

RBFCU★

Helping Members
since 1952



Go Beyond
BANKING



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Why have more than one million people joined Randolph-Brooks Federal Credit Union?

Banking should be about people, not profits. At RBFCU, we treat you like a member of our family, not an account number.

When serving our members, it's all about people helping people. We help meet your financial needs by offering innovative financial products and services that put money back in your pocket. Year after year, we return millions of dollars to members through dividends and reward programs included with our cash back Mastercard® credit cards.

Throughout this online magazine, you'll find reasons why members do business with RBFCU. Shopping for a new car or want to refinance your current car to lower your monthly payment? Review the section on our auto loans – we work with trusted partners to help you find and finance the perfect vehicle for your budget.

“Simply the best experience. I feel valued and respected as a member. I plan on being a member for life.”

– Trace M.

Looking for a new home or affordable refinancing? Check out our mortgage loans. Whatever your current lending needs are, we offer competitive loans and superior services that are hard for competitors to beat.

Our mobile and online banking tools make it easy to securely manage your money. You can always find a friendly face to talk to when you need help with our ever-growing network of branches.

Read more to find out what RBFCU can do to help improve your economic well-being and quality of life.



Better Banking Begins Here

From the minute you wake up, RBFCU is here for you to help make your life easier. We want you to have the financial freedom to buy your dream house with affordable payments, get cash-back rewards when you buy your morning cup of coffee and drive away with an affordable rate on your auto loan.

We do more so you can stress less. That's why we offer customizable account alerts that notify you when there is activity on your account, as well as an award-winning mobile app and industry-leading fraud protection on your accounts.

"I love working with y'all!
It makes banking much
less stressful."

– Gracie L.

Really Free Checking

It's your money and we want you to keep more of it. Our Really Free Checking account has always been free, pays dividends and comes with a debit card. In addition to free standard checks, benefits include:

- No monthly maintenance fees
- No minimum balance requirement
- \$0 liability for unauthorized debit card purchases
- RBFCU Mobile® app¹
- Deposit checks from your phone
- Free RBFCU Bill Pay®
- Digital payment compatibility
- 24/7 fraud monitoring plus Alerts

All deposits are subject to the RBFCU Funds Availability Policy. Zero Liability applies to transactions that have been promptly reported and determined by RBFCU as unauthorized, subject to terms and conditions in accordance with RBFCU's Electronic Funds Transfer Agreement at rbfcu.org/efc.

"Couldn't ask for a better experience."

– David G.

Direct Deposit

When you enroll with RBFCU's Direct Deposit, **you can get paid up to two days faster!** You also enjoy:

- Security – no more worrying about misplaced or stolen checks
- Convenience – no more trips to the branch

Receive Direct Deposit into your RBFCU account through your employer. Visit your nearest branch or call to speak with a Member Service Representative to set up Direct Deposit.

Direct Deposit and early payment of funds are subject to timing of originator funding.

RBFCU's Routing Number:
314089681



Freedom Debit Card

In addition to the convenience of a Mastercard® and contactless payment technology you also receive:

- Tap and Go® with contactless payments
- Free use at thousands of ATMs nationwide through the **CO-OP Network**
- Mobile and contactless payment compatibility for added convenience and security at thousands of merchants
- Customized card usage Alerts through the "Manage Cards" feature
- Ability to enroll in **RBFCU Round Up**²

Membership eligibility required. Other restrictions may apply. Visit rbfcu.org for complete details.

continued on next page

Save and Protect Your Money

RBFCU Round Up

A little change adds up to big savings! RBFCU Round Up turns everyday spending into everyday savings. Purchases made with your Freedom Debit Card or Freedom Business Debit Card will be rounded up to the nearest dollar. The difference will be funded by your own checking account and transferred into an eligible RBFCU account you select.

Enroll in RBFCU Round Up via Online Banking on rbfcu.org, the RBFCU Mobile® app¹, by calling 210-945-3300 or visiting your nearest [branch](#).



Membership eligibility required. Program subject to change without notice; other restrictions may apply. Savings example for reference only. Savings will vary based on the number of purchases and purchase amounts made using your Freedom Debit Card. Members must have an RBFCU Checking Account with a Freedom Debit Card or Freedom Business Debit Card to enroll in RBFCU Round Up. Debit card purchases eligible for Round Up will be calculated nightly. Round ups will be funded via a transfer from the checking account associated with your Freedom Debit Card to the designated receiving account. For a transaction to round up, the checking account balance must be sufficient to process the transaction and the transaction amount must not be a whole dollar amount. A round up will not occur if the amount balance is zero, negative or becomes zero after the round-up transaction. We may cancel or modify the Round Up program at any time without prior notice.

Identity Theft Coverage

MemberSafe®

MemberSafe¹ helps better protect yourself and your family with identify theft monitoring and resolution services. For a low monthly fee, this optional safeguard is one more way RBFCU gives you peace of mind.

To learn more about MemberSafe, visit rbfcu.org/MemberSafe.

Minor, business, custodial, representative payee or any non-personal accounts are not eligible for MemberSafe coverage.



Youth Accounts

It's never too early to start saving.

If you're an RBFCU member, your child is eligible for membership too. Help guide young children and teens on their financial journey and develop sound saving habits.

"I can't wait to bring my daughter in so she can see what GOOD BANKING feels like!"

– Jamila C.

Benefits and Features

Youth Savings Account

- Dividends paid monthly
- The more they save, the more they earn

Youth Checking Account

- Free debit card with 24/7 fraud monitoring and \$0 liability for unauthorized debit card purchases
- Free access to over 30,000 CO-OP ATMs Nationwide

Both

- No monthly maintenance fees
- Free access to Online Banking and RBFCU Mobile® app¹
- Easily transfer money from your account to your child's savings or checking account
- Financial education tools available to help your child build strong saving habits

Opening a youth account for your child is easy:



Online – rbfcu.org



At any [RBFCU branch](#)

Membership eligibility required. Accounts for minors require additional ownership by a parent, guardian or other adult. Zero Liability applies to transactions that have been promptly reported and determined by RBFCU as unauthorized, subject to terms and conditions in accordance with RBFCU's Electronic Funds Transfer Agreement at rbfcu.org/eft.

continued on next page

Mastercard® Credit Cards

Our Mastercard credit cards are loaded with valuable benefits so you can make the most out of every day purchases, including:

- **No Annual Fee**
- **\$0 Foreign Transaction Fees**
- \$0 fraud liability on unauthorized purchases
- 24/7 fraud monitoring
- \$1 million in travel accident insurance

Learn more about all of our Mastercard benefits at rbfcu.org/creditcards

Certain terms, conditions and exclusions apply. To learn more about Zero Liability, visit mastercard.com/zeroliability. Contact RBFCU for complete coverage terms and conditions or call 1-800-Mastercard (1-800-627-8372) for assistance. Travel Accident Insurance applicable to U.S. cardholders only.

World Cash Back

Our World Cash Back Mastercard puts extra money back in your pocket with unlimited 2% cash-back rewards on every purchase, and exclusive offers on ride-sharing, food delivery, online shopping and more. Plus, you control how and when you redeem your rewards.

Premier Rate

Our Premier Rate Mastercard offers a competitive, low rate that provides the flexibility you need to pay off your balances fast, or make purchases without accruing a lot of interest.

Manage Your Card Online

Cardholders can save time by taking advantage of self-service options through Online Banking and the RBFCU Mobile® app including:

- Apply for a credit card limit increase
- Redeem rewards
- Request a Balance Transfer or Cash Advance



Ways To Pay

We make using your RBFCU Mastercard credit card easier with secure payment technology, including:

- Tap & Go® with contactless payments
- Mobile wallet capabilities
- Click to Pay online at participating merchants

Membership eligibility required. Credit cards subject to credit approval. Certain terms and conditions apply. Programs, rates and terms subject to change. Cash back rewards are not earned on Balance Transfers or Cash Advances. A fee equivalent to 2% of the amount of each Cash Advance and Balance Transfer will be assessed. These fees will be charged separately from the amount of your Balance Transfer or Cash Advance request. The use of a Cash Advance to transfer a balance will result in a Cash Advance Fee.

RBFCU does not charge a fee for using Online Banking or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.

Contactless-enabled Mastercards accepted at participating locations. Mobile wallet and Click to Pay available at participating merchants.

More Options, More Convenience

Drive-Thru Services

- Cash checks
- Withdraw cash
- Transfer funds
- Make loan and credit card payments

We offer extended drive-thru hours on Fridays and we're open Saturdays at most of our branches.

All other transactions must be completed inside the branch.

Self-Service ATMs

Enjoy the benefits of our self-service options:

- Conduct transactions at your convenience
- Get cash anytime
- Make deposits anytime
- Make loan payments

All deposits are subject to the RBFCU Funds Availability Policy.

Lobby Services

For specific branch location hours of operation, please use our branch locator at rbfcu.org or on our free app, **RBFCU Mobile**®¹ (available for Apple® and Android™ devices).



Consumer Lending

Use our online Consumer Lending Center to apply for a consumer loan – whenever it's convenient for you. You can apply for a vehicle loan, Signature Loan or Mastercard® credit card by phone or on our website at rbfcu.org.

Automated Account Information

Use our automated phone system to conveniently access information about your savings, checking, money market and loan accounts. Just call **210-945-3300**. Disponible en Español.



IMPORTANT NOTE:

Any transaction requiring contact with another department must be handled in the branch.

Account Access at Your Fingertips

It's now more important than ever to have access to your accounts anytime, anywhere. Save time by banking from the comfort of your own home, or anywhere you have internet access.

Through rbfcu.org, you have 24/7 access to information about our products and services. You can also view current loan rates and locate your nearest branch or ATM. Our website is protected by a security system developed to maintain the confidentiality of your financial information, allowing you to safely:

- Manage your finances
- Apply for a loan or credit card
- Transfer funds
- Order checks
- Make loan payments
- Make deposits
- Access your line of credit
- Manage your cards by allowing you to freeze, unfreeze and even replace or report a lost or stolen debit or credit card and more
- Open a checking account, savings account, money market account or share certificate
- Chat with a representative
- View your IRA information
- Download your transaction history to your accounting software

Take advantage of our time-saving online services from any device!

- **Paperless Preference** is a secure and convenient way to view your statements electronically, providing an environmentally-friendly alternative to receiving mailed statements.¹
- **RBFCU Bill Pay®**, our free bill payment service, allows you to manage and pay your bills online. Best of all, you can schedule monthly payments to help ensure you don't miss a payment date.²
- **RBFCU Mobile Deposit®** gives you the ability to scan or photograph single-party checks and electronically deposit them into your RBFCU account.³
- **Alerts** provide email and/or text message notifications regarding your accounts. You can choose from a wide variety of alerts that will update you on account balances, loans and other services.⁴
- **Move Money** is a convenient and secure way to instantly transfer funds using the phone numbers and emails in your contacts, so you can send money to anyone — even your friends who aren't RBFCU members yet!⁵

Our online services provide fast, easy and secure access to your RBFCU accounts when you're on the go! Learn all the details when you sign up for online services at rbfcu.org.



Loans for All Your Needs

Fast and Friendly Lending

We strive to exceed all your loan needs quickly and efficiently. We offer a variety of loans, including:

- Auto/Motorcycle
- Boat/Watercraft
- RVs, Travel Trailers and Motor Homes
- Mastercard® Credit Cards
- Signature Loans
- Business Loans
- Mortgage/Home Equity Loans
- Personal Lines of Credit
- Specialized Collateral Loans
(tractors, trailers, farm equipment, etc.)

RBFCU Insurance Agency offers access to a variety of insurance coverage options. (And we can help you bundle plans to save time and money!)¹
Visit rbfcu.org/insurance to learn more.

If you need financing for something that doesn't quite fit the loans mentioned above, give us a call at **210-945-3300**. We'll be happy to review the financing options available to you.



Loans subject to credit approval. Rates subject to change without notice. Mortgage loans available only on property in Texas. Certain restrictions may apply. Contact our Consumer Lending Center for more details. NMLS# 583215.

Auto Loans

Our Competitive Rates Put You In The Driver's Seat

Save time and money when you finance or refinance a vehicle with RBFCU.

Our competitive rates have saved members hundreds, even thousands of dollars over the life of their loans!

- Enjoy the same rates whether you buy new, used or refinance from another financial institution
- Applying is quick and easy via the mobile app, by phone or online at rbfcu.org

Trusted partners to help you find your next vehicle.

Whether you're looking for a new or used car, our trusted partners can help you find the perfect vehicle, while we provide the financing that fits your budget.

Preferred Dealers

RBFCU has partnered with Preferred Dealers to offer low rates with one-stop shopping convenience.

Auto loans subject to credit approval and rates are subject to change. Contact our Consumer Lending Center for more details.

RBFCU does not charge a fee for using Online Banking or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.

"I refinanced my auto loan with you, and it was the easiest process I have experienced. I love that I could gather everything and upload it to my application. You made it so very easy."

- Andrew M.

Car-Buying Resources

Visit rbfcu.org/auto for car buying resources to find information about a vehicle you are considering for purchase. This includes:

- Dealer cost
- Manufacturer's suggested retail price
- Comprehensive listing of options and prices

J.D. Power Guides

J.D. Power Guides can help you save money by learning more about the value of your vehicle or one that you're interested in buying.

Learn more at rbfcu.cudlautosmart.com/Research.



You may also view our current loan rates, calculate vehicle loan payments and more at rbfcu.org.



Home Loans and Other Services

Let our Mortgage Lending Center assist you with all your homebuying and selling needs.

Mortgage Loans

RBFCU provides greater financial flexibility and online applications to make your borrowing process quick. We also offer a wide array of other mortgage lending products, such as home equity, adjustable rate mortgages, land and construction loans, to meet your unique needs.

Title Services

Preserve Title Company, one of our affiliate companies, offers title settlement and home-closing services to buyers, sellers, builders, mortgage lenders and real estate professionals for properties in Texas.¹



Membership eligibility required. Certain restrictions may apply. Rates and terms subject to change without notice. Loans subject to credit approval. Mortgage loans are available only on property in Texas. RBFCU NMLS# 583215. Contact our Mortgage Lending Center for more details.

Business Solutions

Business Lending

Let us provide your business with financial solutions that will give you a competitive edge. Our Business Lending team offers affordable, low-rate commercial loan options with favorable terms for your specific borrowing needs, including:

- Commercial Real Estate
- Commercial Vehicles
- New Construction
- Conventional Business
- Line of Credit
- Equipment

Small Business Administration (SBA) Lending

SBA-guaranteed loans can provide borrowers with lower down payment requirements and longer loan terms to assist with minimizing monthly payments and improving cash flow. As an SBA Preferred Lender, RBFCU offers a variety of SBA 7(a) Loan programs. Plus, we are an experienced 504 lender. SBA loans can be used for:

- Business Acquisition
- Commercial Real Estate
- New Construction
- Equipment
- Franchises
- Working Capital

To open a business account, RBFCU personal accounts of all principal owners must be in good standing. Programs and fees subject to change without notice. Certain information regarding the nature and transaction types of your business will be gathered at the time of account opening. Check cashing is not available on business accounts; however, you may deposit and withdraw the funds. We do not offer accounts to Money Service Business (MSB).



Loans subject to credit approval. Rates and terms subject to change without notice.



Business Select Mastercard® Credit Card

The Business Select Mastercard earns you unlimited 2% cash-back rewards on every purchase and gives you access to exclusive business benefits and discounts. Business owners also have the ability to allocate purchasing power to authorized employees and set specific limits for each card.

Business Services

We have several low- and no-cost deposit products available to meet your unique business needs, including: savings, checking and money market accounts, certificates and simplified employee pension plans. We also offer:

- Electronic funds transfer and ACH¹ (Automated Clearing House) services
- Merchant processing, credit/debit card acceptance
- Remote and mobile deposits
- Payroll processing
- Business account check scanner

To find out more, [visit **rbfcu.org/business**](https://rbfcu.org/business).

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Business Solutions

Business Checking

Whatever stage your business is in - whether you're a start-up, a company in growth mode or a well-established organization - RBFCU has four business checking accounts designed to provide greater value and choices.



Basic Business Checking

- No monthly maintenance fee
- Ideal for businesses that have low monthly item volumes requiring a simple account

Preferred Business Checking

- \$5 monthly maintenance fee
- Ideal for businesses with moderate monthly item activity

Elite Business Checking

- \$15 monthly maintenance fee
- Ideal for high-volume, established or growing businesses

Organizational Checking

- No monthly maintenance fee
- Ideal for unincorporated associations or clubs, such as schools, churches, youth sports and similar organizations

Monthly maintenance fees will be waived if you meet any of the following criteria:

- \$50,000+ business loan balance
- ACH origination agreement with RBFCU
- Merchant or payroll processing through RBFCU's provider
- Active remote deposit check scanner

*Item: Any check, ACH funds transfer, teller cash withdrawal, ATM withdrawal, debit card purchase, fee, charge or other amount that is added or subtracted from your balance.



All business checking accounts also include these benefits and features:

- Access to convenient mobile and online services, such as the RBFCU Mobile® app, RBFCU Bill Pay®, Paperless statements and RBFCU Mobile Deposit®
- Free Freedom Business Debit Card with 24/7 fraud monitoring
- **Ability to enroll in RBFCU Round Up**
- Business debit cardholders can take advantage of automatic rebates at more than 50,000 merchants. There's no enrollment fee, no coupons and no codes. Transactions must be processed as a credit to qualify*

RBFCU does not charge a fee for using Online Banking or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.

*Purchases must be processed as a credit transaction. Sign or select "credit" when using your Freedom Business Debit Card. If prompted for PIN, select cancel and sign.

To find out more, [visit rbfcu.org/business](https://rbfcu.org/business).

Grow Your Money With Competitive Dividend Rates!

Certificate Accounts

Certificates earn a higher yield on your savings by keeping funds in the same account for a pre-determined amount of time. Our certificates are available in terms ranging from six months to seven years with a minimum balance of \$1,000.¹



Money Market Accounts

Our money market accounts are available if you want to earn higher yields on your deposits and maintain access to your money. A minimum balance of \$2,500 is required to open a money market account. We offer competitive dividend rates, which are paid monthly. Both money market accounts and certificates can be opened online at rbfcu.org.

Preparing For a Better Tomorrow...Today!

Open a Roth or Traditional Individual Retirement Account (IRA) with as little as \$1, and start saving for your retirement now.

With both types of IRAs, you may accumulate significant funds for retirement, but each provides different tax advantages. Please consult a financial tax advisor concerning your specific situation.

In addition, you can transfer accumulated funds from your IRA savings account or rollover your IRAs and/or retirement plans from other financial institutions to open your IRA certificate.²

Contributions may be made to both Traditional and Roth IRAs provided the \$7,000 or 100 percent of earned income between the two is not exceeded. For taxpayers age 50 and older, an additional \$1,000 can be contributed for a total contribution of \$8,000 per tax year. Your contributions may be limited. Please consult a financial or tax advisor concerning your specific situation.

Financial Products and Services

When it comes to exploring strategies and solutions with a financial planning team that provides the same high level of service, care and integrity as your credit union, turn to **[RBFCU Investments Group](#)**.

Through our relationship with Ameriprise Financial Services, LLC, you'll have access to a variety of investment and insurance products to help reach your goals.

What We Offer

Our full-service financial advisory program is here to help you make solid financial decisions. The following products and services are available:

- Financial planning
- Retirement planning
- Asset allocation
- Estate planning strategies
- Individual Retirement Accounts (IRAs)
- 401(k) and pension rollovers
- Mutual funds
- Annuities
- College savings plans
- Whole life insurance
- Term life insurance
- Long-term care insurance

When you're ready to discuss financial planning, we invite you to **[schedule an appointment](#)**.



At **[RBFCU Investments Group](#)**, we're committed to developing long-lasting relationships built by earning your trust. Whether it's face-to-face, by phone or online, our **[financial advisors](#)** bring you important financial guidance to help build a better financial future.

Not FDIC or NCUA Insured	No Financial Institution Guarantee	May Lose Value
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Ameriprise Financial Services has a partnership with this financial institution to provide financial planning services and solutions to clients. The financial institution is not an investment client of Ameriprise but has a revenue sharing relationship with us that creates a conflict of interest. Details on how we work together can be found on ameriprise.com/sec-disclosure.

Ameriprise Financial is not affiliated with the financial institution.

Ameriprise Financial cannot guarantee future financial results.

RBFCU Investments Group is a financial advisory practice of Ameriprise Financial Services, LLC.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Financial Products and Services



Get Started Today

To take the next step in your financial journey, attend one of our [free educational events](#) or [schedule an appointment](#) for your no-cost, no-obligation initial consultation.

Retirement Plans for K-12 School Employees

As a school employee, you realize the importance of investing in the future and enriching lives through education and planning. You've dedicated your entire career to building the future for others. Now it's time to build yours. The [RBFCU Retirement Program](#) is available to employees in school districts and certain tax-exempt organizations within the state of Texas.

When you're ready to discuss financial planning, we invite you to [schedule an appointment](#).

RBFCU Retirement Program, a financial advisory practice of Ameriprise Financial Services, LLC, is a division of RBFCU Investments Group LLC. Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser. Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

We Create Value by Offering You More

Here are just a few more valuable services RBFCU has to offer:

Coin Counters¹

Coin counters are available at your [nearest branch](#) to help you turn your change into cash.

Medicare Supplement Insurance Plans

Medicare is an essential part of health care for Americans who are 65 and older, as well as for eligible people with disabilities.

You probably know that Medicare acts as a basic health plan. But did you know that many participants have additional out-of-pocket expenses? These costs can add up quickly, leaving gaps in coverage.

Through multiple insurance carriers, RBFCU Insurance Agency offers [Medicare Supplement Insurance](#) (Medigap) and Medicare Advantage Plans to help you with unexpected medical costs, including those not covered through Original Medicare.

Not connected with or endorsed by the United States government or the federal Medicare program. This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

RBFCU Insurance Agency LLC is a wholly-owned subsidiary of RBFCU Services LLC. RBFCU Services LLC is affiliated with Randolph-Brooks Federal Credit Union (RBFCU).

Medicare Supplement Insurance Plans, or Medigap Insurance Plans, and Medicare Advantage Plans are offered by certain agents of Randolph-Brooks Federal Credit Union (RBFCU) through PTT Financial, LLC.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](#) or 1-800-MEDICARE to get information on all your options.

Each insurer has sole financial responsibility for its own products.

Notary Service

Notary service is free at all [branches](#) for members to attest or certify documents, such as deeds, affidavits and transfers of titles. Please note that members must provide their own witnesses when required.

Safe Deposit Boxes²

Safe deposit boxes are available at participating [branches](#) in the following sizes with annual rental fees (sizes may vary by branch):

2" x 5" / \$40	5" x 10" / \$110
3" x 5" / \$50	10" x 10" / \$170
3" x 10" / \$70	15" x 10" / \$200

RBFCU Insurance Agency

Get insurance to fit your needs (and budget) with [RBFCU Insurance Agency](#). Through 40+ carriers, we offer exclusive rates to credit union members like you on a range of policies, including:

- Home
- Auto
- Business & Commercial
- Renters
- And so much more!

Insurance products are offered through RBFCU Insurance Agency LLC, a wholly-owned subsidiary of RBFCU Services LLC and an affiliate of Randolph-Brooks Federal Credit Union (RBFCU). RBFCU Insurance Agency LLC is operated by Banc Insurance Agency. Business conducted with RBFCU Insurance Agency LLC is separate and distinct from any business conducted with RBFCU. Insurance products are not deposits; are not obligations of RBFCU; are not NCUA insured; are not issued by or guaranteed by RBFCU or any other affiliate, and may lose value. Any insurance required as a condition of the extension of credit by RBFCU need not be purchased from RBFCU Insurance Agency LLC but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the member's choice.

Contact Us

RBFCU Contact Information

Main Line and 24-Hour Automated

Account Information

210-945-3300

Member Service Center

Monday – Friday

8 a.m. – 6 p.m.

Saturday

8:30 a.m. – 4 p.m.

Consumer Lending Center

Monday – Friday

8 a.m. – 6 p.m.

Saturday

8:30 a.m. – 4 p.m.

Mortgage Lending Center

Monday – Friday

9 a.m. – 5 p.m.

Saturday

9 a.m. – 4 p.m.

(Phone Representatives Only)

Business Solutions

Monday – Friday

8:30 a.m. – 5 p.m.

Hours of Operation

Lobby and Drive-Thru Hours

For specific branch drive-thru hours, please use our branch locator by visiting rbfcu.org or by downloading our free RBFCU Mobile® app¹ (available for Apple® and Android™ devices).

RBFCU Services Contact Information

Monday – Friday, 9 a.m. – 5 p.m.

RBFCU Investments Group

Financial Planning, Products and Solutions

1-888-294-0202

RBFCU Insurance Agency

Home, Auto, Renters, Commercial and

Personal Insurance Solutions

1-888-564-2999

Medicare Supplement Insurance Plans

1-833-291-1309

RBFCU Retirement Program

Retirement Plans for K-12 School Employees

(and Certain Tax-Exempt Organizations)

1-833-291-1310

Preserve Title Company

Title Settlement and Home Closing Services

San Antonio: 210-945-3370

Austin: 512-873-2523

RBFCU Appraisal

Home Appraisal Services

RBFCU Trust Services

Trusts and Estate Planning Strategies

210-637-4117

RBFCU Wealth Management

Comprehensive Advice and Investment Portfolio Strategies

979-417-0563

Really Free Checking (Page 3)

- 1 RBFCU does not charge a fee for the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.
- 2 Membership eligibility required. Programs subject to change without notice; other restrictions may apply. Savings example for reference only. Savings will vary based on the number of purchases and purchase amounts made using your Freedom Debit Card. Members must have an RBFCU Checking Account with Freedom Debit Card to enroll in RBFCU Round Up. Debit card purchases eligible for Round Up will be calculated nightly. Round ups will be funded via a transfer from the checking account associated with your Freedom Debit Card to the designated receiving account. For a transaction to round up, the checking account balance must be sufficient to process the transaction and the transaction amount must not be a whole dollar amount. A round up will not occur if the amount balance is zero, negative or becomes zero after the round-up transaction. We may cancel or modify the Round Up program at any time without prior notice.

The following account types are eligible for members to select as the receiving account for Round Up: Primary Savings, Savings, RBFCU Choice Money Market, RBFCU Classic Money Market, Business Savings, Business Money Market, Non-Interest Savings, Checking, Basic Business Checking, Preferred Business Checking, Organizational Checking, Elite Business Checking, Non-Interest Checking and IOLTA Checking. Members enrolling in Round Up can also choose another member's eligible RBFCU account to receive the Round Up savings. IRA Savings accounts are not eligible as a receiving account for Round Up.

Round Up (Page 4)

- 1 RBFCU does not charge a fee for using Online Banking or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.

MemberSafe (Page 4)

- 1 Personal Internet & Identity Coverage Master Policy issued to Econ-O-Check Association underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. Services and benefits for cellular telephone coverage are insured under a policy from Plateau Casualty Insurance Company, 2701 North Main Street, Crossville, TN. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Cellular telephone bill must be paid using your RBFCU Checking, Savings or Credit Card account. **Insurance products are not deposits; not NCUA insured; not an obligation of Randolph-Brooks Federal Credit Union (RBFCU); and not guaranteed by RBFCU or any affiliated entity.**

Youth Accounts (Pages 5)

- 1 RBFCU does not charge a fee for using Online Banking or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.

More Options, More Convenience (Page 7)

- 1 RBFCU does not charge a fee for using Online Banking or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.

Account Access At Your Fingertips (Page 8)

All program terms are subject to change without notice.

- 1 Paperless Preference is an option to review your RBFCU account documents and disclosures electronically with email or text message notification. This information may include account, loan and/or annual notices like error resolution notices, tax statements or any additional financial documentation required by law.
- 2 RBFCU Bill Pay is a free service for members. An active RBFCU checking, debit or credit card is required to use the service. Restrictions may apply. For complete details, please read the [RBFCU Bill Pay Terms of Service](#).
- 3 Certain restrictions apply. Members must qualify for Mobile Deposits (i.e., scan or RBFCU Mobile app). All deposits using Mobile Deposits or RBFCU Mobile are subject to our Funds Availability Policy. Contact us online or by phone at 210-945-3300. RBFCU does not charge a fee for scanning or the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider. The RBFCU Mobile feature is not available on all mobile devices. Device must have a camera with acceptable resolution.
- 4 Enrolling in Alerts is free, but you may be charged for data by your mobile wireless provider. Alerts are a supplemental service and are not a replacement for responsible account review and management. You are responsible for any fees or charges incurred on your account whether you receive your Alerts or not.
- 5 Features using contacts to transfer money are currently available on the RBFCU Mobile app only. A \$0.25 fee applies to transfers sent to non-RBFCU accounts, which will display as a separate transaction labeled "RBFCU send transfer fee." in your Account Activity. For complete details, read the RBFCU send User Agreement.

Loans For All Your Needs (Page 9)

- 1 Insurance products are offered through RBFCU Insurance Agency LLC, a wholly-owned subsidiary of RBFCU Services LLC and an affiliate of Randolph-Brooks Federal Credit Union (RBFCU). RBFCU Insurance Agency LLC is operated by Banc Insurance Agency. Business conducted with RBFCU Insurance Agency LLC is separate and

distinct from any business conducted with RBFCU. Insurance products are not deposits; are not obligations of RBFCU; are not NCUA insured; are not issued by or guaranteed by RBFCU or any other affiliate, and may lose value. Any insurance required as a condition of the extension of credit by RBFCU need not be purchased from RBFCU Insurance Agency LLC but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the member's choice.

Home Loans And Other Services (Page 11)

- 1 Preserve Title Company LLC is a subsidiary of RBFCU Services LLC. RBFCU Services LLC is affiliated with Randolph-Brooks Federal Credit Union (RBFCU).

Business Solutions (Page 12)

- 1 Fees may be assessed for ACH origination. Merchant services provided by a third-party vendor. Contact Business Solutions at 210-945-3800. Representatives available Monday through Friday 8:30 a.m. to 5 p.m.

Grow Your Money (Page 14)

- 1 Rates are subject to change without prior notice; other restrictions may apply. The rate for the term is fixed for the duration of the certificate. Penalties may apply for early withdrawal.
- 2 The minimum balance required to open an IRA certificate is \$1,000 and terms range from six months to seven years. Rates are subject to change without prior notice; other restrictions may apply. Penalties may apply for early withdrawal. IRA deposits are separately insured by NCUA from other deposits up to \$250,000.

Value-Added Services (Page 17)

- 1 Coin counters are not available at the San Antonio Administrative Service Center (ASC). Coin counter usage will incur a fee of 5% for members and 8% for non-members.
- 2 To check if your neighborhood branch offers safe deposit boxes, call our Member Service Center or visit [rbfcu.org](#). Please note that some safe deposit box sizes may not be available at all branches. Costs listed are based on an annual rate and are subject to change.

Hours of Operation (Page 18)

RBFCU does not charge a fee for the RBFCU Mobile app, but you may be charged for data by your mobile wireless provider.



Federally insured by NCUA

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