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EXPERIENCE

SUMMER
2026



PLUS:



Age-based money strategies to help you reach your goals



Hello summer!

Longer days, later dinners and plans that stretch from staycations to road trips give summer its own rhythm. This issue leans into that momentum for RBFCU members like you, offering practical guidance and real support as you make the most of the season.

For educators and other K-12 employees tied to the school calendar, we share savvy ways to stretch your school-year paychecks through the summer. Hitting the road in an electric vehicle? We break down insurance essentials for the car, the charger and the home it plugs into. You'll also learn how technology is reshaping the investment experience, and explore digital ways to interact with your financial advisor. Plus, see how a coordinated wealth management strategy can turn complexity into clarity and more confidence.

Business owners will find a fresh look at workers compensation to help safeguard their employees and bottom line. And for legacy planning, we focus on passing digital assets to your heirs – from photos and subscriptions to cryptocurrency and domain names – so access and intentions don't get lost. When it's time to exhale, we cap things off with a glimpse into Texas-style glamping, where starry skies meet real comfort.

Wherever summer takes you – backyards, back roads or Big Bend – the RBFCU team is here to help you make smart, timely choices every step of the way.

Yours truly,



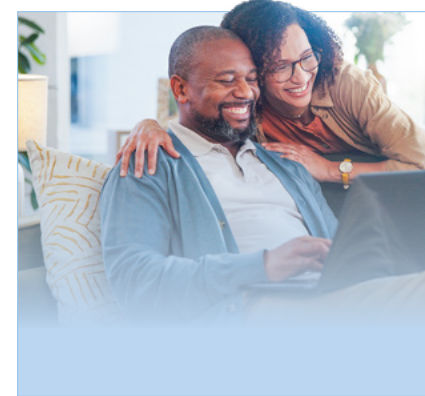
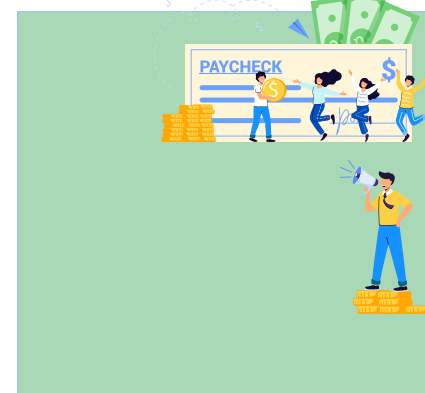
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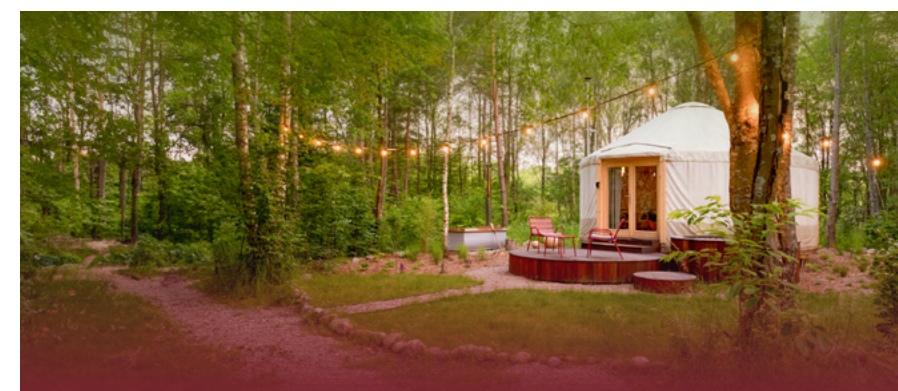
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FEATURE





SCHOOL'S OUT: Navigating the Paycheck Gap for School Employees



Year-round strategies you can use to prepare for summer – and retirement.

Summer's here with the promise of sun and fun. But for some Texas K-12 school employees, those plans include adapting to a few months without a paycheck.

Because many educators and staff don't work during the summer, school districts set up pay periods in one of two ways:

- A paycheck every month
- Annual pay spread over the 10 months that school is in session

Either way, many school employees develop a spending plan around a lower monthly paycheck – or no paycheck at all during the summer. If this sounds familiar, here are a few tips to help navigate a paycheck gap.

Know your financial resources

To address an anticipated shortage, it's wise to first identify all your current funds (e.g., savings and checking accounts, income outside of your job). This gives you a solid idea of how much money is available to cover your regular monthly expenses – and what funds you can tap into in case of emergencies.

"A person who chooses a 10-month payroll cycle instead of a 12-month payroll cycle may find it helpful to create their own summer fund equal to two months' pay," explains Deric Eldridge, a financial advisor with the RBFCU Retirement Program. "Essentially, if you set aside 16.67% of each paycheck toward this summer fund, you can budget for your payroll gap."

As you review your income, be sure to include any non-school employees in your household who will be drawing a paycheck during the summer, as well as any income you may receive through a part-time or contract job.

Considering a career change soon? If you're invested in a 403(b) plan, you might also want to explore different options you can take with your current or previous employer's retirement account.

Look for ways to cut spending

Trimming expenses – especially during summer – can be hard. You may want to enjoy a vacation or special outings with your family, which can feel out of reach if you haven't already set aside funds. And while those discretionary expenses aren't necessarily off the table, they may require some saving adjustments to make them easier on your finances.

"Saving to spend" is a strategy that can help you find room in your budget for the things you'd like to do. Consider some ways you can save:

- **Look for discounts and free admission** at the movies, museums and amusement parks – and redeem special offers for school employees.
- **Use your local library** to check out books, e-books and movies.
- **Turn your vacation into a staycation**, exploring tourist attractions close to home – and take advantage of any programs offering free admission for local residents.

Earn another paycheck

Working a second job, especially during the summer, is a strategy that many school employees use to bridge their paycheck gaps – and even build their retirement savings.

Consider finding ways to put your skills to use and earn additional income. You could help staff summer school programs or camps. Serving as a summer tutor – even online – can help cover your expenses.

"If you're able to find part-time work in the summer, you can then either treat yourself with the new money from your job, or set yourself up for success later," Eldridge explains. "This could be in the form of creating an emergency fund or contributing to a supplemental fund for retirement such as an IRA or 403(b) to use down the road."



The takeaway

Whatever the season, remember that the **RBFCU Retirement Program** is here to help Texas K-12 school employees navigate the present and prepare for the future with more confidence in your financial plan.

Stay on track
for retirement.



Start planning TODAY.



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Milestone Birthdays for Financial Planning

Special birthdays are a good time to check in and update your goals for a clearer, more comfortable financial future.

Birthdays aren't just about cake and candles – they're milestones that matter. Certain ages offer opportunities to pause, check progress toward your financial goals, and prepare for the next stage of life. Here's a quick look at the birthdays that can double as checkpoints on your journey toward the future you want.

AGE 30:

Building a foundation

Welcome to your 30s! You may be saving for major life goals like buying a home, starting a family, continuing your education or buying a new car.

Actions to consider:

If you or your partner stay at home or study full-time, you might contribute to a Spousal IRA.



Habits to reinforce:

Focus on budgeting, saving for emergencies and preparing for retirement.

Questions to ask: Are you ready to invest? If so, what's your risk tolerance and budget?

AGE 40:

Thinking ahead

You may want to save more to make it easier to change careers, launch a business, travel or buy a new home.

Actions to consider: If you inherit a significant amount of money or need to care for kids and an aging relative at the same time, talk to your financial advisor about legacy planning and retirement savings strategies.

Habits to reinforce: Track your retirement savings progress and increase allowable contributions when you can.

Questions to ask: What are your life insurance, education savings and debt-management needs? Is it time to start planning asset transfers as part of your estate tax management strategy?



AGE 50:

Playing catch-up

See where you are and plan your next steps.

Actions to consider: Make catch-up retirement contributions to your IRA and 401(k) plans, especially if you've taken time off from paid work or had a major loss of savings.

Habits to reinforce:

Keep saving for retirement, while reviewing and updating your estate plan and health savings accounts (HSAs) as needed.

Questions to ask: Has your risk tolerance changed? Many people in their 50s adjust their investment strategies because they have fewer years before retirement to recover from losses or a downturn.



AGE 55:

Preparing for retirement

Now the milestone birthdays arrive more frequently as you get closer to the future for which you've been saving.

Actions to consider: Look at long-term care insurance, estimate your future retirement income, and adjust your savings strategies if you need to save more for retirement.

Habits to reinforce: Consider your current savings goals in relation to sharing assets with loved ones, so you can strike a balance between generosity and retirement preparation.

Questions to ask: How secure is your retirement principal? How can you safeguard your savings from digital fraud, online theft and other losses that could impact your retirement?

AGE 60:

Entering the "golden years"

Retirement or a work-optional lifestyle may be on the horizon. It's time to prepare for that transition.

Actions to consider: If you don't already have long-term care insurance, explore your options now – especially if you or your partner has a family history or personal experience of significant illness.

Habits to reinforce: Keep tabs on your health care costs and adapt your budget and HSA allocations as needed. Review possible retirement dates to see what makes sense for you.

Questions to ask: What will your retirement look like? Will you travel, work part time or volunteer? Begin to consider your plans.

AGE 65:

Embracing retirement

For many of us, the 65th birthday marks the transition from working-age to our retirement era.

Actions to consider: Enroll in Medicare and review your supplemental coverage options. Get your retirement income streams and tax strategies ready.

Habits to reinforce: Make or update your estate plan. An estate planning team can help you determine whether you need a will or a trust, along with tools like powers of attorney.

Questions to ask: Should you wait to start receiving your Social Security Retirement benefits? An experienced financial advisor can help you decide.



The takeaway

Milestone birthdays give you a meaningful way to take stock of your finances and goals, but you don't have to wait to make sure you're on the right track. Take advantage of a no-cost, no-obligation initial consultation with **RBFCU Investments Group** to learn about financial planning services and strategies for each stage of your life.



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Digital Assets and Estate Planning: What to Consider

Protect your family's access to resources and memories.

It's easy to think about the physical elements of estate planning – real estate, cash and family heirlooms. But with so much of our lives conducted online now, your digital assets also belong in your estate plan.

Digital assets include:

- Online property such as websites, domain names, documents and photos on devices and in the cloud, email and social media accounts
- Financial holdings such as cryptocurrency, online and mobile wallets, online-only banking and investment accounts
- Access tools such as passwords, passkeys, two-factor authentication codes and backup access codes

Even if you don't think you have a lot of digital assets, including them in your estate plan can prevent the loss of financial value and irreplaceable memories. Planning ahead can also spare your loved ones from potential legal complications related to digital assets they can't access.

These steps can make the process easier for you and your estate planning team.

Create your digital assets inventory. Make a spreadsheet or a list of all your digital assets – such as online accounts – and the devices you use to access them. If you store this inventory in the cloud or on a password-protected device, print and securely store a hard copy with your other estate planning documents.

Store your login credentials securely. An online password manager can help you organize credentials and generate a main access code and backup codes for your heirs to use. Some password managers may also let you securely share your passwords online with people you authorize. Don't want to use a password manager? Store your passwords in an encrypted digital file, or keep a paper copy in a secure location. And remember to update your records every time one of your passwords changes.

Update your will or trust to include your digital assets with clear instructions for their allocation.

Choose your digital executor – someone trustworthy and tech-savvy. Many digital services prohibit unauthorized account access, so you'll need to name that person as your digital assets fiduciary to grant them access to your social media, email and text messages under the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA).



The takeaway

Digital estate planning is part of your legacy for your loved ones. **RBFCU Trust Services** offers the insight and resources you need to manage your assets today – and transfer them tomorrow.

Contact us to learn more.



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Insights into Insuring Your Electric Vehicle (EV)

Smart coverage for your car, your charger and your home.

EVs are no longer niche – they're commuting, road-tripping and carpool-lining across the country. As adoption grows, insurance considerations are evolving, too. Beyond the policy on the vehicle itself, an EV can also affect your homeowners coverage if you install a Level 2 charger or routinely charge at home.

Understanding how EV insurance differs from conventional auto insurance – and how it interacts with your home policy – can help you protect your investment, manage costs and avoid gaps. Here's what to know before you buy an EV or plug in a new charger.

How EV insurance differs

Insurance premiums for EVs tend to run higher than those for gas-powered cars, and it's easy to see why. EVs often cost more to repair due to specialized parts, certified labor and high-voltage components.

Those unique components and parts require precise coverage, while longer repair timelines – driven by parts availability and limited repair shops – can also increase rental or loaner car expenses, which may affect premiums. Look for policies that address battery coverage (including damage from collision, flooding or thermal events) and confirm how total-loss thresholds apply when battery replacement is involved.

If you own a home charging station, ask about coverage for the unit itself and protection against electrical surges or vandalism.

On the positive side, many carriers offer discounts for advanced safety tech in EVs (collision avoidance, lane keeping, adaptive cruise), low annual mileage and over-the-air diagnostics that help reduce risk. Telematics or usage-based programs may further reward safe driving habits.

Bundling with homeowners insurance

Adding a Level 2 charger, which provides faster EV charging through a 240-volt power supply, can introduce new considerations for your homeowners policy. Because the charger ties into your home's electrical system, carriers may evaluate liability and fire risk, particularly if installation wasn't performed by a licensed electrician or doesn't meet local building codes. Some policies treat the charger as a permanently installed appliance (covered under dwelling structures), while portable units may fall under personal property, meaning deductibles and limits can differ.

Be sure to inform your insurance agent when you install or upgrade a charger, add a second EV or change charging behavior. The right details help them align coverage and may unlock bundle savings or green-home incentives that lower overall costs while ensuring adequate protection for both your vehicle and your residence.

Tips for saving on EV insurance

- **Shop and compare** carriers that price EVs competitively and understand battery and charging-related risks.
- **Bundle auto and home insurance** to potentially qualify for multi-policy discounts – and ask about EV or "green" credits.
- **Use a licensed electrician** to install home chargers, and keep permits and invoices for them on file.
- **Look into telematics or usage-based programs** if you drive fewer miles or want to earn rewards for safe driving.
- **Right-size coverage** by reviewing rental reimbursement, gap coverage (if your vehicle is financed or leased), roadside assistance for EVs, and comprehensive limits for storm or surge damage.



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The takeaway

As EV technology evolves, your insurance should too, to cover your car, your charger and your home with the right mix of protections and discounts. **RBFCU Insurance Agency** can tailor coverage and find affordable options that fit how you drive and charge.

Ready to review your plan?

Contact us to get a customized quote and plug into smarter protection.

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How Technology is Transforming Investing

Real-time tools, smarter data and human advice are reshaping portfolios.

Modern technology is changing how we invest and connect with our financial advisors. Portfolios can be monitored around the clock from virtually anywhere, which can be a good thing – or a source of stress. Today’s investment technology is effective when integrated into a plan you create with your financial advisor to get the benefits of better visibility, while managing the challenges of always-on information.

From paper statements to real-time dashboards

Today’s online client dashboards can show balances, positions, allocations and real-time performance across accounts. Some import data from other banks and investment firms for a comprehensive view. Tools like *Ameriprise® OmniView™*, which RBFCU Investments Group financial advisors use with their clients, also track your progress toward your financial goals. You and your financial advisor can use them to identify gaps and opportunities as they arise, without waiting for quarterly statements or annual meetings to make decisions.

Staying on track with alerts, texts and notifications

Now your money can virtually tap you on the shoulder when something important happens, such as balance changes, trades and price targets. Use these alerts to check in with your financial advisor so you can work together on decisions that support your long-term goals. This engagement can help you avoid chasing performance based on data rather than insights, which is more likely to occur if you frequently check your accounts. “When your information is online, it’s easy to sit there and constantly refresh it, which is not necessarily strategic or healthy,” said **Terence F. Powell, Jr., AIF®**, Investment Program Manager at **RBFCU Investments Group**.

Your financial advisor in your pocket

In between meetings with your financial advisor, secure messaging on your institution’s website and app lets you safely connect with them online and via your mobile device. “This provides a proactive, collaborative relationship, allowing you to work alongside your financial advisor, as you conduct research and bring up questions,” said Powell.

Secure digital platforms also let you upload financial documents and sign forms electronically without having to print, scan or mail anything. The Ameriprise Financial (mobile) app lets you track balances and goals, research investments, transfer money and collaborate easily with your financial advisor.

Financial advisors may also use text messages or app notifications to send reminders, links to online meetings and real-time account alerts.

How technology enhances the financial advisor-client relationship

Today’s technology supports rather than replaces your human financial advisor, giving you a high-tech and high-touch experience. It also helps your financial advisor oversee your total financial picture, while allowing them to track your goals, adjust your plan for life changes, and schedule meetings with you, even on the go.

All the while, security measures are in place to help protect your account data. For example, Ameriprise Financial uses multiple security layers, including two-factor authentication for account access, to help safeguard clients’ financial and identity information.

Putting tech to work for your financial future

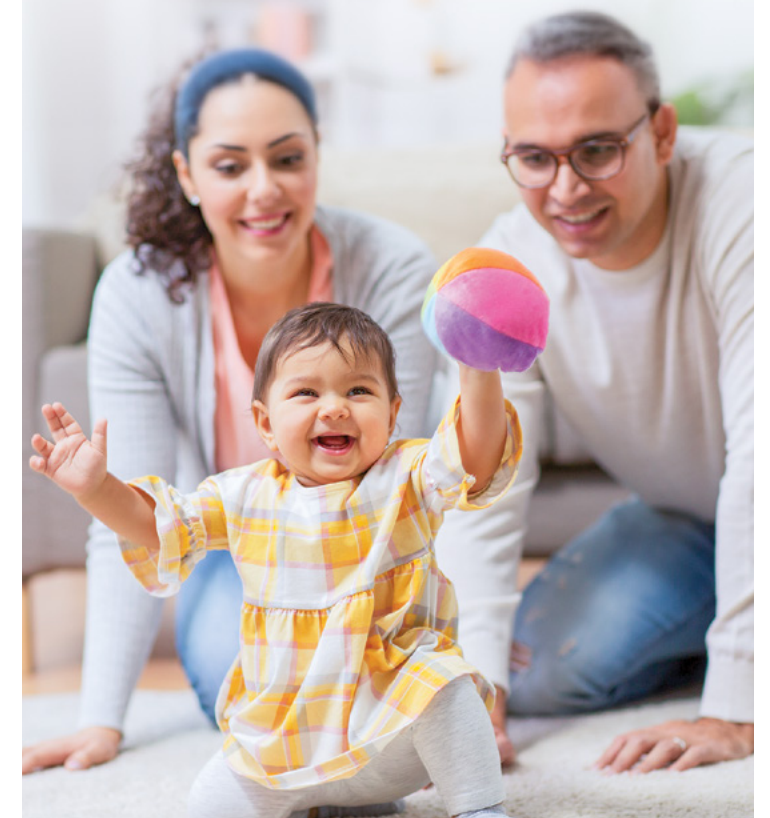
If you’re new to this technology, start with a few basic actions:

- Sign up for online account access at your institution or investment firm.
- Download the official mobile app for your institution or financial advisor.
- Turn on dashboard alerts and app notifications that support – not overwhelm – your plan.
- Try the secure messaging feature by sending your financial advisor a quick note or non-urgent question.
- Request a meeting with your financial advisor to learn more about your new tools and how you can put them to work for you.

The takeaway

Financial technology is helpful when you pair it with your financial advisor relationship to make more informed decisions about your long-term goals. The team at **RBFCU Investments Group** is ready to help you review your current technology access, customize your alerts, and explore how digital tools can empower you to stay on track toward the future you want.

Your future is worth the investment.
Let’s talk.



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Understanding the Value of a WEALTH ADVISOR

Specialized guidance can create tailored strategies, coordinated advice — and a lasting impact.

The management of significant wealth rarely follows a straight path. Market cycles, complex taxes, business transitions, multigenerational priorities and competing goals can pull plans in different directions. A wealth advisor can provide a fresh perspective, clarity and structure — helping align investments and resources with a strategy rooted in values, timelines and risk tolerance. In this way, wealth management is not just portfolio management, but intentionally integrated decision making that can help preserve, grow and ultimately transfer wealth with purpose.

Each wealth advisor is unique and brings a blend of knowledge and experience to the table. A skilled wealth advisor is highly experienced in areas like retirement planning and portfolio management, as well as in building custom financial strategies for high-net-worth clients. This combination of skill, commitment and approach to bespoke planning sets individual wealth advisors apart from other financial services and cookie-cutter online advice bots.

Experience across multiple areas

A wealth advisor concentrates on specialized skills where they add value:

- Comprehensive goal-based advice and ongoing plan management
- Portfolio design, implementation and disciplined rebalancing
- Cash flow, income and banking strategies
- Business owner support, including succession and exit planning
- Tax-aware portfolio and distribution strategies
- Advanced insurance solutions for risk transfer and income protection
- Philanthropy and charitable giving frameworks
- Retirement income planning and Social Security Retirement benefits timing
- Estate, trust and legacy planning strategies

Additional attributes of an experienced wealth advisor may include:

- **Delivery of personalized services** and the development of a planning cadence to fit family dynamics and evolving priorities
- **Investment research capabilities** that align with a documented process for asset allocation and risk management
- **Access to a network** of attorneys, certified public accountants, real estate and trust professionals who can help coordinate your full financial life

Personalized financial strategies

No two individuals share the same objectives or constraints. Planning starts with discovery — values, goals, liquidity needs, risk tolerance — then translates those inputs into a living strategy. Asset mix, tax lots and rebalancing are tuned to the plan, not the headline of the day. As life changes (a business sale, a new beneficiary, a relocation), the wealth advisor revisits allocations, cash reserves and protective measures to help ensure decisions remain aligned.

Coordinated decision making

Even an elegant plan may fail if implementation is fragmented. With permission, a wealth advisor collaborates directly with accountants and attorneys, keeping investments, tax strategy and estate documents in sync. Annual reviews become working sessions that confirm progress to goals, bring tax questions to the surface, pressure-test assumptions, and clarify trade-offs. The result is fewer silos, fewer surprises and a cleaner paper trail.

More confidence, clarity and time savings

Complexity consumes time. Delegating necessary monitoring, paperwork and multi-party coordination can reduce friction and help avoid costly errors. A wealth advisor standardizes tasks — such as funding instructions, charitable distributions and beneficiary updates — so clients can devote more attention to their family, career, philanthropy and the legacy they want to build.

The takeaway

A wealth advisor delivers three durable advantages: tailored strategies, coordinated execution across professionals, and time savings that can help reduce risk and decision fatigue. For investors with complex needs — business ownership, multistate taxes, philanthropic goals or multigenerational planning — those advantages can compound over time.

You can explore the value of building your own network of financial support by turning to the institutions you already know and trust. By understanding your distinct financial needs and goals, **RBFCU Wealth Management** can help you create a personalized plan that works for you and your loved ones.

When you're ready to start the conversation ...



we're here to listen.

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How Workers Compensation Insurance Protects Your Business and Your Team



Help take care of your employees – and your bottom line.

For companies with multiple staff members, workers compensation insurance is a practical safeguard that benefits employees and employers alike. Yet many business owners aren't sure what this coverage includes, whether they need it, or why they might invest in it. Here's a clear guide to what it is, how it helps, and what to look for.

What is workers compensation insurance?

Workers compensation ("workers comp") is a policy an employer purchases to cover costs related to on-the-job injuries. Depending on the nature and severity of the injury, covered expenses can include medical care, lost wages and rehabilitation. This type of policy may also reduce the employer's legal liability related to workplace injuries, and it's required in many states for businesses with employees.

In Texas, workers comp is not mandatory for private employers. However, employers without coverage can still face financial liability for employee injury claims. Businesses with workers comp coverage are generally more protected from most lawsuits by injured employees, and some corporate or government contracts may require proof of coverage.

How might workers compensation insurance benefit your employees?

A well-designed policy can reduce stress and hardship for employees hurt at work. It helps address medical bills, replaces wages during recovery and may provide rehabilitation services and return-to-work programs. Having a workers comp policy in place can help instill trust in your workforce, letting them know they are valued and cared for.

Six more ways workers compensation insurance may protect your business

Workers comp isn't only about caring for employees – it's also smart risk management that may:

- 1 Reduce the risk of lawsuits by employees seeking reimbursement for medical expenses
- 2 Manage the financial impact from workplace injuries
- 3 Support compliance with state labor laws and customer or contract requirements
- 4 Lessen disruption by handling claims efficiently
- 5 Build credibility with partners, vendors and customers
- 6 Strengthen your employer brand, especially when paired with strong safety practices

Common misconceptions about workers compensation coverage

- **"It's only for dangerous jobs."** Any employee can be injured on the job, even in an office.
- **"My business is too small to need it."** Any employer with staff carries potential liability for workplace injuries.
- **"It's too expensive."** A predictable premium can be far more affordable than a large, unexpected out-of-pocket cost if your business loses a lawsuit.

What to look for in a workers compensation policy

The best policies go beyond the basics, making it easier for employees to file claims and get support while helping employers manage costs and risks through education and incentives.

- **Coverage scope and limits:** Look for medical expense coverage, lost-wage benefits and death benefits for survivors in the case of a fatal work accident.
- **Service quality:** Claims processing and support matter. If you're buying coverage to take care of your team, make sure employees can access care promptly.
- **Safety incentives:** Ask about safety program discount options – they encourage stronger safety practices and can help lower premiums.
- **Expert guidance:** A licensed insurance agent who knows your industry and relevant workers comp regulations can help you compare options.

The takeaway

Workers compensation insurance is often more than a legal requirement – it's a smart risk management tool for owners who value their team and their reputation as an employer of choice. The right policy can protect employees, stabilize costs and support business continuity.

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Glamping, Texas Style

From West Texas to the Hill Country, camp in comfort.

If you love the idea of being outdoors and taking in majestic skies, fresh air and campfires, but prefer to skip sleeping on the ground or giving up comfort, glamping is the way to go. The Lone Star State offers gorgeous landscapes no matter where you decide to roam – and glamping lets you soak it all in with air conditioning, real beds, hot tubs and even gourmet kitchens.

Whether you're chasing the stars in West Texas or vineyards in the Hill Country, there's a glamping experience to enjoy.

Advertised as an adults-only, immersive escape, **Safari for the Soul** in Marble Falls invites couples to relax, recharge and reconnect. Think "Tulum meets Texas" in this romantic setting, which offers amenities like private hot tubs and fire pits, along with the chance to enjoy massages and custom charcuterie boards in luxury yurts.

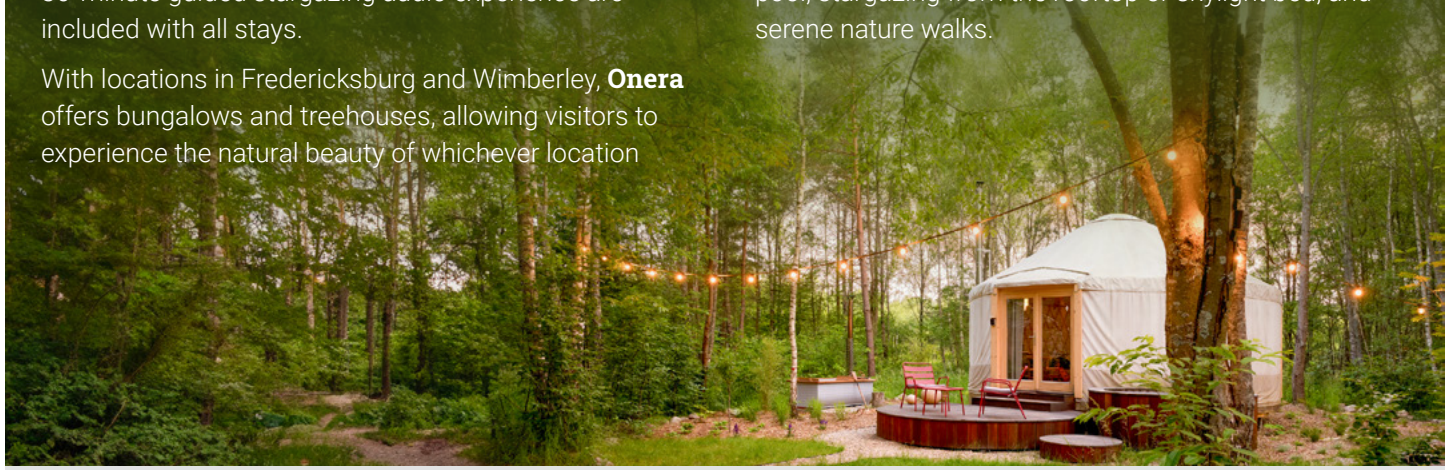
At **StarStruck Glamping** in Terlingua Ranch near Big Bend National Park, guests can enjoy stunning panoramic mountain views from solar-powered geodesic domes. Located in the world's largest certified International Dark Sky Reserve, a telescope and a 30-minute guided stargazing audio experience are included with all stays.

With locations in Fredericksburg and Wimberley, **Onera** offers bungalows and treehouses, allowing visitors to experience the natural beauty of whichever location

they choose. Luxury amenities include in-room spa treatments, yoga sessions, personal wine tours, private chef dinners and more.

You don't have to leave Texas to enjoy a stay in a luxury safari tent handcrafted in South Africa. Located along the San Marcos River, **Wahwahtaysee Resort** features 650-square-foot canvas tents, each equipped with a private deck, outdoor shower and a golf cart for use during your stay.

Domance Glamping in Wills Point, about an hour outside of Dallas, offers elegance paired with the stillness and comfort of nature. With several unique units to choose from, including North America's first beehive-shaped glamping structure, Domance offers its guests private fire pits, soaking tubs, a heated plunge pool, stargazing from the rooftop or skylight bed, and serene nature walks.



Want to glamp?

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