



2026 Go Beyond Member Giveback

TERMS AND CONDITIONS

Version Date: 10/1/2026

The 2026 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 World Cash Back Mastercard® credit card, an active RBFCU Business Select Mastercard® credit card, and/or qualify for and fund an eligible RBFCU auto loan during the Promotion Period.

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

Participation in one Promotion offer does not automatically qualify a member for any other Promotion offer. Members must independently satisfy all eligibility and approval requirements applicable to each product.

Auto Loan Rate Offer:

Auto Loan Promotion Period

The 2026 Go Beyond Member Giveback begins at 12:00 a.m. Central Daylight Time (CDT) on August 25, 2026 and ends at 11:59 p.m. Central Standard Time (CST) on December 31, 2026 (“Auto Loan Promotion Period”).

Auto Loan Promotion

Membership eligibility required. Eligible new and current RBFCU members may qualify for promotional auto loan Annual Percentage Rates (APRs) during the Auto Loan Promotion Period. Promotional rates are available on qualifying new and used vehicle loans and auto loan refinances subject to credit approval and other underwriting criteria.

Eligible auto loan refinances may include existing loans financed through RBFCU or another lender, subject to vehicle eligibility requirements and underwriting approval.

Rates, terms, and conditions are subject to change without notice. The specific rate and term will be dependent upon your credit rating, collateral value, amount financed and other factors. Not all applicants will qualify for the lowest rate. Certain vehicles, model years, mileage limitations and collateral types may not qualify for promotional financing. To receive the Auto Loan promotional rate, all required actions must be satisfied and the loan must be finalized within sixty (60) days from the date the application was entered.

Qualified borrowers may elect to defer their first payment for up to sixty (60) days after loan funding. Interest will accrue during the deferment period and will increase the total cost of the loan. Auto loans subject to credit review and approval. Some restrictions may apply. Promotional pricing is available for a limited time and may be modified or withdrawn without notice.

For complete details, [contact the Consumer Lending Center](#).

Visit rbfcu.org/auto for rates and disclosures.

Credit Card Offer:

Credit Card Promotion Period

The 2026 Go Beyond Member Giveback begins at 12:00 a.m. Central Daylight Time (CDT) on October 1, 2026 and ends at 11:59 p.m. Central Standard Time (CST) on December 31, 2026 ("Credit Card Promotion Period").

Credit Card Promotion

Eligible new and current RBFCU members earn cash back when they use their RBFCU World Cash Back Mastercard credit card or RBFCU Business Select Mastercard credit card.

- 1. 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 RBFCU**

Business Select Mastercard: Eligible new and current RBFCU members will receive 3% rewards for each qualified purchase completed with their RBFCU World Cash Back Mastercard credit card and/or the RBFCU Business Select Mastercard credit card during the Credit Card 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 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, 2027.

2. In the event of a refund or return on a transaction that earned cash back (e.g. 3% cash-back), the corresponding reward amount will be reversed. This applies to credit card transactions. The reversal will reflect in the cardholder's account in accordance with the original reward structure.
3. If a credit card is lost, stolen, compromised, or replaced, and remains open and in good standing, cash-back rewards will continue to accumulate without interruption. Rewards do not expire and can be redeemed online through the uChoose Rewards® program. Credit card account must remain active and open in order to retain rewards. Rewards access subject to account status and other criteria at the time of redemption.

Reward Fulfillment

1. Cash-back rewards earned using the World Cash Back Mastercard and/or Business Select Mastercard will be credited to the cardholder's uChoose Rewards account. Cash-back rewards earned may remain in pending status until the 1st of the following month.

Redeem and receive accrued cash anytime via:

- RBFCU Checking Account
- Statement credit
- Pay with points
- Gift cards

- Travel-related purchases
- Merchandise

Registration and activation of a uChoose Rewards account is required to access cash-back rewards.

2. Members who earn 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 Monday through Friday, 8 a.m. to 6 p.m., and Saturday from 8:30 a.m. to 4 p.m. to assist with questions or concerns about the Promotion.

Membership eligibility required. Loans subject to credit approval and rates subject to change.

Some restrictions may apply.

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