

**Terms and Conditions for the
Summer New Membership Promotion**
June 2 – October 3, 2026

From June 2 to October 3, 2026, residents of select counties listed below (hereinafter referred to as “Participant”) who present the valid promotional code may be eligible to participate in a special promotion if they become a new Redstone member and complete additional requirements with RFCU. Participants will receive \$475 if they meet all the below-stated requirements.

Promotion Requirements:

- Offer good for new members only. Must be eligible for membership and open a share savings account to join RFCU. A \$5.00 minimum balance is required to open and must be maintained in the share savings account at all times.
- The **new** primary savings (membership) and checking account must be the **first** RFCU accounts for the participating member (must not have had an RFCU account within the past 1826 days (5 years)).
- The new primary savings and new checking account must be opened on the same day.
- In order for participants to be eligible for the bonus, the participating member must set up and log in to Redstone’s online banking a minimum of one time AND make at least 5 point of sale (POS) purchase transactions with the debit card associated with the new checking account within the first 60 days of checking account opening. ATM withdrawals do not constitute POS purchases.
- The participating member must be 13 years old or older.
- The new primary savings and checking account must be opened by October 3, 2026.
- The Summer New Membership Promotion is available for consumer accounts only.
- The promotion code must be entered at the time of account opening in order to qualify for the promotion.
- The Participant must be a resident of the following states/counties to be eligible for promotion:
 - **Alabama Counties** – Cullman, Jackson, Limestone, Marshall, DeKalb, Lawrence, or Morgan
 - § Blount Co. AL, zip codes – 35031, 35049, 35079, 35097, 35172
 - § Etowah Co. AL, zip codes – 35952, 35954, 35956, 35904, 35972, 35990
 - § Jefferson Co. AL, zip codes - 35180
 - § Lauderdale Co. AL, zip codes – 35610, 35652
 - § Winston Co. AL, zip codes – 35540, 35541
 - **Tennessee Counties** - Bedford, Cannon, Lincoln, Moore, Rutherford, Davidson, or Williamson
 - § Coffee Co. TN, zip codes – 37389, 37018, 37349, 37355, 37360, 37382, 37388
 - § De Kalb Co. TN, zip codes – 37012, 37095
 - § Franklin Co. TN, zip codes - 37306, 37330, 37345, 37398
 - § Giles Co. TN, zip codes – 38449, 38455, 38460, 38473, 38477, 38478
 - § Lawrence Co. TN, zip codes – 38457
 - § Marshall Co. TN, zip codes – 37019, 37034, 37047, 37091
 - § Maury Co. TN, zip codes – 37174
 - § Wilson Co. TN, zip codes – 37071, 37087, 37088, 37090, 37121, 37122, 37136, 37184
 - § Sumner Co. TN, zip codes – 37075, 37077

Other Rules & Restrictions:

- Offer valid between June 2 and October 3, 2026, and can expire anytime without prior notice.
- The promotion code cannot be used more than two times per household.
- Employees and family members of RFCU and its affiliates are not eligible to participate in this Promotion.

- The recipient is solely responsible for any personal tax liability arising out of acceptance of these incentives.
- This offer cannot be combined with any other promotional offers.
- Members joint on another account, opening up their first primary savings and checking account, are eligible to receive the offer. (Must not have had an RFCU checking account within the past 1826 days [five years].)
- The participating member must be an RFCU member in good standing as defined by the RFCU Bylaws.
- Business accounts are not included in the promotion.
- Accounts must remain open and in good standing until the bonus is paid.
- Must reside in the participating county until the bonus is paid.
- The offer is limited to one bonus per participating member.
- No bonus will be paid if the eligibility requirements are not met.
- RFCU reserves the right to extend, modify, or cancel the terms of this offer at any time without prior notice.

Bonus Disclosures:

1. **Annual Percentage Yield (APY):** As of June 1, 2026, the Annual Percentage Yield (APY) for the primary share savings account is 0.25% and is subject to change monthly after the share savings account is opened. No minimum balance is required to earn the disclosed APY. The APY is accurate as of the last dividend declaration date. Fees and other conditions could reduce the earnings on the account. Please contact RFCU for current share savings rate information.
2. **Amount of the Bonus:** \$475.00
3. **Date the Bonus Will Be Provided:** The bonus will be deposited into the member’s checking account within 150 days of account opening, but no later than March 2, 2027, if the promotional requirements are met.
4. **Minimum Balance Required to Obtain the Bonus:** There is no minimum balance required to obtain the bonus; however, there is a \$25 minimum opening deposit for any checking account.
5. **Time Requirements to Obtain the Bonus:** The new savings and checking account must remain open and in good standing until the bonus is paid (on or before March 2, 2027). The new checking account must be opened by October 3, 2026.

6. Maintenance fees for checking accounts:

- a. Rewards Checking: \$8 monthly checking maintenance fee waived with one direct deposit credited to the account per month or four (4) or more point of sale (POS) transactions per month;
- b. Easy Checking: \$3 monthly checking maintenance fee waived with one direct deposit credited to the account per month or four (4) or more point of sale (POS) transactions per month;
- c. Safeguard Checking: \$10 monthly maintenance fee (discounted to \$8 with eStatements)
- d. No monthly maintenance fee for any checking account if primary owner is 24 years of age or younger.

RFCU is federally insured by NCUA.

I acknowledge that I have read, understand, and agree to the Summer New Membership Promotion Terms and Conditions.

Signature: _____ Date: _____