



Give your young saver a head start to banking this holiday season with **RBFCU Youth Accounts and the STAR Program**

Teach your child financial independence, monitor your child's spending and take advantage of life's teachable money moments.



Youth Savings

- No monthly service fees
- Earn monthly interest/dividends



Youth Checking

- **\$0** minimum balance required
- **Free** debit card
- **\$0** liability for unauthorized debit card purchases and more!



STAR Program

- Interactive financial-learning tool for RBFCU youth accounts



Learn more – rbfcu.org/youthaccounts

Federally insured by NCUA

Membership eligibility required. Program availability subject to change without notice. Accounts for minors require additional ownership by a parent, guardian or other adult. 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/efr. STAR is used with RBFCU savings and checking accounts. STAR is an educational tool to help kids learn about financial literacy with parental/guardian assistance. The accuracy and applicability of this online tool to your circumstances is not guaranteed. RN2575756

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Wrap up your holiday purchases with



RBFUCU ROUND UP



With RBFUCU Round Up, purchases made with an RBFUCU Freedom Debit Card will be rounded up to the nearest dollar and the difference will be transferred from your checking account to an eligible RBFUCU account at the end of each day.

Every round up, adds up!



Via Online Banking or the RBFUCU Mobile® app



Call us at 210-945-3300



Visit any RBFUCU branch

DAILY SAVINGS EXAMPLES

	PURCHASE	ROUND UP	YOU SAVE
	\$5.38	→ \$6.00	\$0.62
	\$11.24	→ \$12.00	\$0.76
	\$107.83	→ \$108.00	\$0.17
	\$73.72	→ \$74.00	\$0.28
		Daily Savings	\$1.83
		Monthly Savings	\$54.90
		Yearly Savings	\$667.95

Enroll to start rounding up today – rbfcu.org

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Membership eligibility required. Program subject to change without notice; other restrictions may apply. Savings example for reference only. Savings will vary based on the number of purchases and purchase amounts made using your Freedom Debit Card. Members must have an RBFUCU Really Free Checking account with Freedom Debit Card to enroll in RBFUCU Round Up. For a transaction to round up, the checking account balance must be sufficient to process the transaction and the transaction amount must not be a whole dollar amount. A round up will not occur if the account balance is zero, negative or becomes zero after the round-up transaction. We may cancel or modify the Round Up program at any time without prior notice.

RBFUCU does not charge a fee for the RBFUCU Mobile® app, but you may be charged for data by your mobile wireless provider.

