned to Credit Union members** in the form of higher dividends on savings and lower rates on loans.

A member of **your** community can take out low interest loans for the things they need (like a home, car, or personal loan) using the money saved in the Credit Union by their community.