



DID YOU KNOW?

...that your checking account is also your "Spend Account?"

It's true: we hardly ever write a check these days; so isn't it kind of funny that we still talk about our "checking accounts?"

In fact, the traditional written check, laden as it is with crucial account numbers and other information, has become a security liability.

That's why RMLEFCU is moving toward the "Spend Account," as we use our debit cards and electronic transfers in lieu of checkbooks. The "checking account" hasn't gone away; the "Spend Account" is just a better way to use it.

A RMLEFCU Spend Account of their own.

(A smart gift for your smart kid.)

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 Closures

Thursday, January 1 -
New Year's Day

Monday, January 20 -
Martin Luther King, Jr. Day



Did the “ho ho ho”
take it out of you this year?

We’ve extended the
holiday loan
to get your feet back on the ground.

Borrow up
to **\$5,000**

As low as
5.0% APR*

Take up to
12 months to repay

*Annual Percentage Rate. With approved credit. Some restrictions may apply.
Offer valid thru January 31, 2020.



Meet Anna!

Anna Parshenkov is a Universal Associate in the Lone Tree Branch.

She has been with the credit union since September 23, 2019. She originally worked out of the Call Center in Denver, but was promoted and moved to join the Lone Tree team to acquire more knowledge and skills.

When not on the job, she loves spending time with her family, especially when she can have one-on-one dates with her kids to make it more special. She also loves biking, shopping, and working out, which she says is the best way to get any anxiety out. In her own words, “it’s like free therapy.”

The next time you visit the Lone Tree branch, be sure to say hi and ask her for tips on how to burn off the weight gained during Christmas!





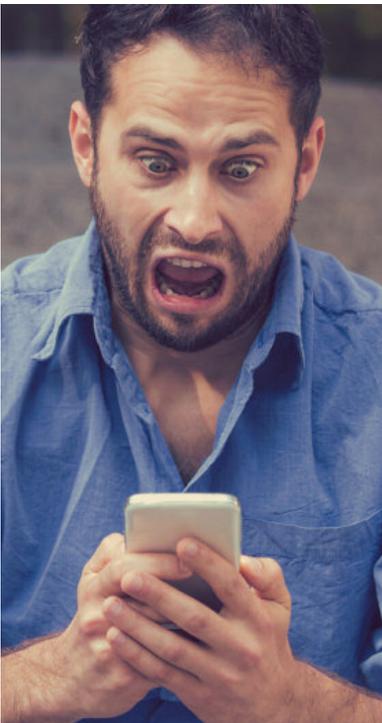
Calling All Members!

We need your voice in our member survey.

We had good response in our member survey in November, and would like you to add your voice to the conversation and weigh in.

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

Did you know... that respondents to the survey have indicated that their favorite RMLEFCU "branch" is actually the RMLEFCU.org website! How do you feel about that? Share your thoughts at <https://www.surveymonkey.com/r/RNPL7L5>



The New Year is the right time to check your SUBSCRIPTIONS.

We sign up for so many programs these days, it's hard to keep track of them all. January is a prime time to review what you're subscribed to, and how much it's costing.

- **Autopayment leaching.** There's some service that you never use, but autopayments keep happening without you even noticing, or knowing that you ever approved. **Cancel that service!**
- **Someone's stealing your subscription.** True story. A friend's Netflix account was piggybacked by a family in Romania to watch "Peppa Pig" and "That 70s Show." **Change your passwords!**
- **Renew where needed.** You certainly don't want your useful accounts to lapse. So remember to renew for Amazon Prime, Netflix, Hulu, and all the other services you don't want to live without. And when you do that, **reap extra rewards by using your RMLEFCU credit or debit card to pay those fees.**

BACK THE BLUE



Law Enforcement Appreciation Day is Thursday, January 9.

Of course, we appreciate you every day.

Stop by a branch on January 9 to pick up some swag, grab a treat, and take a photo in our Selfie Frame!

ROCKY MOUNTAIN LAW ENFORCEMENT FEDERAL CREDIT UNION

LAW ENFORCEMENT APPRECIATION DAY



Tag us! @rmlefcu f @ www.rmlefcu.org