

# Celebrate Financial Literacy Month with Youth Accounts!

Establish a strong banking foundation for your child 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.



## RBFCU offers: 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 purchase and more!



## STAR Program

- Interactive financial-learning tool for RBFCU youth accounts



Learn more at  
[rbfcu.org/youthaccounts](https://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/eft](https://rbfcu.org/eft). 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.

# Automatic savings every time you spend!



## RBCU **ROUND UP**

With RBCU Round Up, purchases made with your RBCU 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 RBCU account at the end of each day.

### 4 Ways to Enroll:



Via the RBCU Mobile® app



Via Online Banking



Call us at 210-945-3300



Visit any RBCU branch

DAILY SAVINGS EXAMPLES			
	PURCHASE	ROUND UP	YOU SAVE
	\$4.38 →	\$5.00	\$0.62
	\$9.24 →	\$10.00	\$0.76
	\$67.83 →	\$68.00	\$0.17
	\$43.72 →	\$44.00	\$0.28
		Daily Savings	\$1.83
		Monthly Savings	\$54.90
		Yearly Savings	\$667.95

**Every round up, adds up! Enroll today – [rbcu.org/roundup](https://rbcu.org/roundup)**

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Membership eligibility required. Program subject to change without notice. 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 RBCU Checking Account with Freedom Debit Card to enroll in RBCU 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 account balance is zero, negative or becomes zero after the round-up transaction. RBCU does not charge a fee for the RBCU Mobile® app, but you may be charged for data by your mobile wireless provider.

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