

Brighten Your Holidays Sweepstakes!

WIN \$5,000



RBFCU 
rbfcu.org

What would you do with an extra \$5,000 this holiday season?

Open an RBFCU Mastercard® credit card between Nov. 1 and Dec. 27, 2023, and you'll be automatically entered into the RBFCU 2023 Brighten Your Holidays Sweepstakes. Plus, every purchase with your credit card earns you an additional entry.



Learn more at rbfcu.org/sweeps

Current cardholders are automatically entered into the sweepstakes with every purchase during the sweepstakes period!

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. ODDS OF WINNING DEPENDENT ON NUMBER OF ENTRIES.

Sweepstakes begins at 12:00:01 AM Central Daylight Time (CDT) on Nov. 1, 2023 and ends 11:59:59 PM Central Standard Time (CST) on Dec. 27, 2023. The RBFCU 2023 Brighten Your Holidays Sweepstakes is only offered in Texas and entrants must be legal U.S. residents, 18 years of age or older as of Dec. 27, 2023, excluding residents of Florida, New York, Rhode Island, D.C., Puerto Rico and where otherwise prohibited. To enter without purchase or obligation: print name, complete address, phone, and date of birth on a plain 3" x 5" index card; mail it in a sealed, stamped and hand-printed #10 envelope to: RBFCU, ATTN: Payment Services – RBFCU 2023 Brighten Your Holidays Sweepstakes, P.O. Box 2097, Universal City, Texas 78148-2097. No more than one (1) entry per 3" x 5" card permitted. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsor's sole discretion. All mailed entries must be postmarked by Dec. 27, 2023 and received by Jan. 3, 2024. Mastercard is not affiliated with, and neither endorses nor sponsors the RBFCU 2023 Brighten Your Holidays Sweepstakes. For Official Rules, visit rbfcu.org/sweeps. To opt-out of future marketing mailings, call 1-800-580-3300.

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Credit cards subject to credit approval. RN2492567

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Prepare to make
the most of
*your holiday
season!*

Take advantage of an RBFCU Holiday Loan.

Our holiday loan can help you cover various expenses associated with this festive time of year:

- Gifts
- Home or auto repairs
- Travel
- Anything else that you may need!
- School expenses

We're here to help!

- **Loan Amount:** Up to \$5,000
- **Repayment Term:** Up to 12 months
- **Rate as low as:** 7.7% APR

Apply online – rbfcu.org/holidayloan

Loans subject to credit approval. The specific rate will be dependent upon your credit rating and other factors. Rate and terms are subject to change without notice. To receive the Holiday Loan promotional rate, all required actions must be satisfied and the loan must be finalized within 60 days from the date the application was entered and no later than Jan. 5, 2024. Payment examples: 12 equal payments of \$88.00 for a \$1,000 loan at 7.7% APR; 12 equal payments of \$92.00 for a \$1,000 loan at 16.0% APR. Some restrictions may apply. For more details contact our Consumer Lending Center. Offer valid through Dec. 31, 2023.