



SWITCH. SAVE. SMILE!

Checklist

We're making it easy for you to open your new RBFCU account. In three simple steps, you'll be a proud RBFCU member, ready to begin using your new Really Free Checking account. Use the checklist below to establish your account. We've included several account change forms to make the process easy.

If you have questions about setting up your new RBFCU account, please contact our Member Service Center or visit your neighborhood branch. And, welcome to the RBFCU family!

___ **Step 1: Open a Really Free Checking account**

Option A: Join online or add a checking account online at rbfcu.org

Option B: Join at a local branch or by calling our Member Service Center

___ **Step 2: Review your current payments and deductions and move them to your new account.** You may be able to make these changes online. If you need a paper form to complete these transfers, use the **Direct Deposit and Automatic Payments Request** form in this packet.

Below are a few of the payments you may want to review and change:

- ___ Direct deposit from your employer
- ___ Loan or credit card payments
- ___ Utility payments (gas, electric, water)
- ___ Phone bills
- ___ Insurance payments
- ___ Subscriptions and memberships

___ **Step 3: Contact your previous financial institution and let them you know plan to close your account.** You may be able to do this online, or you can use the **Request to Close Checking Account** form in this packet.



RBFCU Member Benefits

As an RBFCU member, you're eligible for these low-cost, high-value products and services, that can make managing your finances very simple.

Please review the list of products and services below, select those you're interested in by placing a checkmark, then take this sheet with you to your local branch. Our Member Service Team can use this information to help you add the right products and services to your account, and help you save time, save money and earn money.

More Info?	Service	Primary Benefit
	Savings Account	Gives a lifetime connection to RBFCU and allows you to share the benefits of membership with your family.
	Really Free Checking	Offers members free checking services. While other financial institutions can charge monthly fees for checking, RBFCU checking is still free, pays a dividend and offers free standard RBFCU checks when ordered online.
	Freedom Debit Card	Pays members cash back for every transaction. The Freedom Debit Card allows members convenient point-of-sale access, as well as surcharge-free use of more than 25,000 ATMs nationwide.
	Money Market Account	Earns a higher dividend rate than traditional savings. Requires a \$2,500 minimum opening balance.
	Direct Deposit	Ensures your paycheck is available in your account faster and more securely. Direct deposit eliminates the need to stop by a branch every payday.
	Auto Loan	Finance a new or used vehicle or refinance your existing loan with a great low rate. Apply online for added convenience.
	Home Mortgage	Secures financing for your most important purchase — your home — at a competitive rate.
	Home Equity Loan	Use the equity in your home to consolidate debt, make home improvements or manage other needs.
	Signature Loan	Allows members the opportunity to finance a low-rate loan for special times of year or special purchases, including vacations, buying holiday gifts and more.
	Line of Credit	Gives you the ability to borrow money when you need it, at a low interest rate. A line of credit can also protect you from overdraft charges; you only pay interest on the portion you use.
	Bill Pay	Offers free, convenient online bill pay services to manage your finances quickly and easily.
	eStatements	Makes life easier by providing account statements via email. Archived statements are available for 24 months. Helps save paper and eliminate clutter.
	eAlerts	Alerts you through text message or email regarding account balances, as well as completed deposits, transfers and more.

See reverse side for important disclosures.

All loans and credit cards are subject to credit approval.

Auto Loan — Auto loans are subject to credit approval and rates are subject to change without notice. Certain restrictions may apply. Contact our Consumer Lending Center for more details.

Home Equity Loan — Loans subject to credit approval. Rates and terms subject to change without notice. The specific rate will depend on your credit rating and term. Home Equity Loans are available only on property in Texas. As a safeguard, a 12-day cooling off period is required by Texas law before Home Equity Loans may be closed. There is also a three-day right of rescission after closing before the funds may be disbursed. Minimum loan amount is \$4,000. Borrower will be responsible for certain closing costs, if required, such as title, insurance, appraisal fee and survey costs. NMLS# 583215.

Signature Loan — Subject to credit approval. Your specific rate and term will be dependent upon your credit rating, relationship with us and other factors. Rates and terms subject to change without notice. Some restrictions may apply.

Bill Pay — Program terms are subject to change. Bill Pay is a free service for members. Members who enroll in Bill Pay and do not pay at least one bill per month for three consecutive months will automatically be removed from this service. You must have a Randolph-Brooks Checking Account to use this service.

eStatements — Program terms are subject to change. IRA statements, error resolution notices, tax statements, or any additional financial documentation required by law will still be mailed until further notice.

eAlerts — Enrolling in eAlerts is free, but you may be charged for text messages by your mobile wireless provider. eAlerts 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 eAlerts or not. Program terms subject to change.

Federally insured by NCUA





Direct Deposit Request

Attention Employer:

Please begin Direct Deposits to my Randolph-Brooks Checking Account.

Name:

Social Security Number:

Employer:

Employer Address:

Employer City, State, Zip:

My RBFCU Account Number:

RBFCU Routing Number: 314089681

Home/Cell Phone:

Work Phone:

Signature

Date



I hereby authorize (creditor) _____ to initiate monthly deductions from my
Randolph-Brooks Checking Account beginning on _____ (MM/DD/YYYY) and
continuing each month thereafter. This authority will remain in effect until revoked in a written request by me.

Name:

Address 1:

Address 2 (if needed):

City, State, Zip:

My RBFCU Account Number:

RBFCU Routing Number: 314089681

Home/Cell Phone

Work Phone:

Signature

Date



RBFCU 
Request to Close Checking Account

Date:

To:

From:

Address1:

Address1:

Address2:

Address2:

City, State, Zip:

City, State, Zip:

To Whom It May Concern,

Please consider this to be my official notice to close my checking account(s) with your financial institution.

My Account Holder Name is:

My Account Number(s) are:

My Social Security Number is:

Please send a check for the remaining balance to the following new account:

**Randolph-Brooks Federal Credit Union
Attn: Member Service Center
P.O. Box 2097
Universal City, TX 78148-2097**

Routing Number: 314089681

My Account Number:

I understand that I am required to verify that all checks and automatic payments have cleared this account prior to closing. If you have any questions regarding this request, please contact me at my phone number below:

**Contact Phone Number:
(including area code)**

Thank you for fulfilling my request.

Sincerely,

Signature

Date

Name (please print)

Joint Signer Signature - if applicable

Date

Joint Signer Name – if applicable (please print)

(210) 945-3300

1-800-580-3300

www.rbfcu.org