



rbfcu.org

P.O. Box 2097, Universal City, TX 78148-2097

Statement Period

12/01/2025 through 12/31/2025

Direct Inquiries to Member Services:

P.O. Box 2097, Universal City, TX 78148-2097

1-210-945-3300 / rbfcu.org

Routing #: 314089681

AFTON ELECTRIC LLC
 AFTON ELECTRIC LLC
 1308 E COMMON ST STE 205
 NEW BRAUNFELS TX 78130-3561

Grow your savings with an RBFCU Certificate!

Enjoy fixed-rate returns with no market risk. Subj. to change w/o notice. Minimum deposit and minimum balance is \$1,000. Penalty for early withdrawal may reduce earnings.

2026 Annual Membership Meeting

The 74th annual RBFCU Membership Meeting is at noon, Tuesday, March 24, 2026. All members are welcome to attend. Visit rbfcu.org/annualmeeting for more information.

PREFERRED BUSINESS CHECKING SUMMARY | 8529015

Checking Rate - 0.05 | *APYE - 0.05

Previous Statement Balance	Total Credits	Total Debits	Current Statement Balance
\$2,885.18	\$43,041.72	\$37,744.63	\$8,182.27

Checking Account Deposits

Date	Description	Amount	Date	Description	Amount
12/04	Descriptive Deposit eDeposit:68116552	\$2,842.00	12/26	Deposit Internet Transfer from *1467 CML	\$1,300.00
12/07	Descriptive Deposit eDeposit:68137395	\$6,466.52	12/26	Descriptive Deposit eDeposit:68288665	\$1,510.00
12/09	ACH Dep INTUIT 87109703 - DEPOSIT 524771998472402	\$400.00	12/28	Deposit Internet Transfer from *7223 SAV	\$300.00
12/09	Descriptive Deposit eDeposit:68151226	\$5,965.27	12/29	Overdraft Protection Deposit	\$50.24
12/11	Descriptive Deposit eDeposit:68164202	\$3,285.00	12/30	ACH Dep INSTANTACCEPTLLC 855-220-2840 - CREDIT AFTON	\$150.50
12/15	Descriptive Deposit eDeposit:68206651	\$8,308.66	12/30	ACH Dep INTUIT 38254203 - DEPOSIT 524771998472402	\$500.00
12/22	ACH Dep INTUIT 22039803 - DEPOSIT 524771998472402	\$500.00	12/31	ACH Dep INTUIT 41644283 - DEPOSIT 524771998472402	\$380.00
12/22	Deposit Internet Transfer from *1467 CML	\$1,000.00	12/31	Descriptive Deposit eDeposit:68327034	\$7,225.00
12/23	ACH Dep INTUIT 26257853 - DEPOSIT 524771998472402	\$2,732.55	12/31	Dividend	\$0.17

Freedom Check Card & Other Transactions

Date	Description	Amount	Date	Description	Amount
12/01	POS W/D EASEL PRO 655 Deerfield Rd SuDEERFIELD ILUS Card****4732	-\$25.54	12/03	POS W/D Asurion HomePlu 140 11th Ave N Nashville TNUS Card****4732	-\$32.46
12/02	POS W/D Norton *NP16550 350 Ellis Street Mountain View CAUS Card****4732	-\$37.19	12/04	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card****4732	-\$88.42
12/02	Withdrawal Transfer to *7223 SAV	-\$50.00	12/04	POS W/D TEXACO 0149683 1185 IH 35 E NEW BRAUNFELS TXUS Card****4732	-\$76.58
12/02	POS W/D BEST BUY 0 187 CREEKSIDE WAY NEW BRAUNFELS TXUS Card****4732	-\$124.50	12/04	ACH W/D UNION SQUARE ECM - LOAN PAY	-\$950.82
12/03	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card****4732	-\$70.58	12/04	POS W/D Microsoft-G1271 1 Microsoft Way Redmond WAUS Card****4732	-\$71.10
12/03	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card****4732	-\$67.22	12/05	POS W/D AMAZON MKTPL*BI 440 Terry Ave N SEATTLE WAUS Card****4732	-\$86.84
12/03	POS W/D Amazon Kids+*BB 440 Terry Ave N SEATTLE WAUS Card****4732	-\$6.39	12/05	POS W/D SP FOXALIEN Lippo Centre, 89 QuADMIRALTY HKHK Card****4732	-\$129.99
			12/05	ACH W/D INTUIT 77975347 - PAYROLL 6233777	-\$189.09

Date	Description	Amount	Date	Description	Amount
12/05	ACH W/D INTUIT 53263986 - TAX 6233777	-\$303.22	12/13	POS W/D Harbor Freight 147 S IH 35 NEW	-\$47.60
12/05	ACH W/D INTUIT 77792963 - PAYROLL 6233777	-\$466.36		BRAUNFELS TXUS Card#***4732	
12/05	ACH W/D INTUIT 77792963 - PAYROLL 6233777	-\$73.88	12/15	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$22.77
12/05	ACH W/D INTUIT 77792963 - PAYROLL 6233777	-\$128.52	12/15	POS W/D SIMPLISAFE 294 Washington St FBOSTON MAUS Card#***4732	-\$35.70
12/05	ACH W/D INTUIT 77792963 - PAYROLL 6233777	-\$311.24	12/15	Withdrawal Internet Transfer to J. Bowen *1592 CK	-\$500.00
12/05	ACH W/D INTUIT 77792963 - PAYROLL 6233777	-\$214.54	12/16	POS Dep RBT LAGUNA MADR EasySavings.com EasySavings NYUS Card#***4732	\$1.31
12/05	Withdrawal Transfer to T. Bowen *4778 CK	-\$900.00	12/16	ACH W/D AMEX EPAYMENT ER AM - ACH PMT W1666	-\$257.68
12/05	POS W/D AMAZON MKTPL*BI 440 Terry Ave N SEATTLE WAUS Card#***4732	-\$75.23	12/16	Withdrawal Transfer to *7223 SAV	-\$50.00
12/07	POS W/D GOLDEN CORRAL 2 1042 N 1 H 35 NEW BRAUNFELS TXUS Card#***4732	-\$30.49	12/16	Withdrawal Transfer to J. Bowen *3507 SAV	-\$25.00
12/08	POS Dep BEST BUY 0 187 CREEKSIDE WAY NEW BRAUNFELS TXUS Card#***4732	\$124.50	12/16	ACH W/D CAPITAL ONE - CRCARDPMT	-\$400.00
12/08	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$18.78	12/16	Withdrawal Internet Transfer to J. Bowen *1592 CK	-\$500.00
12/08	ACH W/D TD AUTO FINANCE - LOAN PYMT	-\$1,006.61	12/17	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$73.32
12/08	ACH W/D KUBOTA CREDIT PHP_PAYMENTS - PAYMENT	-\$569.52	12/17	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$78.85
12/08	Withdrawal Internet Transfer to J. Bowen *1592 CK	-\$500.00	12/17	ACH W/D ELLIOTT ELECTRIC - ACH TRNSFR 555365	-\$5,280.05
12/08	POS W/D THE HOME DEPOT 1360 IH-35 NEW BRAUNFELS TXUS Card#***4732	-\$65.79	12/18	POS W/D CLUB CAR WASH - 1775 TEXAS 46 NEW BRAUNFELS TXUS Card#***4732	-\$35.00
12/08	POS W/D OFFICE DEPOT 00 1050 NORTH IH-35. #NEW BRAUNFELS TXUS Card#***4732	-\$29.00	12/18	Withdrawal Internet Transfer to J. Bowen *1592 CK	-\$500.00
12/09	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$103.94	12/19	POS W/D INTUIT *QBooks 7535 Torrey Santa FSAN DIEGO CAUS Card#***4732	-\$440.26
12/09	ACH W/D INTUIT 96241293 - TRAN FEE 524771998472402	-\$13.85	12/19	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$75.60
12/09	Withdrawal Internet Transfer to J. Bowen *1592 CK	-\$500.00	12/19	ACH W/D INTUIT 76125957 - PAYROLL 6233777	-\$648.59
12/09	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$118.29	12/19	ACH W/D INTUIT 76125957 - PAYROLL 6233777	-\$186.17
12/09	POS W/D LAGUNA MADRE - 18195 US HWY 281 SAN ANTONIO TXUS Card#***4732	-\$32.69	12/19	ACH W/D INTUIT 76125957 - PAYROLL 6233777	-\$128.52
12/09	POS W/D TRACTOR-SUPPLY- 1500 EAST CT SEGUIN TXUS Card#***4732	-\$1,732.00	12/19	ACH W/D INTUIT 76125957 - PAYROLL 6233777	-\$569.87
12/10	POS W/D Starlink Rocket Road Hawthorne CAUS Card#***4732	-\$120.00	12/19	ACH W/D INTUIT 42055490 - TAX 6233777	-\$400.06
12/11	POS W/D AMAZON PRIME*EM 440 Terry Ave N SEATTLE WAUS Card#***4732	-\$6.48	12/19	Withdrawal Transfer to T. Bowen *4778 CK	-\$900.00
12/11	POS W/D TST* MONTANA MI 1153 OASIS ST NEW BRAUNFELS TXUS Card#***4732	-\$62.72	12/20	POS W/D REST B BREWING CALLEJN DEL PESCADOLOS CABOS BCS MXMX Card#***4732	-\$300.41
12/11	ACH W/D CAPITAL ONE - MOBILE PMT	-\$2,000.00	12/21	POS W/D PARK & ZOOM 9518 HOTEL DR AUSTIN TXUS Card#***4732	-\$124.74
12/11	ACH W/D CAPITAL ONE - MOBILE PMT	-\$1,500.00	12/22	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$17.23
12/12	ACH W/D CHASE CREDIT CRD - EPAY	-\$339.92	12/22	ACH W/D WELLS FARGO AUTO - DRAFT	-\$1,327.26
12/12	ACH W/D INTUIT 86383865 - TAX 6233777	-\$589.96	12/22	ACH W/D INTUIT 30435203 - TRAN FEE 524771998472402	-\$5.00
12/12	ACH W/D INTUIT 78715369 - PAYROLL 6233777	-\$705.87	12/22	ACH W/D INTUIT 58862110 - TAX 6233777	-\$100.22
12/12	ACH W/D INTUIT 78715369 - PAYROLL 6233777	-\$128.53	12/22	ACH W/D INTUIT 79531862 - PAYROLL 6233777	-\$329.00
12/12	ACH W/D INTUIT 78715369 - PAYROLL 6233777	-\$807.04	12/22	ACH W/D INTUIT 79531862 - PAYROLL 6233777	-\$222.55
12/12	ACH W/D INTUIT 78715369 - PAYROLL 6233777	-\$509.98	12/23	ACH W/D INTUIT 34519573 - TRAN FEE 524771998472402	-\$93.41
12/12	Withdrawal Transfer to T. Bowen *4778 CK	-\$900.00	12/23	ACH W/D INSTANTACCEPTLLC 855-220-2840 - PURCHASE AFTON	-\$150.50
12/12	POS W/D LOWE'S #2812 1455 INEW BRAUNFELS TXUS Card#***4732	-\$17.00	12/24	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$102.30
12/13	POS W/D CITY OF ALAMO H 6116 BROADWAY ST SAN ANTONIO TXUS Card#***4732	-\$185.00	12/24	POS W/D STATE FARM INS 1 STATE FARM PLAZA BLOOMINGTON ILUS Card#***4732	-\$1,772.78
			12/24	POS W/D SP IDC WOODCRAF 322 Broadway StreetMADISON INUS Card#***4732	-\$126.04

Date	Description	Amount	Date	Description	Amount
12/26	ACH W/D J2 BOOKKEEPING L - J2747 OOFF TRN*1*CZ10000M2YMVC\RMR*K*J2 BOOKKEEPING LLC\ CZ10000M2YMVC	-\$700.00	12/29	POS W/D Thryv 2200 West Airfield 844-339-6334 TXUS Card#***4732	-\$437.06
12/26	ACH W/D COMBINED INS L70 HEALTH CARE - INS PREM	-\$17.33	12/29	POS W/D THUMB TACK 34908 1355 Market Street SAN FRANCISCO CAUS Card#***4732	-\$36.75
12/26	ACH W/D INTUIT 41767410 - TAX 6233777	-\$417.68	12/30	ACH W/D INTUIT 46083243 - TRAN FEE 524771998472402	-\$5.00
12/26	ACH W/D INTUIT 79877457 - PAYROLL 6233777	-\$128.53	12/30	Withdrawal Transfer to *7223 SAV	-\$50.00
12/26	ACH W/D INTUIT 79877457 - PAYROLL 6233777	-\$697.77	12/30	Withdrawal Transfer to J. Bowen *3507 SAV	-\$25.00
12/26	ACH W/D INTUIT 79877457 - PAYROLL 6233777	-\$697.77	12/31	ACH W/D INTUIT 49385693 - TRAN FEE 524771998472402	-\$9.37
12/26	Withdrawal Transfer to T. Bowen *4778 CK	-\$900.00	12/31	Business Maint.fee	-\$5.00
12/26	ACH W/D INTUIT 79877457 - PAYROLL 6233777	-\$663.44			

Checks Cleared

Check	Amount	Date	Check	Amount	Date
2754	-\$700.00	12/19	3040	-\$27.05	12/18

Note: Checks may clear out of sequence.

Other Information

Description	This Period - Checking	YTD - Checking
Dividends	\$0.17	\$7.07
Total for this period		Total year-to-date
Total Overdraft Fees	\$0.00	\$24.00
Total Returned Item Fees	\$0.00	\$0.00

*Total Overdraft Fees include Insufficient Funds Fees (Paid) / Courtesy Pay Fees charged for items we paid for you due to insufficient available funds in your account.

*Total Returned Item Fees includes Insufficient Funds Fees charged for items that we did not pay and were returned to the merchant.

LINE OF CREDIT INFORMATION | 191101467

Type of Loan	Previous Balance	Current Balance	Interest Charged YTD		
Commercial LOC - No Maturity	\$2,686.16	\$4,986.16	\$210.07		
Limit	Advances	Payments	Available	Annual Percentage Rate	Periodic (Daily) Rate
\$5,000.00	\$2,300.00	\$0.00	\$13.84	10.90	0.029863

Note: Limited Line of Credit Information is provided for this statement cycle. A Line of Credit Bill Notice providing detailed information will be generated prior to the payment due date of your Line of Credit if a payment is required. If you have questions regarding your Line of Credit, please contact our Member Service Center.

Other Information

Description	This Period - Line of Credit	YTD - Line of Credit
Late Fees	\$2.69	\$4.36

BUSINESS SAVINGS SUMMARY | 183487223

**Savings Rate - 0.30 | *APYE - 0.29

Previous Statement Balance	Total Credits	Total Debits	Current Statement Balance
\$251.24	\$150.07	\$350.24	\$51.07

Business Savings Account | Deposits & Other Transactions

Date	Description	Amount	Date	Description	Amount
12/02	Deposit Transfer from *9015 CK	\$50.00	12/29	Overdraft Protection Withdraw	-\$50.24
12/16	Deposit Transfer from *9015 CK	\$50.00	12/30	Deposit Transfer from *9015 CK	\$50.00
12/28	Withdrawal Internet Transfer to *9015 CK	-\$300.00	12/31	Dividend	\$0.07

Other Information		
Description	This Period - Savings	YTD - Savings
Dividends	\$0.07	\$1.87
Total for this period		Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

*Total Overdraft Fees include Insufficient Funds Fees (Paid) / Courtesy Pay Fees charged for items we paid for you due to insufficient available funds in your account.

*Total Returned Item Fees includes Insufficient Funds Fees charged for items that we did not pay and were returned to the merchant.

*APYE: Annual Percentage Yield Earned. APYE is calculated based upon account activity and average monthly balance.

** Rate as of statement closing date.

Please examine your statement upon receipt and report any differences, irregularities, or discrepancies as specified in the RBFCU Membership Agreement.

You may be eligible for a federal tax deduction from a new car purchase

Did you purchase a new (not previously owned or used) vehicle during 2025? If so, whether you financed through RBFCU or another lender, you might qualify for a deduction on your federal taxes for interest paid during 2025.

This deduction is made possible through legislation that was signed into law by the federal government in July 2025. To assist you in determining if you qualify, we are providing information from the bill.

This information is provided as a service to you; it's for informational purposes only and is not intended to provide legal or tax advice regarding your situation. For legal or tax advice, please consult your attorney and/or accountant.

You'll find this complete information when you go to irs.gov/newsroom/one-big-beautiful-bill-provisions.

New deduction: Effective for 2025 through 2028, individuals may deduct interest paid on a loan used to purchase a qualified vehicle, provided the vehicle is purchased for personal use and meets other eligibility criteria. Lease payments do not qualify.

- Maximum annual deduction is \$10,000.
- Deduction phases out for taxpayers with modified adjusted gross income over \$100,000 (\$200,000 for joint filers).

Qualified interest: To qualify for the deduction, the interest must be paid on a loan that is:

- Originated after Dec. 31, 2024
- Used to purchase a vehicle originally used by the taxpayer (previously owned or used vehicles do not qualify)
- For a personal use vehicle (not for business or commercial use)

- Secured by a lien on the vehicle

If a qualifying vehicle loan is later refinanced, interest paid on the refinanced amount is generally eligible for the deduction.

Qualified vehicle: A qualified vehicle is a car, minivan, van, SUV, pick-up truck or motorcycle, with a gross vehicle weight rating of less than 14,000 pounds, and that has undergone final assembly in the United States.

To determine if a vehicle had final assembly in the U.S., check one of these:

- The information label attached to the vehicle on a dealer's premises
- The vehicle identification number (VIN)
- The National Highway Traffic Safety Administration (NHTSA) at nhtsa.gov/vin-decoder

Taxpayer eligibility: Deduction is available for both itemizing and non-itemizing taxpayers. The taxpayer must include the vehicle identification number (VIN) of the vehicle on the tax return for any year when the deduction is claimed.

Reporting: IRS will consider that lenders have met their reporting obligations for interest received on a qualified passenger car loan in 2025 by making the total amount of interest available in a regular monthly statement.

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