



Almost ready: RMLEFCU will be closed November 1-3 for conversion

We ask members to remember that as a result of our major technology upgrade this month, all offices will be closed and all online banking will be disabled from close of business on Thursday, October 31 through Sunday, November 3.

We apologize for any inconvenience ahead of time, but assure you the transition will be smooth and seamless.

brighten up the season...



...with a RMLEFCU holiday loan



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 from November 1 thru December 31, 2019.

don't forget... you can still take advantage of the

Holiday Loan Slide By

It's another easy way to free up some welcome cash for seasonal needs by skipping loan payments in November or December.



See the SlideBy form on page 2 — which includes your agreement to pay a \$25 processing fee for each loan payment skipped. Most consumer loans qualify, and all must be current. (Sorry, no lines of credit, VISA or mortgage loans.)



TO PROVIDE AN UNPARALLELED MEMBER EXPERIENCE.

The RMLEFCU Mission Statement



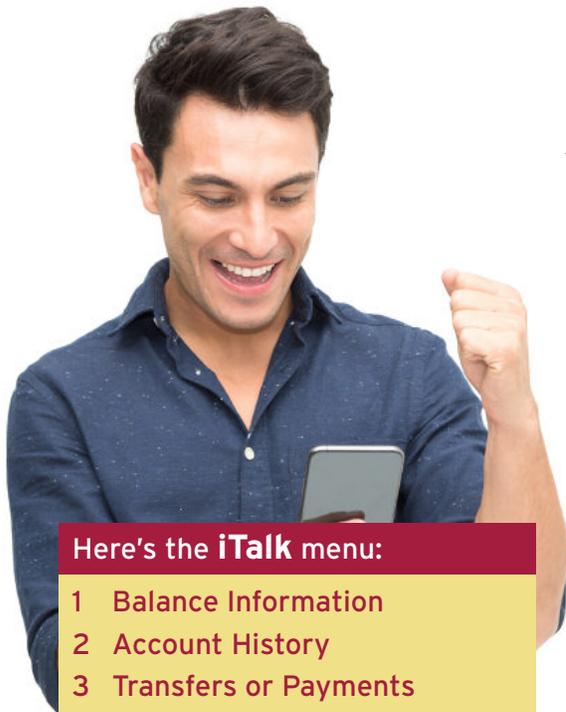
VETERANS DAY *****

Join us in honoring the service of our veterans on November 11

Other Closures

Monday, November 11 - Veterans Day

Thursday, November 28 - Thanksgiving Day



iTalk

Your new gateway into RMLEFCU's 24-hour phone banking services

On November 4, we will unveil our new and improved interactive phone banking service called **iTalk**.

Accessing your accounts by phone will be easier and more versatile than ever:

- Dial 800-371-7716 or 303-458-6660
- Press 1 to activate **iTalk**
The first time you access **iTalk** you will have to register as a new user.
 - Enter your account number i.e. [12345002]
 - Enter your Social Security Number
 - Create a PIN

Questions? You can always turn to a RMLEFCU representative. With more capabilities than ever, we know you are going to love the new **iTalk!**

Here's the iTalk menu:

- 1 Balance Information
- 2 Account History
- 3 Transfers or Payments
- 4 Card Services
- 5 Stop Payment
- 6 Account Information via Email
- 7 Rate Information
- 8 Change Access Code
- 1* HELP from a credit union agent during normal business hours



ATTENTION PLEASE

It's time...

to renew your statements

It is important that you go to rmlefcu.org and **sign up for statements – even if you are already getting them.**

Our new system requires you to renew statement consent – **otherwise, your Kasasa benefits will expire on January 1.**

Please help us by taking this step now, and saving yourself potential problems later! Thank you!

Use this form to **SlideBy** a monthly payment. (See page 1)

IMPORTANT: Choose either November 2019 or December 2019 below

Member(s) Name _____

Daytime Phone _____

Account # _____

Loan Number(s) and description for **Holiday Loan SlideBy**:

(Example): Loan # 0000000 / 2017 Ford Truck

Loan #1 _____

Loan #2 _____

I would like to skip the monthly payment(s) for NOVEMBER 2019 or DECEMBER 2019

I (we) agree that I (we) will resume all payments for the following month's due date. All other provisions of the original loan(s) will remain in effect except those changed by this agreement. I (we) understand that interest will continue to accrue even though this payment(s) is not required and that I (we) will be extending approximately one month to the term of the loan agreement(s). **I (we) also understand that, in the case of automatic online payments, it is the borrower's responsibility to delete the December payment at www.rmlefcu.org;** borrowers may contact a RMLEFCU representative with questions about adjusting automatic payments.

Please deduct the \$25 SlideBy processing fee per loan payment from my account # _____

Savings Checking (Please check one.)

Borrower Signature _____

Co-Borrower Signature _____



HOLIDAY LOAN

SlideBy

*This offer does not include lines of credit, VISA, first mortgages, or second mortgages. Must be current on loan(s), must have made a first payment, no delinquencies in the last 12 months. **All individuals who signed for the original loan must sign the form.** Credit Life Insurance, Disability Insurance, Warranty, Debt Protection, or GAP coverage will only cover the original term of contract. Interest will accrue on the unpaid balance during the month you skip your payment(s), and when payment(s) resume, the unpaid interest will be collected first.* I also understand that signing this form does not necessarily mean I automatically qualify. * Please contact the loan department for more details and qualification requirements 303-458-6660.

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.

talk back!

(we're listening)

We are always "all ears" to hear what you have to say about RMLEFCU. This month, we're listening more closely than ever.

You're encouraged to take part in our member survey during November.

Your confidential answers can be shared at

<https://www.surveymonkey.com/r/RNPL7L5>



Meet Amber!

Amber Douglas is the manager in our Call Center Department in the Denver Branch, and has been with the credit union since July 15 of this year.

A Colorado native, she has traveled all over the world for more than 15 years, supporting the growth and operation of different businesses abroad. After holding executive positions with globally recognized companies for many years, she came back to Colorado to lead the Call Center team.

When not on the job, she enjoys reading, hiking, and exploring the vast beauty of our home state. She also has a 15-year-old daughter who is the light of her life. The next time you call in to the Credit Union and speak with Amber, be sure to thank her for the work she does to ensure things run smoothly every day!

