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RMLEFCU's
new cards
launching April 1.
Contactless.
Peerless.



ADVANCED EDUCATION OFFER INSIDE
Exclusive rates for RMLEFCU members
on courses at Colorado Christian University.



something worth **howling** about

90 day / no pay

ON YOUR CAR LOAN!

Buy a new or used car — or refinance your loan from another institution — and get a rate as low as **3.00% APR***. Plus you'll have NO PAYMENTS due for the first 90 days. Apply today at rmlefcu.org, or call us at 303-458-6660.

* Annual percentage rate. Some restrictions may apply.
90-Day No Payment offer expires June 30, 2022.





FINANCIAL WELLNESS 2022

RMLEFCU's FINANCIAL WELLNESS program makes it easy to get savvy about protecting and maintaining finances.

According to Cary Karcher, Vice President of Branch Performance, more than two-thirds of the staff has recently earned industry certification in FINANCIAL WELLNESS.

"Our certified staff members are highly in tune with any number of facets of personal finances," said Karcher. "It can be something as specific as improving a credit score, or as all-encompassing as

developing a financial life plan.

"In addition, we will be presenting programs to departments, kind of like micro-seminars. In general we want officers and families to have easier opportunities to meet face-to-face with big questions. This is all at no charge to members."

Karcher emphasized the benefit of being able to meet with a financial expert you're already familiar with. "We're already allies to our members, and feel we've earned their trust. This new certification is a super innovation, maybe the best service we've ever been able to provide, and we can't wait to roll it out."

FINANCIAL WELLNESS

is the theme of our 2021/2022 Annual Meeting on May 5th.

Join us on Thursday, May 5 at 11:00 a.m., for the credit union's Annual Meeting at our Denver office. Listen in and and share your thoughts as we look back on the past year and introduce the new, groundbreaking FINANCIAL WELLNESS program. There is no better chance to take an active part in the future of your credit union!

RSVP by April 26 to Rene Spradling (720-855-4197 or rspradling@rmlefcu.org).

THE TIME IS NOW!

We've made

Down Payments easier

95% LTV loan for first-time home owners (or only 5% down)¹

90% LTV for current homeowners

We've made

Monthly Payments lower

No PMI (save over \$200/month on a \$300,000 loan)²

Act now while 30-year rates are still low

Starting as low as 3.44% APR.³

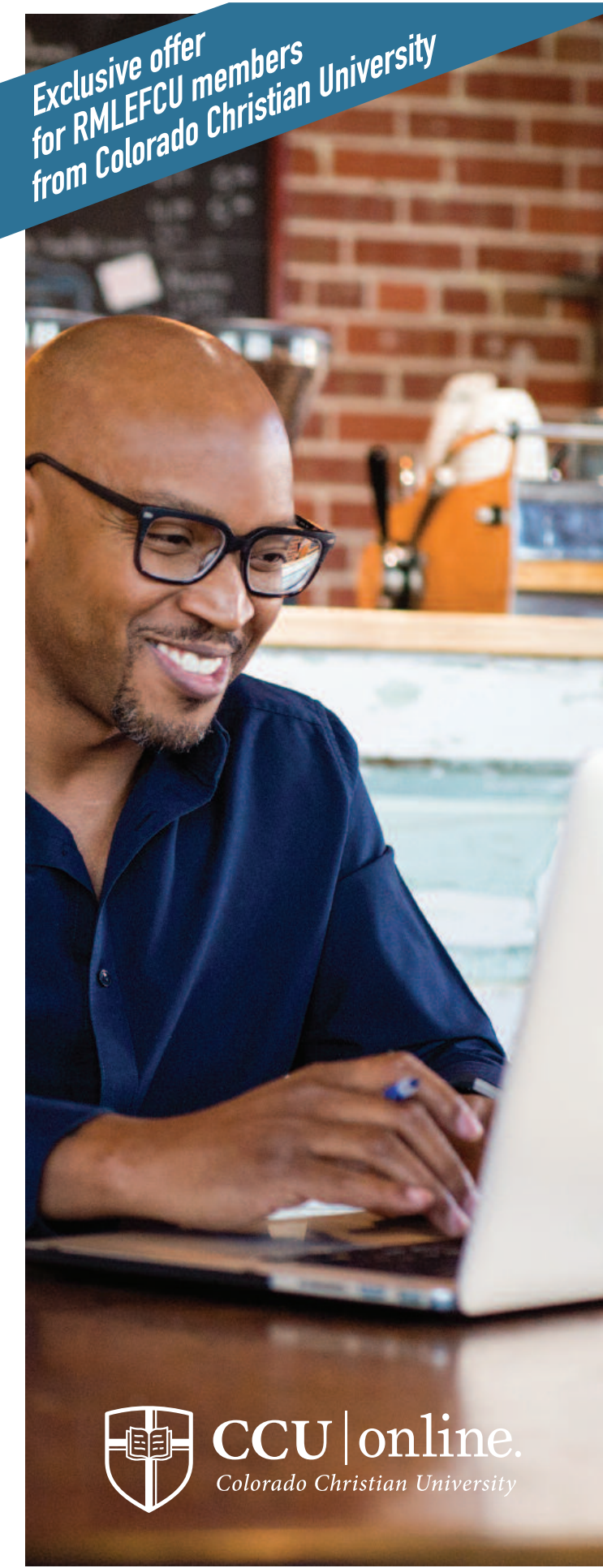
Get going at rmlefcu.org.

¹ 95% LTV — Loan to Value — for first-time buyers means you can borrow up to 95% of the value of your home.

² PMI (Private Mortgage Insurance) for a conventional home loan ranges from 0.58% to 1.86% (*nerdwallet.com*)

³ Annual Percentage Rate. With approved credit. Rates subject to change. Some restrictions may apply.





Exclusive offer for RMLEFCU members from Colorado Christian University

Top-tier academics. Unwavering values.

Save nearly \$6,000* at Colorado Christian University

This unique offer* is for Rocky Mountain Law Enforcement Federal Credit Union:

- Employees
- Employee spouse/dependent
- Members
- Member spouse/dependent

With over 100 associate, bachelor's, and master's degree options offered 100% online, going back to school can work around your schedule and not the other way around. Most classes are only five weeks long, so you can take one class at a time and still have time for life's adventures.

Plus, you might be closer to your degree than you think! CCU also has a generous transfer credit policy and offers credit for life experience. This could significantly reduce the time it takes to earn your degree and save you thousands in the process.



Scan the QR code to connect with a CCU Online Enrollment Counselor or visit ccu.edu/pep10 to learn more.



**10% off a full 120 credit-hour undergraduate degree. Total discount will differ depending on the degree program. This discount applies only to tuition [not fees] and is only applicable to programs in CCU's College of Adult and Graduate Studies. Other limitations may apply.*