

Go Beyond giveback

We believe every day is a new opportunity to make someone's life a little easier, and that banking should be more about people, not profits. That's why this season, we're giving back to the people who matter most: **YOU!**

From **Oct. 1 through Dec. 31, 2025**, eligible members will automatically receive **exclusive cash-back rewards** on all of their everyday purchases. Earn more every time you spend ... **Go Beyond: Member Giveback starts now!**

Back by Popular Demand ... for a Limited Time!

**10¢ Cash
Back**
On Every Purchase



Dime after Dime

10¢ Cash Back has made its grand return — but don't wait too long! This member favorite is only sticking around for a limited time. Every purchase you make with your Freedom Debit Card, you'll earn **10¢ cash back** automatically. No hoops, no hassle. Don't miss your chance to make every purchase count!

Don't have an RBFCU Really Free Checking account?

Really Free Checking does everything you need a checking account to do, and more:

- **No monthly fees and no minimum balance requirements**
- **Get paid up to two days early** with RBFCU Direct Deposit
- **Instant mobile wallet access** – easily tap & go
- **Built-in 24/7 fraud monitoring:** \$0 liability for unauthorized debit card transactions

Get Free Checking Today – rbfcu.org/checking

RBFCU 

Your RBFCU World Cash Back Mastercard® just got extra rewarding

We're boosting unlimited 2% cash-back rewards to 3%* total cash back on every purchase with the World Card. Get even more from your card: turn your everyday spending into extra cash!

2% + 1% = 3%

Don't have a World Cash Back Mastercard?

You can enjoy:

- **Unlimited 3%* cash-back rewards** on every purchase, every time
- **\$0 Liability Protection** for unauthorized purchases
- **Exclusive offers** on ride-sharing, food delivery, online shopping and more



Thrice is Nice

Apply for an RBFCU World Cash Back Mastercard credit card – rbfcu.org/world

Learn more about Go Beyond: Member Giveback – rbfcu.org/giveback



Federally insured by NCUA

Membership eligibility required. Rates, terms and programs subject to change without notice; restrictions may apply. Direct Deposit and early payment of funds subject to timing of originator funding. Contactless-enabled Mastercards accepted at participating locations. RBFCU debit and credit cards added to Google Pay™ and Google Wallet™ are not compatible with tap-to-pay at in-store terminals. Zero liability applies to transactions that have been promptly reported and determined by RBFCU as unauthorized, subject to terms and conditions in accordance with RBFCU's Electronic Funds Transfer agreement at rbfcu.org/efit. Credit cards subject to credit approval. Certain terms, conditions and exclusions apply. To learn more about Zero Liability, visit mastercard.com/zeroliability. Contact RBFCU for complete coverage terms and conditions or call 1-800-Mastercard (1-800-627-8372) for assistance. Applicable to U.S. cardholders only. The 2025 Go Beyond: Member Giveback begins at 12:00 a.m. Central Daylight Time (CDT) on Oct. 1, 2025 and ends at 11:59:59 p.m. Central Standard Time (CST) on Dec. 31, 2025 ("Promotion Period"). RBFCU Members must be active and in good standing to be eligible. Cash-back rewards available upon Freedom Debit Card and World Cash Back credit card activation. Non purchase transactions do not qualify for rewards. Members who earn cash back and cash-back rewards but subsequently become ineligible as of the payout dates will not receive the distribution and will not be notified. We reserve the right to disqualify transactions that are not usual or customary and are apparently structured or intended to abuse the program. Abuse of the program may result in loss of rewards and card privileges. We may add to, change, or delete any of the terms of this program or discontinue this program at any time at our sole and absolute discretion. Refer to full Terms and Conditions at rbfcu.org/giveback.

Dime after Dime

Accumulated 10¢ cash back will be conveniently deposited into your Really Free Checking account within 60 business days of the end of the promotional period.

Thrice is Nice

Cash-back rewards earned may remain in pending status until the 1st of the following month. *Standard cash-back rate of 2% resumes Jan. 1, 2026. Cash-back rewards are forfeited if your World Cash Back Credit card is closed before redemption.