



## DID YOU KNOW?

### ...that you can use RMLEFCU P2P to send cash to anyone?

Sending cash to a friend, cousin or handyman is a snap with P2P – Person To Person.

Whether you're sitting at home on your laptop, or on your cellphone in the driveway, all you need is to log-in to the RMLEFCU website or app. From there, select "Pay Anyone" from the menu, enter the e-mail address or phone number of the recipient, along with the dollar amount and your debit card number.

Voila! Payment is made, and you're a P2P PRO!



Get a headstart with a home equity line of credit from RMLEFCU at a rate as low as **4.75% APR\***.

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

## Coming Closures

Monday, February 17 -  
Washington's Birthday /  
Presidents Day



## IMPORTANT NOTICE

To maximize your cards,  
**update your information**  
**TODAY** at [rmlefcu.org](http://rmlefcu.org).

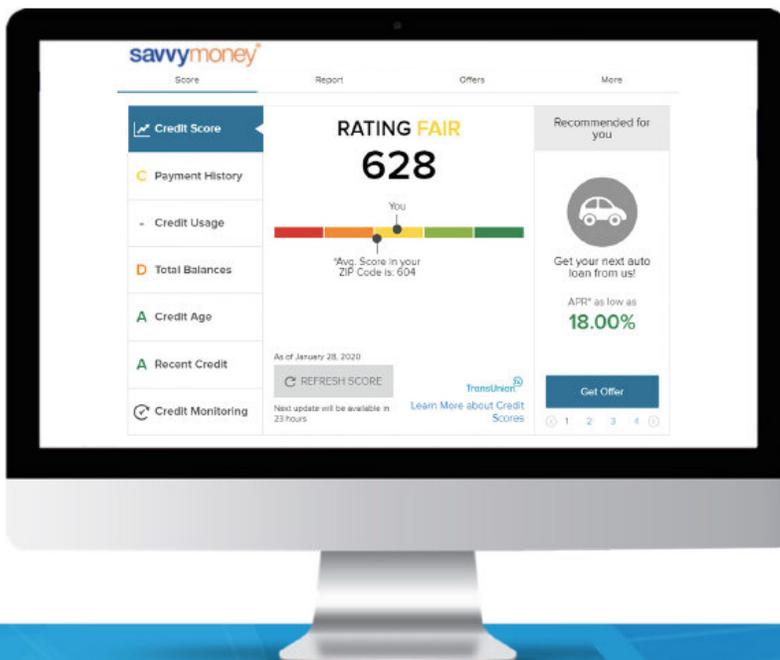
# Here's looking at a super Valentine's Day gift.

(A Spend Account makes a smart gift for your smart kid.)

Everybody likes chocolate on February 14 – but they LOVE something that shows your love EVERY day. A Spend Account lets your teen maintain his or her own finances as a member of our elite credit union group, while you maintain a helpful eye.



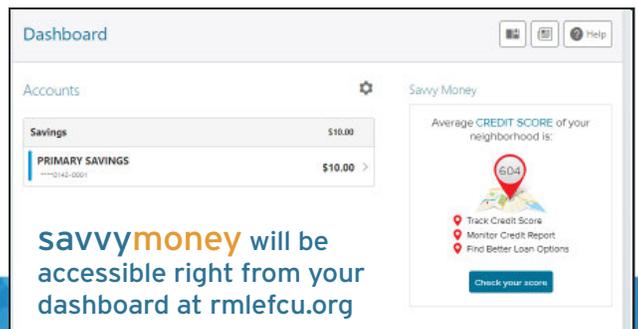
## Coming in February – Exclusive to RMLEFCU members: Take control of your credit rating with **savvymoney**



We're adding a new feature to your account dashboard at [rmlefcu.org](http://rmlefcu.org) that will change the way you think about your Credit Score.

Starting in February, you will have free access to **savvymoney**, your portal to Credit Score analysis, monitoring, and personalized offers. Get to know this all-important rating, the factors that impact it, and what you can do to strengthen it.

Look for more breaking news in coming weeks!



**savvymoney** will be accessible right from your dashboard at [rmlefcu.org](http://rmlefcu.org)



# It's time to play the **NEW CAR GAME!**

It's so easy to WIN with RMLEFCU!

**START HERE!** You've probably already picked out the new or used car you'd like to get.

**PRICE THAT CAR!** It's easy to get a pretty good idea what it will cost on-line, often down to the last dollar.



**WHAT'S THAT TRADE-IN WORTH?** The Kelley Blue Book website or NADA.com have the answer.

**NOW THAT YOU KNOW** what your loan amount ought to be, go to [rmlefcu.org](http://rmlefcu.org) to apply!



**GO TO AUTOTREK!** for a great selection of used autos available today.

**GET PRE-APPROVED!** It only takes a few minutes to apply for your loan. In as little as a day, you can get an approval!

**or HEAD TO THE DEALERSHIP!** Pre-approval makes you a winner with any dealer!



**BEFORE YOU CAN SAY "BEEP BEEP," YOU WIN!** The process of getting a car is smoother than ever when you play the RMLEFCU way!

Get rolling at [rmlefcu.org](http://rmlefcu.org)!

## We need your voice in our member survey.

We're still looking to hear from you. Join in the conversation this month!

Share your confidential answers at <https://www.surveymonkey.com/r/RNPL7L5>

