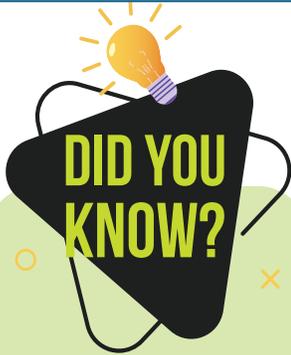




# THE DISPATCH

Financial Security for Colorado's Finest

June 2020

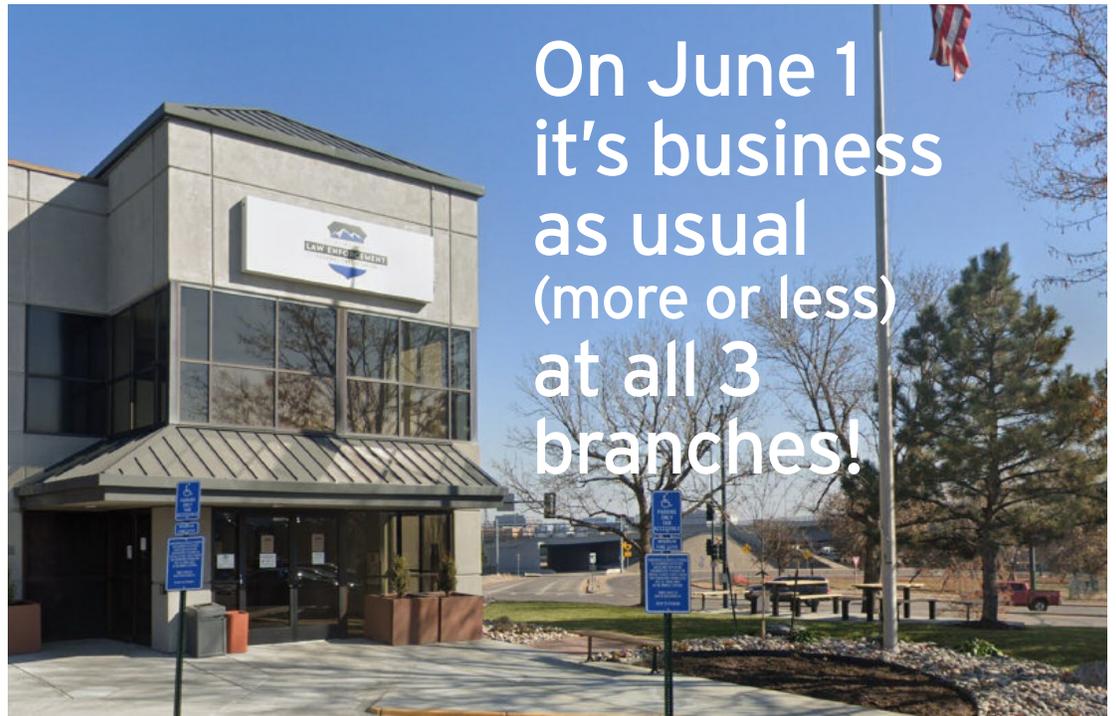


**You'll never get caught short on payments with overdraft protection.**

Do you have **OVERDRAFT PROTECTION** on your most important accounts? It's never been more important to cover your tail, and RMLEFCU can take care of you with a quick call.

**Overdraft Protection is available for both your VISA card and your Checking account.**

It costs nothing until you need it... and generally takes only a moment to set up. Don't wait until your account and your credit gets screwed up; speak to a RMLEFCU representative now!



Starting Monday, June 1, all three RMLEFCU lobbies are reopening for the first time since the Corona virus hit Colorado in March. We're joining the rest of the state in a responsibly cautious approach to reopening, and appreciate the patience of our members as things gradually adjust to a new normal.

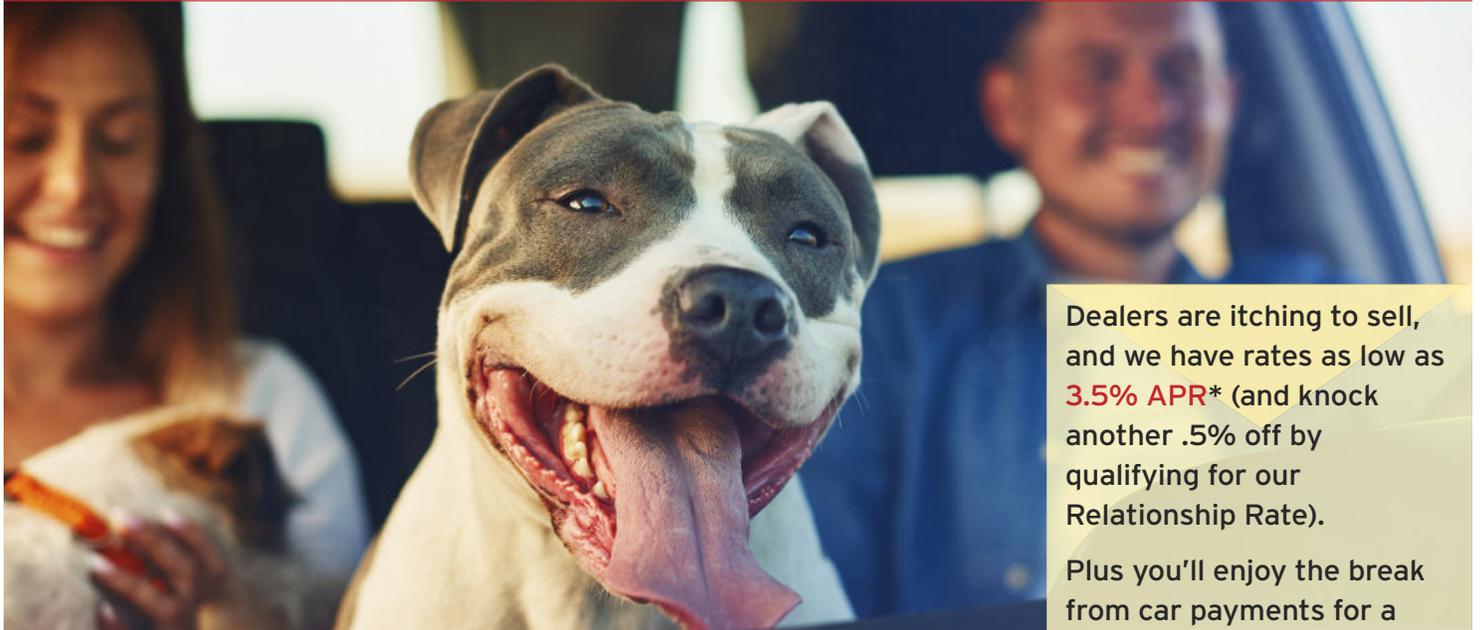
Beginning on June 6th, our Contact Center will be open Saturdays from 8am - 5pm for phone, online chat, and online banking services. We also encourage you to utilize the drive up service that remains open during normal hours, and continues to serve as our most constant and safest contact point for business.

For credit union business, please observe the new safety standards now in place:

- **Masks will be required in the branch.**
- **Follow floor markings to ensure appropriate physical distancing.**
  - **Bathrooms will not be available for public use.**
- **Continue to utilize the drive-up for routine teller transactions.**
  - **Use digital and remote services when possible.**

We are excited to open lobbies, and will strive to ensure the safety, comfort and well-being of all our members and employees. Welcome back!

JUST GET THE CAR.  
DON'T GET TAKEN FOR A RIDE.



Dealers are itching to sell, and we have rates as low as **3.5% APR\*** (and knock another .5% off by qualifying for our Relationship Rate).

Plus you'll enjoy the break from car payments for a couple of months that comes with a new loan.

Get preapproved at [rmlefcu.org](http://rmlefcu.org) – or check with a member rep.

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

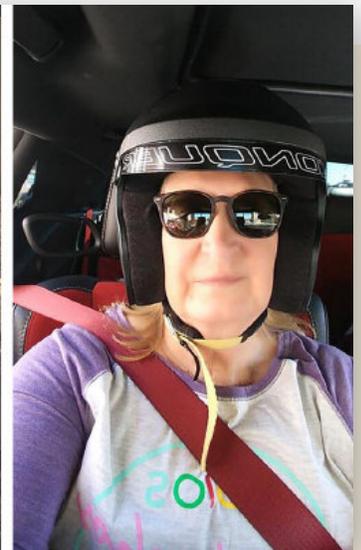
## Get your loan and Debt Protection (GAP) pre-approved with RMLEFCU.

Take control of your next car by arranging pre-approval with the credit union – and don't forget the **Debt Protection (aka "GAP")**. Right now, more than ever, you don't want to get in a jam with car payments, and we can handle it better than any dealership.

## Meet Carol!

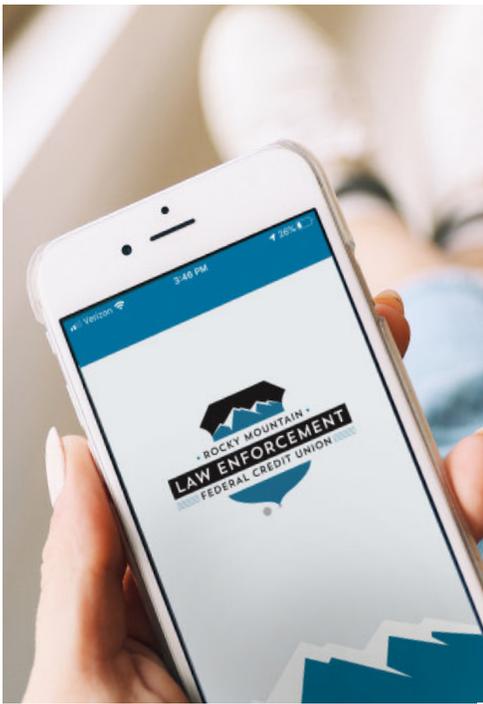
**Carol Mai** is one of our Universal Associates, working out of the Aurora Branch. Originally starting with the credit union in October 2017, she spent 30 years as a Deputy with the Adams County Sheriff's Office and retired in November 2014, so she has a deep connection to law enforcement and our members.

Since her retirement, she has visited China, Puerto Rico and Ireland, with Alaska and Canada in mind for her next destination. When not on the job, she enjoys



making homemade greeting cards and drag racing in her Dodge Challenger Hellcat, in which she continually sets new personal bests.

The next time you come into the Aurora branch, be sure to thank Carol for her many years of service and ask her about her most recent racing accomplishments!



Kick back, relax... and do your banking from the comfort of your favorite chair.

With RMLEFCU Online Banking and the RMLEFCU Mobile App, you can bank anywhere, anytime.

- View account balances and history
- Deposit checks remotely with DeposZIP
- Transfer funds between accounts
- Make P2P (Person to Person) payments
- Access eStatements
- Pay bills
- Make loan payments

And you can always call us or chat on-line for assistance.

Super safe, super secure, super convenient. Without leaving your favorite chair.



**Phishing:**  
It happened  
right here.

It could  
never  
happen to  
me... right?

Just this past month, there was an incident with a member receiving a phone call purportedly from the “credit union fraud department.” They needed his member number and password and, as could happen to anyone, he complied.

Immediately after hanging up, he slapped himself on the forehead and said, “What was I thinking?!?” He called the credit union right away and we helped him get his accounts on the road to recovery.

Remember – **never share your personal information** in a call like this. Rest assured, **a genuine RMLEFCU employee will never call and request personal data.** Also rest assured that if something like this does ever happen, we will do what we can to help disentangle you from the predicament.

# Watch Out for Phishing Scams

Top 5 ways fraudsters try to steal your information



## Phone call phishing

**Warning signs to look out for:**

A phone call from “your credit card company” or “financial institution”, typically from someone who works in the “Security and Fraud Department”

You are told your card has been flagged for suspicious transactions and you need to prove that you have the card in your possession

You are asked to provide the three-digit security code on the back of your payment card, a one-time passcode that was just sent to you, or your PIN



## Email phishing

**Warning signs to look out for:**

Spelling and grammar errors in the subject line or email text

Urgent deadline threatening account suspension to override your normal sense of caution

The email address doesn't match the organization (i.e., irs.net or amazon.mil)

The email does not address you by name

No contact information. If it feels suspicious, contact the financial institution directly using the phone number on the back of your card

Suspicious hyperlinks. Avoid clicking – a single click can cause your computer to become infected with malware



## Text phishing

**Warning signs to look out for:**

There's a link instead of a phone number to call

The text you receive may not contain the name of the bank or any other information

The text requests that you log in to your bank account to verify a transaction, enter your PIN, or provide your 3-digit CVV code

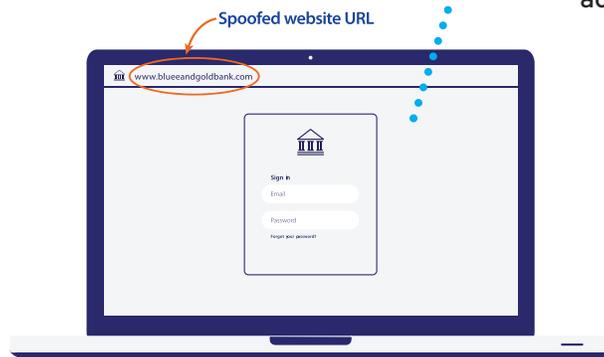
## Website phishing

**Warning signs to look out for:**

There's something slightly off about the web address or the actual page. Look for misspelled words, substitutions or updated logos

An unusual pop-up on the site that requests that you enter your account information

There are HTML links that don't match their destination



## Social media phishing

**Warning signs to look out for:**

A friend request from someone you don't know

A post asking you to click on a link that requests personal information

## Have you encountered a phishing scam?

Call RMLEFCU at (303) 458-6660. We want to be informed if we are the target of a scam, and want to protect your accounts.