



1/2% ORIGINATION FEE

30-year Mortgage with a rate of 3.25% APR*... expires 1/31/21!

OR

Take the full 1% origination fee with an APR* as low as 2.99%.

Call the RMLEFCU mortgage team today and see which deal works best for you!

* Annual percentage rate. Some restrictions may apply. Offer valid until January 31, 2021.

FAQ

Why was I charged a dormant account fee?

Almost every financial institution has these fees, largely because maintaining a dormant account actually accrues costs for the credit union and our members. Fees are charged after the account has been dormant one year and no contact or activity has occurred. Dormant account balances and safe deposit box contents are escheated to the State of Colorado after 5 years of dormancy.

CLOSURES THIS MONTH

JAN 1 New Year's Day

JAN 18 Martin Luther King Day

Effective NOW: all branch locations will be closed on Saturdays.

Remember: You can do nearly all your banking from the comfort of your home!



Getting hit by holiday bills?

The RMLEFCU holiday loan has been extended one more month!

Borrow up to \$5,000
As low as 7.0% APR*
Take up to 12 months to repay



* Annual percentage rate. Some restrictions may apply. Offer valid until January 31, 2021.

Enter to Win a \$25 Amazon Gift Card!

To celebrate Law Enforcement Appreciation Day in January, RMLEFCU is giving FOUR lucky RMLEFCU members a \$25 Amazon gift card!

You'll find the contest link in the banner on top of our online and mobile banking page, as well as the URL and QR below. **Submit up to five raffle entries and receive a bonus entry every day from January 4 to 14.** We'll announce the winners on Friday, January 15.

Click below to download the app (or confirm you have it already) and earn your first entry into the contest!

<https://gleam.io/C5G3Z/rmlefcu-mobile-banking-raffle>



HAPPY NEW YEAR!

~~YEAR!~~ *deal!*



Auto loan rates
are **DROPPING** in
January as low as
2.50% APR*
with the Relationship Rate.

Kick off the New Year with a bang, with rates as low as 3.00% APR*, and an additional .50% off when you qualify for the Relationship Rate.

Get pre-approved with RMLEFCU and we'll pay the Colorado Motor Vehicle Filing Fee!

Start the preapproval process at rmlefcu.org, or speak with a RMLEFCU loan agent today.

RELATIONSHIP RATE

Get an
EXTRA .50%*
off your auto loan!

Just make sure you are signed up for four of these five services (which you've probably already got!):

- Line of Credit
- Direct Deposit
- Kasasa Checking
- Automatic Payments
- eStatements

* Annual percentage rate. With approved credit. Some restrictions may apply. 3.00% APR available for a limited time.

