Solve the Holiday Shopping Problem:
Finding the gift for the ‘Hard-to-Buy-For’

As holiday shopping time approaches, we all know exactly what to get our loved ones, right? Well, as a writer from Bustle Digital Groups reminds us, finding gifts for people who are hard-to-buy-for can feel challenging!

One suggestion is to create a list of problems a friend or family member is having and search for a gift idea that could help them. Your loved one enjoys cooking, but tends to serve overbaked chicken? Go for the digital food thermometer with an LCD screen and magnetic back.

You can list your ideas in four columns: the gift recipient, their problem or need, the gifts that could possibly solve it and the price (that digital food thermometer comes highly rated on major online shopping sites and costs less than $20). This way, you can give the perfect gift and stick to your budget.

You’re One Purchase Away
From Something Unforgettable

A small business owner from San Antonio, Brian Phelt was pleasantly surprised when he learned he won the $10,000 Mastercard Priceless Surprises® Small Business Sweepstakes. “I didn’t even know I was entered,” Brian said.

All it takes is one purchase with your RBFCU Mastercard credit card to have a chance to win a great cash prize or amazing trip. So, enjoy 2% cash back on all purchases with an RBFCU CashBack Rewards card and RBFCU Business Select card, or a great low rate with the RBFCU Premier Rate card. Whatever Mastercard you use, know that you have a chance to win something unforgettable with RBFCU!

To stay updated on RBFCU’s most recent contests, sweepstakes, giveaways and more through the RBFCU Mastercard, visit www.rbfcu.org/cardpromos.

Articles are intended to provide general information. Credit cards are subject to credit approval. Certain restrictions may apply.
Why RBFCU?
Hillary’s Story

I went to the UTSA branch last week to refinance my vehicle, and that experience was awesome! I wanted to say thank you so much for hiring the best people and making the experience painless!

I’ve heard a lot of horror stories of how difficult a process like that can be. RBFCU made it quick and easy.

Unfortunately, I forgot to write down the names of the staff that helped, but every single person I met there was so kind.

I recently applied for loans at another financial institution where I currently bank, as well as other providers. The rates were high at those other places and the staff was extremely unhelpful.

RBFCU made refinancing my vehicle an easy choice with the best rates and seriously helpful staff. I will be singing RBFCU’s praises to everyone I know.

I am also already considering getting car insurance from RBFCU and putting all of my banking there as well after my recent experience. Thank you again!

Put a home purchase on your list this fall.
Get started with an RBFCU mortgage!

It may be hard to think of moving into a new home with the holidays on the horizon. Your list of things to do already includes the possibility of family meals and gift shopping.

But there are very good reasons to put a home purchase at the top of the list this fall. The homebuying market tends to be less competitive. When you look for a home once the summer months have passed, you could find the home you truly want—a dream home that checks all the boxes on your “wants” list as well as your “needs” list.

If you want to discuss your options for buying a home this fall, RBFCU can guide you through your homebuying journey.

Find out more by visiting www.rbfcu.org/FallHomeBuying

Member Notification

RBFCU has updated our Membership and Account Agreement (“Agreement”) effective Oct. 1, 2019. You can access the Agreement by visiting rbfcu.org and clicking on the Forms & Disclosures link (rbfcu.org/agreement). The Agreement can also be obtained at any RBFCU branch location. Here is a brief summary of some items that have been updated:

- The provision related to “Death or Incompetence of Account Owner” has been updated to clarify that, in such a case, a hold may be placed on Account funds as required or permitted by law.

We encourage you to read the updated Agreement. If you have questions about this Agreement, please contact us at 1-800-580-3300. Your continued use of an RBFCU product or service after Oct. 1, 2019, confirms your acceptance and agreement with the updated version of the RBFCU Membership and Account Agreement.
Know All the Facts: Medicare Open Enrollment

Are your premium costs or out-of-pocket expenses too high? Has your health changed, or do you anticipate needing additional medical care or treatment? These are questions you should ask when reviewing your plan during the Medicare Open Enrollment Period. This enrollment period is an opportunity for you to switch to health and prescription drug plans that better suit your needs.

The Medicare Open Enrollment Period occurs every year from Oct. 15 through Dec. 7. Any changes made during Open Enrollment are effective at the beginning of the following year.

**During the Open Enrollment Period, you can:**

- Change from Original Medicare to a Medicare Advantage Plan
- Change from a Medicare Advantage Plan back to Original Medicare
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan
- Join a Medicare Prescription Drug Plan
- Switch from one Medicare drug plan to another Medicare drug plan
- Drop your Medicare prescription drug coverage altogether

Medicare health and prescription drug plans change every year. Schedule a complimentary consultation with one of our insurance agents today to compare your current coverage with other Medicare options.

Contact one of our insurance agents today.
1-833-291-1309 | careplans@rbfcu.org

Medicare Made Easy Seminar and Insurance Sales Presentation

Learn from local insurance agents and explore your Medicare coverage choices to make the best decision to meet your needs.

To RSVP or for more information, contact 1-833-291-1309 | careplans@rbfcu.org

**Wednesday, Oct. 16**
1 p.m. – 2:30 p.m.
Roosevelt Clubhouse
331 Roosevelt Avenue
San Antonio, TX 78210

**Saturday, Nov. 2**
12 p.m. – 2 p.m.
New Braunfels Civic Center
375 S. Castell Avenue
New Braunfels, TX 78130

**Tuesday, Oct. 29**
6:30 p.m. – 8 p.m.
RBFCU Auditorium
1 IKEA-RBFCU PKWY
Live Oak, TX 78233

**Monday, Dec. 2**
12 p.m. – 2 p.m.
RBFCU Auditorium
1 IKEA-RBFCU PKWY
Live Oak, TX 78233

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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 Investments Group LLC is a wholly-owned subsidiary of RBFCU Services LLC. RBFCU Services LLC is affiliated with Randolph-Brooks Federal Credit Union (RBFCU).
A sales person will be present with information and applications.
For accommodation of persons with special needs at sales meetings, call 1-833-291-1309, TTY 711.
October is Cybersecurity Awareness Month

Cyber fraud continues to be a critical threat, and the costs to recover from these crimes can be staggering. To kick off National Cybersecurity Awareness Month, learn more about some of the tactics cybercriminals are using:

- **Phishing:** Online communications or emails designed to gain sensitive information. Tip: Trust your instincts when it comes to messages that come from unknown sources or urge you to act immediately.

- **Malware & Viruses:** Malicious software designed to gain access to or damage a computer or device. Tip: Update your security software and operating system when necessary to defend against these threats.

- **Ransomware:** A type of malware that prevents or limits users from accessing their system, unless a ransom is paid. Tip: Prevent data loss by backing up your files or using a physical storage device.

- **Identity Theft:** An act of wrongfully obtaining and using another person’s identifiable information for fraud or deception. Tip: Think twice before posting personal information online or through apps.

RBFCU wants to help protect you and your family. IDProtect® Plus offers the tools and resources to help you protect your personal information and finances, and to assist you in repairing your credit and identity in the event it is ever compromised. Enroll through your RBFCU account and receive coverage and credit monitoring resources for just $4.95 per month. Visit rbfcu.org/idprotectplus for details.

IDProtect®

If you suspect you might be a victim of fraud, please contact our Fraud department at 1-800-580-3300, ext. 42264.

Identity Fraud Expense Reimbursement Master Policy underwritten by Chartis Specialty Insurance Company and its property casualty affiliates, 175 Water Street New York, NY 10038. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. 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.

Financial Highlights (as of July)

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<th>2019</th>
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All loans are subject to credit approval. All rates and terms listed in this newsletter are subject to change without prior notice. Other restrictions apply.