

April is Credit Union Youth Month!

Give your child a head start to banking with RBFCU Youth Accounts and the STAR Program.

Having their own savings and checking account is the first step a young saver can take to reach their goals and learn about responsible money management.



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 at
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. *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.

RN2124949

92167-DEP-0423

SAVE without even trying!

RBFCU **ROUND UP**

With RBFCU Round Up, purchases made with an RBFCU Freedom Debit Card will be rounded up to the nearest dollar and the difference will be funded by your own checking account and transferred into an eligible RBFCU account at the end of each day. *Every round up, adds up!*



3 Ways to Enroll:



Call us at
210-945-3300



Via Online
Banking



Visit any
RBFCU branch

DAILY SAVINGS EXAMPLES			
	PURCHASE	ROUND UP	
	\$4.38 →	\$5.00	
	\$9.24 →	\$10.00	\$0.76
	\$67.83 →	\$68.00	\$0.17
	\$43.72 →	\$44.00	\$0.28
		Daily Savings	\$1.83
		Yearly Savings	\$667.95



Federally insured by NCUA

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 RBFCU Checking Account with Freedom Debit Card to enroll in RBFCU Round Up. Debit card purchases eligible for Round Up will be calculated nightly. Round ups will be funded via a transfer from the checking account associated with your Freedom Debit Card to the designated receiving account. 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 amount 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.