RBFCU SERVICES MAGAZINE

Investments | Trust Services | Wealth Management | Retirement | Realty | Title | Insurance

# EXPERIENCE

WINTER 2025

**Need to update your estate plan?**

**Protect your car and business from threats**

***Wealth management trends to watch in '26***

**Smart $$$ Moves for K-12 Staff**

# The "Hidden" Costs of Retirement

*Don't let surprise expenses derail your plans.*

***PLUS:***

- *Realty team's coastal expansion*
- *Culinary traditions … southern and seasonal*

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# 2026 starts here!

Closing out the year and planning for the future means more than just dreaming big. It's about connecting your thoughts to actions.

In this issue, we explore key aspects to help with your future plans, starting with a closer look at retirement's hidden costs and how you can prepare now to cover them. We also offer a look at wealth management trends to watch, as well as how to protect yourself against auto theft. And don't miss our feature on business insurance options, especially if you're committed to protecting what you've built.

Additionally, we're pleased to share how Kuper Sotheby's International Realty is expanding its reach into the Texas Coastal Bend. For a flavorful finish, we celebrate the rich seasonal food traditions of Texas — a delicious reminder that home and heritage go hand-in-hand.

Here's to making informed decisions for a more secure and satisfying 2026. As always, our talented RBFCU team of professionals is here to help.

Yours truly,

**Edward Bronnenberg**
SVP — CUSO Operations
RBFCU & RBFCU Services LLC

EXPERIENCE MAGAZINE

## CONTENTS



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# AUTO THEFT: *Guard Against the Threat*

## These precautions may help protect you and your vehicle.

**Auto theft can happen in seconds, but it may have a long-lasting impact. Alas, as vehicles become more advanced, so do the tactics of car thieves. Whether you drive a brand-new model or a trusted older car, truck or SUV, protecting your vehicle from thieves should be part of your daily routine.**

While no strategy is foolproof, being proactive and aware can help. Thieves often look for easy targets. That means seemingly simple deterrents — locking your doors, parking in well-lit areas, or using a steering wheel lock — can go a long way. The following practical strategies may help, too.

### Take simple measures to protect your car

Many auto thefts occur when owners leave their doors unlocked, windows open, or the keys in the ignition. Keeping your doors locked and your keys in your pocket or purse may make it more difficult for thieves.

### Make your vehicle less appealing to thieves

Criminals are looking for every opportunity to take advantage of your mistakes or inattention.

- Never leave your car running unattended.
- Park in well-lit areas.
- Leave your vehicle in a busy, non-secluded location when you are out, especially if you are alone.

### Keep valuables out of sight

Auto thefts can start as burglaries. A cell phone, computer, tablet, purse or wallet are as valuable to thieves as they are to you. When left in your vehicle, your belongings are enticing. These tips can help:

- Keep valuables out of sight. Don't leave them in your vehicle overnight.
- When shopping, hide packages in the trunk or keep them well covered.
- Be discreet when putting packages in your car. Some thieves stake out shopping center parking lots in search of potential targets.

### Use technology or other devices to protect your car

Advances in technology have helped car owners protect their vehicles. They can even aid police in catching thieves. From car alarms and wheel locks to kill switches and vehicle recovery systems, these measures provide owners with a sense of security beyond other precautions they may take. One of the more advanced car theft protections offers a tracking system that combines GPS and wireless technology to monitor the vehicle's location via a digital device.

Be sure to enable any anti-theft technology your vehicle may have. And mention these devices to your licensed insurance agent. It's possible you could earn a discount on your auto coverage.

### Guard against violent theft

Carjacking is when thieves use violent tactics to steal vehicles. As more auto theft prevention methods are implemented, car thieves are resorting to more aggressive behavior. That's why drivers need to stay vigilant. Some tips:

- Approach your vehicle with your keys in hand — and watch your surroundings.
- Check the back seat of your car as you enter and immediately lock the doors.
- Don't use drive-up ATMs at night, if possible.
- Keep a safe distance between vehicles when stopping in traffic to keep from being boxed in by another car. If bumped by another vehicle, keep your doors locked, windows up and call for help.
- If approached by an armed thief, leave everything behind, including your car. Do not resist. Move quickly away from the vehicle.

### The takeaway

By staying informed and taking preventive steps, you can reduce the risk of auto theft. Of course, having the right auto insurance coverage could help protect you if the worst happened.

Information in this article is general in nature and for your consideration, not as financial advice. Please contact your own financial professionals regarding your specific needs before taking any action based upon this information.

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# The "Hidden" Costs of Retirement

*Don't let these often overlooked expenses upend your future goals.*

Retirement is meant to be your time to relax, but unexpected costs can unravel your budget, disrupt your peace, and impact your lifestyle. Even in the midst of real (or imagined) economic fluctuations and stock market swings, you may be able to work toward a potentially more secure retirement by identifying common "hidden" expenses. Sound appealing? Let's talk strategy.

### HEALTH CARE AND MEDICAL EXPENSES

Out-of-pocket Medicare premiums, deductibles and copays add up — and costs continue to rise. So do dental, vision, hearing and long-term care costs not covered by Medicare.

**Strategies to consider:** You may be able to contribute to a Health Savings Account (HSA) before you retire to set aside tax-free savings for out-of-pocket costs. Consider purchasing supplemental insurance like Medigap or Medicare Advantage. Earmark savings for long-term care costs, and see if it might be worthwhile to buy long-term care insurance.

### POST-RETIREMENT TAXES

In some instances, taxes can reduce your retirement income from Social Security Retirement benefits, pensions, investments, Traditional IRAs and Traditional 401(k) plans.

**Strategies to consider:** You may be able to lessen your taxable withdrawals by diversifying your savings across tax-advantaged accounts, such as Roth IRA or Roth 401(k) plans. Consider a withdrawal strategy that positions you in a lower tax bracket. You might also explore how to reduce future tax liabilities with Roth conversions during lower-income years in the decades prior to retirement. And don't forget to explore how you might be able to use catch-up contributions after age 50.

### COST OF LIVING INCREASES

Inflation can erode your purchasing power, especially if you rely on a fixed pension or annuity income.

**Strategies to consider:** Explore investing in assets that can help outpace inflation, such as equities and inflation-protected securities. Factor future cost of living into your retirement budget calculations. Review your spending regularly, and adjust it to account for rising prices.

### HOUSING COSTS

Even if your home is paid off when you retire, you'll have expenses such as property taxes, maintenance and repairs. If you downsize or move to an assisted living community, factor in moving costs.

**Strategies to consider:** Own your home? It may be helpful to set aside savings for property taxes, planned maintenance and unexpected repairs. Calculate the cost reduction and equity access you might obtain from downsizing. Generally speaking, reverse mortgages are best regarded as a last-resort source of income.

*Continued on Page 7*

### LIFESTYLE AND LEISURE EXPENSES

Spending more than planned on travel, hobbies, dining out and entertainment can crimp your budget over the long term. So can the need to help adult children or grandchildren facing unexpected difficulties.

**Strategies to consider:** Include realistic discretionary spending on things that will bring you long-term happiness in your retirement budget. Communicate clear boundaries with your family about how much financial assistance you can provide them, especially as you approach retirement.

### UNEXPECTED LIFE EVENTS

An accident, major illness, lawsuit, divorce or the death of a spouse can generate unplanned medical or legal bills that strain your budget during an already challenging time.

**Strategies to consider:** Create an emergency savings fund that can cover six to 12 months of living expenses. Regularly review and update your will, powers of attorney, trusts and beneficiary designations.

### LONGEVITY RISK

A longer life can be a great gift, but it can also raise the risk of outliving your savings.

**Strategies to consider:** Plan for at least 25 to 30 years of retirement expenses. Consider addressing lifetime income concerns with annuities. Review your retirement withdrawals annually to ensure your resources and spending are sustainable.

### ECONOMIC FACTORS

Economic downturns, market volatility, and interest rate hikes can reduce your spending power and, in some cases, reduce the value of your retirement savings.

**Strategies to consider:** Diversifying your investments across asset classes may help address risk. A cash reserve may reduce the temptation to sell investments during downturns. Collaborate with a financial advisor to stress-test your portfolio and retirement budget. Working together, you may be able to adjust your strategies if your risk tolerance or risk capacity changes.

### The takeaway

Health care costs, taxes, inflation and other expenses can disrupt your retirement plans, especially if they take you by surprise. Fortunately, **RBFCU Investments Group** is ready to help you make more informed choices by providing financial planning strategies and solutions tailored to each stage of your life.

RBFCU Investments Group

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# Wealth Management Trends to Watch *in 2026*

## Understand and prepare for what's ahead to help meet long-term goals.

New technology and economic shifts are transforming financial planning. Understanding emerging trends in this area can help you make investment decisions for today's conditions and your long-range objectives.

### Personalized financial planning technology:

Working with a financial advisor used to be the only way to get customized guidance, but new digital tools like automated portfolio management offer DIY investing.

#### *What to keep in mind:*

*Robo-advisors may seem like a low-cost alternative to professional portfolio management. However, a collaboration with a financial advisor who offers their experience alongside powerful data insights may give you the best of both worlds: technology and white-glove financial service support.*

### Changes to tax laws and retirement savings rules:

For instance, several federal changes impacted Individual Retirement Accounts (IRAs) in 2025. These include an increase in catch-up contribution amounts for people 50 and older as well as updates to rules regarding inherited IRAs.

#### *What to keep in mind:*

*Talk to a tax professional about the tax ramifications of your retirement savings plans before committing to a specific financial product or strategy.*

### Complexity and rising costs can create challenges:

Investing, deciding when to retire, and managing retirement income can prove more challenging in the wake of inflation and market fluctuation. There may be strategies to consider if you hope to continue saving for retirement.

#### *What to keep in mind:*

*Your wealth management team can help you update your investment and retirement planning strategies to fit the current economic landscape.*

Contact us to learn more.

RBFCU Wealth Management

rbfcu.org/wealthmanagement

# REALTY TEAM *Expands to Coastal Bend*

**Merger brings global reach and local expertise to a popular beach town.**

**Kuper Sotheby's International Realty has expanded its superior real estate services into the Texas Coastal Bend region through a merger with Port Aransas Realty. The move deepens the company's footprint along the Gulf Coast, bringing the firm's premium service and renowned network to a fast-growing region of Texas.**

Port Aransas and the surrounding Coastal Bend area have long been a beloved getaway for Texans, but recent years have brought a wave of new interest from investors, second-home buyers and retirees — and a high-profile article in *The Wall Street Journal*.[1] Buyers and sellers across the state (and beyond) now have the brokerage's reliable, experienced professionals to assist them with real estate transactions in the area. And that includes RBFCU members, as Kuper Sotheby's International Realty is the credit union's preferred real estate agency.

## DEEP ROOTS

With strong community ties and a history of exceptional service, Port Aransas Realty has been a trusted name in coastal real estate since 1986. The partnership formalizes a collaboration between the two companies that dates back almost 30 years.

The merger elevates real estate opportunities in Port Aransas, Padre Island, Rockport, Corpus Christi and surrounding areas, solidifying the brokerage's position as a premier full-service real estate firm in the Lone Star State.

Known for its natural beauty, relaxed lifestyle and increasingly vibrant communities, the Coastal Bend is experiencing continued development in residential and commercial sectors.

"What's slated for the Coastal Bend — especially in Port Aransas — in terms of new development, new condos and new neighborhoods is truly impressive," said J Kuper, Kuper Sotheby's International Realty Principal Broker. "This has really become the belle of the ball as far as the Texas coast goes. There is a true legacy behind Port Aransas Realty, and we are now proud custodians of that legacy — ready to carry it forward. What they've built here is nothing short of extraordinary. Their reputation is stellar, both locally and across the state, and we will continue to honor that.

"The Coastal Bend market is poised for significant growth. There's so much ahead for this area. The shift from a local market to a resort destination affords opportunities for both buyers and sellers. The continued growth is going to be amazing."

## NEW OPPORTUNITIES

The merger also opens new possibilities for real estate investors, especially as interest in short-term rentals and vacation properties continues to rise. With deep local knowledge from the Port Aransas Realty team and an unmatched global network, Kuper Sotheby's International Realty offers a powerful platform for those seeking to maximize their real estate portfolio on the Texas coast.

"Because of the overall demand for coastal property ownership, the story of the coastal lifestyle and amenities needs to be told by the experts who live and work there. Those local real estate advisors now affiliated with Kuper Sotheby's International Realty have access to advanced resources and elevated standards to better serve buyers and sellers," explained Kuper.

"This merger represents more than just geographic growth — it reflects our ongoing commitment to building deep relationships in the communities we serve. By combining the local expertise of Port Aransas Realty with the global reach and trusted service of our brand, we're proud to contribute to the continued growth of the Coastal Bend while delivering the same exceptional service and care our clients expect across Texas."

**When you're searching for your dream beachfront home,** looking to invest in a vacation property, or planning your retirement along the coast, count on **Kuper Sotheby's International Realty** to help.

Source:
[1] "Home Prices Have Exploded in the Once Sleepy Fishing Village of Port Aransas." *The Wall Street Journal*, https://www.wsj.com/real-estate/luxury-homes/texas-port-aransas-home-prices-9b8ffbc2.

# Business and Commercial *Insurance Solutions* Made Simple

Starting or running a business is no small feat. You pour time, energy and passion into your work. Shouldn't protecting it be just as important as building it?

**Fortunately, at RBFCU Insurance Agency, we offer a variety of business insurance options designed to keep your operations running smoothly, no matter what bumps appear along the way. Even better, you can get great coverage at an affordable price, and we'd be happy to help you explore which coverage might be right for you.**

### COMMERCIAL AUTOMOBILE INSURANCE

Does your company own or use vehicles continuously (e.g., delivery or service trucks or sales team cars)? If so, business automobile insurance is necessary to protect your company (and staff) in the event of accidents, theft or damage. After all, personal car insurance typically doesn't cover work-related driving.

### COMMERCIAL PROPERTY INSURANCE

Bad things happen. Fires, storms, vandalism — you name it. Commercial property insurance helps cover damage to a structure and everything inside it, including equipment, furniture and inventory.

### INVESTMENT AND RENTAL PROPERTY INSURANCE

Does your business include investment or rental properties? It might be smart to protect them with the right policy in case the unexpected — fire, major storm — occurs. Rental property insurance helps cover the structure, liability and even lost rental income.

### DIRECTORS AND OFFICERS (D&O) INSURANCE

Running a business means making tough decisions. D&O insurance protects the personal assets of your company's leadership — directors and officers — if they're sued for decisions made on the job. It can be key to keeping your leadership feeling confident and secure while they navigate complex choices to advance business goals.

### ERRORS AND OMISSIONS (E&O) INSURANCE

Are you in the business of providing advice or services? E&O insurance protects against claims of mistakes, negligence or missed deadlines that could trigger financial loss for a client. It's helpful for consultants, marketing firms, freelancers or IT professionals. And some clients may require it contractually.

### GENERAL LIABILITY INSURANCE

At last, we have the bread-and-butter of business insurance. It covers everyday risks like customer injuries, property damage and legal fees. If someone slips on your floor or your employee accidentally breaks a client's laptop, general liability helps cover those costs, too, so that your business doesn't take the hit.

### WORKERS COMPENSATION INSURANCE

Your team matters. Workers comp helps cover medical expenses and lost wages if an employee gets hurt on the job. Yes, even in Texas where it's not required, it can be useful to carry. Again, some clients may require it. More importantly, this type of coverage shows that you've got your team's back.

*Let's get you covered!*

At **RBFCU Insurance Agency**, we make business insurance easy to understand and even easier to manage. Our friendly experts are here to help you choose the right business coverage at the right price.

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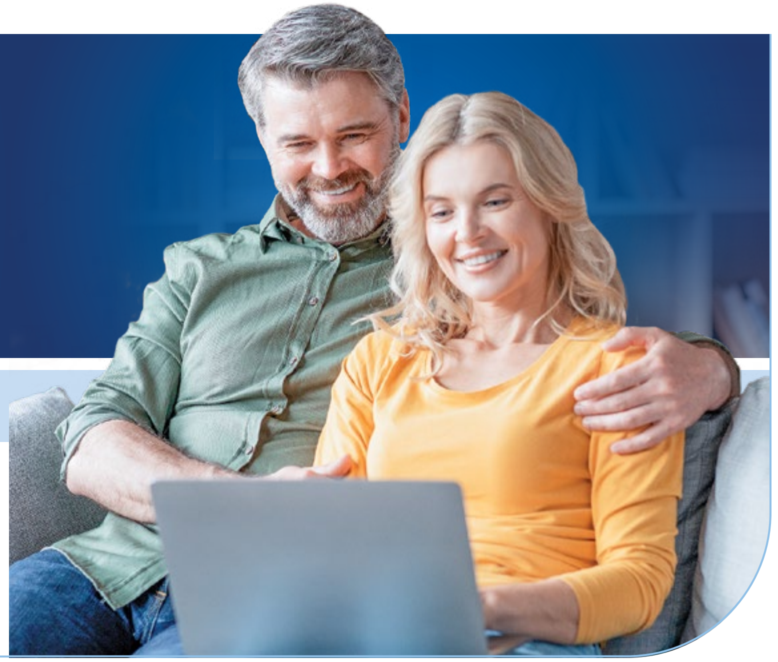
TABLE OF CONTENTS

# 5 REASONS to Update Your Estate Plan



## Major life events are a good reason to revisit your strategy.

Estate planners generally recommend reviewing your plan every three to five years. Yet the need to make an update can occur much sooner, especially in the wake of significant life changes. Broadly speaking, these events include anything that impacts your family's size, influences your overall financial worth, and/or changes within the governmental jurisdiction where you reside.

To help you gauge whether an estate plan review might be warranted, **RBFCU Trust Services** is highlighting five common triggering events.

### 1 MARITAL STATUS CHANGE

**If you are a newlywed**, you should update your plan to include your new spouse and help protect your assets and family legacy.

**If you have divorced or have remarried**, the process can get a little more complicated, especially if you have children from a previous marriage. Keep in mind that marriage alone does not guarantee your new spouse will provide for your children when you're deceased. Luckily, many estate planning tools (e.g., trusts or wills) are available to help address this issue.

**If you are widowed**, then it makes sense to consider how assets now fully in your name should be distributed upon your passing.

***Reviewing your plan every three to five years, at a minimum, can help.***

### 2 ARRIVAL OF A NEW FAMILY MEMBER

A comprehensive estate plan should account for the birth or adoption of children. After designating a legal guardian, it can be wise to set up a trust to preserve your assets and ensure your children's inheritance is distributed according to your wishes. Similarly, if you aim to provide funds to support grandchildren or other relatives (nephews, nieces and so forth), you may want to adapt your plan to reflect their arrival as well.

### 3 ASSETS OR LIABILITIES SHIFT

Assets can come in many different forms: property, money, stocks, etc. Whenever your assets increase or decrease significantly in value or number, you should review your estate plan.

For instance, maybe you've purchased a new home, received a large inheritance from a relative or started a new business. If so, your estate plan should be modified to reflect these changes.

### 4 BENEFICIARY CHANGE

Life is full of natural and spontaneous changes that could impact your named beneficiaries. You may wish to update your beneficiary list after having a child, following the passing of a family member, or when you determine that a loved one would require specialized, long-term care after your passing.

Additionally, it's essential to revise all other legal documents to reflect your designation updates, including retirement plans, insurance policies, wills and trusts.

### 5 RELOCATION TO ANOTHER STATE

Estate planning laws vary by state. While some differences between them may seem trivial, others are often more impactful. For example, the amount of shares a spouse inherits varies between states. Also, some states require heirs to pay an inheritance or estate tax.

Whenever you move to a new state, it's wise to work with an estate planner and licensed attorney to update your legal devices (e.g., powers of attorney, living trusts, advance medical directives).

**The takeaway**

Although many circumstances may require estate plan updates — and the change process itself can feel intimidating — there's no reason to feel like you must do it alone. **RBFCU Trust Services** can help you explore how to manage your own assets, control how they may be distributed when the time comes, and advance your estate planning goals.



# Smart Money Moves for Educators

**You've guided students toward their future — and now it's time to invest in yours.**

Did you know that the **RBFCU Retirement Program** is designed exclusively with Texas K-12 school employees in mind? Not only do faculty and staff make up a fair percentage of the credit union's membership base, but also we value the commitment that educators make to build the future.

Plus, although a Teacher Retirement System (TRS) pension can help fund your retirement, it may not cover everything that you'll want or need in your golden years. With rising inflation and health care costs alone, it's a challenge to close the "retirement income gap." That phrase acknowledges the difference between what you earn while employed versus how much income you'll have as a retiree. Fortunately for Texas school employees, we have solutions and strategies that can help them address that need.

### To get there, start here

Alas, retirement planning isn't something you can just set and forget. That's why examining your retirement benefits annually — along with any other savings you've set aside for retirement — may prove important.

The TRS website (www.trs.texas.gov) is a great place to start, as they have educational resources and videos to explore. You'll also want to review how your supplemental accounts are performing. These might include savings or investment accounts or a 403(b) plan, a type of tax-sheltered annuity (TSA) plan available to public school employees.

### Look for ways to save more

You may already review your finances and spending habits on a regular basis, perhaps as part of your monthly budgeting or when you're preparing to make a large purchase. By looking at your spending habits through the lens of retirement, you may develop a different point of view on what those finances mean for your future.

For instance, you probably don't want to reach retirement wishing you had saved more. Alas, that happens to many people. One simple way to increase savings for retirement is to reduce expenditures. Look for ways to cut spending. And then consider transitioning that money toward other options, such as Individual Retirement Accounts (IRAs).

### Reduce your debt

A big part of your monthly budget may be going toward recurring debt like credit cards, car payments, or a mortgage. Work now to pay down the debt you have so that, down the road, your monthly pension benefits won't have to be put toward resolving it.

Many experts recommend that you pay off the higher interest debts first, making more than the minimum payment, if possible, on the road to becoming debt-free.

### Develop a custom retirement plan

While retirement planning is crucial, it's even more important that your intentions are based on your specific needs and wants. Your timeline — and the retirement options you have — should reflect your finances and things that can impact it, like inflation and taxes.

Nearing retirement? There are specific milestones in the transition process you will need to meet, including working with a TRS benefits counselor, completing necessary forms, and determining your final salary information so benefits can be calculated.

### We're here to help.

When it comes to addressing your financial future, you don't have to go it alone. Yes, the **RBFCU Retirement Program** is available to you from day one of your employment in Texas K-12 education.

Teachers know teaching.

**We know retirement.**

RBFCU Retirement Program

**Contact us today to learn more about retirement solutions for Texas school employees.**

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# Seasonal Texas Culinary Traditions

## Add a little heritage and flavor to your holidays.

Central Texas has every seasonal celebration covered with delicious culinary specialties, from savory to sweet. While gathering with family for the holidays or simply indulging in a local favorite, these treats bring comfort, flavor and a taste of tradition with every bite.

Rooted in Mexican and Indigenous traditions, **tamales** have a long history in Texas and frequently appear at holiday meals and special gatherings. For authenticity, few places are more iconic than **Delicious Tamales**. With several locations across San Antonio and Austin, this family-owned business serves up to 15 different varieties daily, ensuring the perfect tamale for every palate.

With the pecan being the official state tree, it's no surprise that **pecan pie** is one of Texas' most cherished desserts. At **Millican Pecan Company** in San Saba, this fifth-generation farm offers a variety of irresistible products: creamy pecan butter, butter pecan coffee, and Southern pecan pie.

Just north of Waco, **Czech Stop** and **Little Czech Bakery** in West is a must-visit for travelers craving authentic Czech pastries. Traditional **kolaches** feature a soft, semi-sweet dough filled with fruit, while the savory versions, or **klobasneks**, are stuffed with sausage, cheese and peppers. Whatever your preference, this Texas favorite delivers a taste of a beloved Old World tradition.

Since its humble beginnings in 1896, Corsicana's **Collin Street Bakery** has become a global sensation, shipping its **world-famous fruitcakes** to nearly 200 countries. Their classic fruitcake combines freshly shelled pecans, hand-picked pineapples, whole cherries, lush papaya and golden raisins into a honey-sweetened batter. Finished off with a sprinkling of pecan pieces and red and green glacéed fruit, this tasty treat offers an authentic taste of nostalgia.

A visit to **Naegelin's Bakery** in New Braunfels isn't complete without ***springerle***, a crunchy, anise-flavored German Christmas cookie. Meaning "little jumper" or "little knight," springerles date to at least the 14th century and feature intricate embossed designs made using traditional wooden molds.

### Ready to move closer to your favorite Texas flavors?

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