

The cost of complying with federal regulations continues to have significant impact on our credit union. Because of some of these burdensome regulations, we are making changes to the way we do business.

## **Effective Jan. 1, 2020, RBFCU is concluding its Debit Card Rewards Program (10 cents cash back)**

in order to continue offering our members beneficial services such as Really Free Checking accounts, low-rate loans and 2% cash back on purchases using the RBFCU Mastercard® CashBack Rewards credit card.



While the Debit Card Rewards Program is concluding, we remain committed to serving our members' financial needs. In early 2020, members will receive a full payout of cashback rewards earned in 2019.

As regulatory and economic conditions change, we will continue to look for opportunities that will benefit our members.



*Please see reverse side for 2020 fee changes.*

## Fee Changes *Effective on or after Mar. 1, 2020*

Cashier's Check	\$3 per item
Coin Fee (Member/Business)	5%
Garnishment/Levy	\$50
Medallion Stamp	\$25
Safe Deposit Box Annual Rent	\$25 - \$85 <i>(Rental fee varies by box size)</i>
Wire Transfer – Outgoing – Domestic	\$15 per item
Wire Transfer – Outgoing – International	\$40 per item <i>(Reduced fee)</i>