



2025 Go Beyond: Member Giveback

TERMS AND CONDITIONS

Version Date: 10/01/2025

The 2025 Go Beyond: Member Giveback is referred to in these Terms and Conditions as the **“Promotion”**. This Promotion is offered by Randolph-Brooks Federal Credit Union (**“RBFCU”**). This Promotion is a limited-time offer; subject to change without notice.

Eligibility:

The Promotion is open to all new and current RBFCU members in good standing. Members must have an active RBFCU Freedom Debit Card, an active RBFCU Freedom Business Debit Card, an active RBFCU World Cash Back Mastercard® credit card, and/or an active RBFCU Business Select Mastercard® credit card.

Eligibility for this promotion also extends to RBFCU employees, board members, and their immediate family members, provided they meet the membership and active card requirements stated above. All participants must maintain their accounts in good standing throughout the Promotion Period.

Promotion Period:

The Promotion begins at 12:00 a.m. Central Daylight Time (CDT) on October 1, 2025 and ends at 11:59:59 p.m. Central Standard Time (CST) on December 31, 2025 (“Promotion Period”).

Promotion:

Eligible new and current RBFCU members earn cash back and/or cash-back rewards when they use the RBFCU Freedom Debit Card, Freedom Business Debit Card, the World Cash Back Mastercard Credit Card, and/or the Business Select Mastercard Credit Card.

- 1. Earn \$0.10 cash back on eligible purchases with the RBFCU Freedom Debit Card and/or RBFCU Freedom Business Debit Card:** Eligible RBFCU members will

receive \$0.10 cash back for each qualified purchase transaction completed with the RBFCU Freedom Debit Card and/or the RBFCU Freedom Business Debit Card during the Promotion Period. ATM withdrawals, transfers, fees and any other non-purchase transactions do not qualify for rewards. We reserve the right to disqualify transactions that are not usual or customary and are apparently structured or intended to abuse the Promotion. ***For example, small dollar transactions conducted on the same day at a single merchant (or multiple transactions in a short period of time) may be disqualified and considered abuse of the Promotion.*** Abuse of the Promotion may result in loss of rewards and debit card privileges.

2. **Earn an additional 1% on top of the existing 2% cash-back rewards program on eligible purchases with the RBFCU World Cash Back Mastercard and/or with the RBFCU Business Select Mastercard:** Eligible new and current RBFCU members will receive 3% total cash-back rewards for each qualified purchase completed with the RBFCU World Cash Back Mastercard credit card and/or the RBFCU Business Select Mastercard credit card during the Promotion Period. ATM withdrawals, Balance Transfers, Cash Advances, finance charges, fees and any other non-purchase transactions do not qualify for rewards. Cash-back rewards are forfeited if the World Cash Back Mastercard and/or the Business Select Mastercard is closed before redemption in accordance with the Credit Card Agreement and Disclosure. We reserve the right to disqualify transactions that are not usual or customary and are apparently structured or intended to abuse the Promotion. Abuse of the Promotion may result in loss of rewards and credit card privileges.

Standard cash-back rate of 2% resumes Jan. 1, 2026.

3. In the event of a refund or return on a transaction that earned cash back (e.g., \$0.10 per transaction or 3% cash-back), the corresponding reward amount will be reversed. This applies to both debit and credit card transactions. The reversal will reflect in your account in accordance with the original reward structure.
4. If your debit card is lost, stolen, compromised, or replaced, and the new card is linked to the same checking account, any cash back earned will continue to be deposited into that account. There is no interruption in reward eligibility or deposits as long as the account remains active and unchanged. Cash rewards are forfeited if your Freedom Debit Card and/or Freedom Business Debit Card is closed before redemption.

5. If your credit card is lost, stolen, compromised, or replaced, and your credit card account remains open and in good standing, your cash back or cash-back rewards will continue to accumulate without interruption. Rewards do not expire and can be redeemed through the uChoose Rewards platform. To retain your rewards, ensure your credit card account remains active and open. Rewards access subject to account status and other criteria at the time of redemption.

Reward Fulfillment:

1. Cash back earned using the Freedom Debit Card and/or the Freedom Business Debit Card will typically be credited to your personal RBFCU checking account via electronic funds transfer within 60 business days of the end of the Promotion Period.
2. Cash-back rewards earned using the World Cash Back Mastercard and/or Business Select Mastercard will typically be credited to your uChoose Rewards account. Cash-back rewards earned may remain in pending status until the 1st of the following month.

You may redeem and receive your accrued cash anytime via:

- RBFCU Checking Account
- Statement credit
- Pay with points
- Gift cards
- Travel-related purchases
- Merchandise

You must register/activate your uChoose Rewards account to access your cash-back rewards.

3. Members who earn cash back and cash-back rewards but subsequently become ineligible as of the payout dates will not receive the distribution and will not be notified.

Limitation of Liability:

RBFCU is not responsible for any technical, hardware, software, or network failures or malfunctions of any kind, or for lost, delayed, or misdirected transactions.

Tax Responsibility:

Cash-back rewards may be considered taxable income. Members are responsible for any applicable taxes.

Dispute Resolution:

Any disputes arising from this Promotion will be governed by the laws of the State of Texas and resolved through binding arbitration.

Privacy:

Participation in the Promotion is subject to RBFCU's Privacy Policy, available at www.rbfcu.org/privacy-policy

Notification of Changes:

RBFCU reserves the right to modify, suspend, or terminate the Promotion or these Terms and Conditions at any time, at its sole and absolute discretion. Any changes to the Promotion or these Terms and Conditions will be communicated to members through one or more of the following methods:

- Posting the updated Terms and Conditions on the RBFCU website at www.rbfcu.org/giveback
- Email notification to the address on file for members
- Other reasonable means as determined by RBFCU

It is the responsibility of members to review the Terms and Conditions regularly. Continued participation in the Promotion following any changes constitutes acceptance of those changes.

Member Inquiries:

If you have any questions regarding the Promotion or these Terms and Conditions, please contact RBFCU by one of the following methods:

- Visit your [local RBFCU branch](#)

- Call *RBFCU Member Service Center at 210-945-3300
- Start a secure chat by signing in to Online Banking or the RBFCU Mobile® app
- Send written correspondence to:
Randolph-Brooks Federal Credit Union
P.O. Box 2097
Universal City, TX 78148-2097

*RBFCU Member Service Center representatives are available to assist you with questions or concerns about the Promotion. You can reach them Monday through Friday, 8 a.m. to 6 p.m., and Saturday from 8:30 a.m. to 4 p.m.

Federally insured by NCUA.

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