

# Consolidate Holiday Debt

## with an RBCU Premier Rate Mastercard® Credit Card

Transfer your higher-rate credit card balances to an **RBCU Premier Rate Mastercard credit card**. Consolidate all your cards into one monthly payment and pay off your balances faster with our low-interest rate card and save.

**Apply for an RBCU Premier Rate Mastercard credit card today!**  
[rbfcu.org/creditcards](https://rbfcu.org/creditcards)



Credit cards subject to credit approval. Rates and terms subject to change; other restrictions may apply. Balance Transfer(s) may not exceed your available credit limit. You should continue to make all required payments on your other accounts until you confirm that the Balance Transfer has been made. Cash-back rewards are not earned on Balance Transfers or Cash Advances. Balance Transfers may not be used to pay RBCU accounts. A fee equivalent to 2% of the amount of each Cash Advance and Balance Transfer will be assessed. This will be charged separately from the amount of your Cash Advance or Balance Transfer request.

# Love your car but not your payment?

## Refinance your auto loan with RBCU today.



### Choose your term

Shorten the length of your loan or extend the term to lower your monthly payment.



### Vehicle lease buyout

You may decide to keep your leased vehicle. Purchase your lease with our competitive rates.



### No payment for up to 60 days

Well-qualified buyers can take advantage of no payments for up to 60 days.

**Apply online – [rbfcu.org/autoloans](https://rbfcu.org/autoloans)**

Auto loans subject to credit approval. Rates subject to change without notice. Vehicle loan rates and terms are based on your credit rating and other factors. Loan term will be based upon amount financed, collateral and mileage of the vehicle. Longer loan terms are available at different rates. Interest will accrue during the deferment period for the 60-day, no-payment option. Restrictions may apply. For complete details, contact the Consumer Lending Center. RN2587960 92167-CL-0124

# Home Equity Loans: **Consolidate Debt**



**Start the new year right! Stop worrying about your post-holiday financial stress and other debt.**

If you have multiple sources of debt, you also have multiple payments – all with varying interest rates. Take control of your finances and consolidate into one manageable payment with a lower interest rate.



### **Consolidate debt**

- Multiple high-interest credit cards
- Personal loans
- Medical expenses and more



### **Lower interest rates**

- Save on interest payments
- Often lower than credit card or traditional loans



### **Simplify your finances**

- Eliminate debt faster
- One payment and due date

Our home equity loans are the key to unlocking your home's hidden value.

***Learn more at [rbfcu.org/homeequity](https://rbfcu.org/homeequity)***



Subject to credit approval. Rate and term dependent upon lien position and other factors, and subject to change. Available only on property in Texas and primary residence. Under Texas law, the maximum amount you can borrow with any Home Equity Loan or a HELOC is 80% of your home's appraised value. Restrictions may apply. NMLS# 583215.