

**Terms and Conditions for the
RFCU® High School Branch Promotion
September 5 – December 23, 2023**

During the High School Branch Promotion (Promotion), Participants who open their checking account, use their debit card, and access online banking will receive \$400 if they meet the requirements stated below. As an added benefit of this promotion, when opened in a branch, the initial \$25 deposit required on Redstone checking accounts will be waived. And, if opened in a branch, their \$5.00 initial share, which must be maintained at all times, will also be funded by RFCU.

Promotion Requirements:

- If not a member, 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 checking account must be the **first** RFCU account for the participating member (Must not have had a RFCU checking account in the past 5 years (1,826 days)).
- 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 1 time AND make at least ten point of sale (POS) purchases 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 checking account must be opened by December 23, 2023
- The High School Branch 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 the promotion:
 - Alabama: Cullman, Jackson, Limestone, Madison, Marshall, DeKalb, Lawrence, or Morgan
 - Tennessee: Lincoln, Franklin, or Moore

Other Rules & Restrictions:

- Offer valid between September 5 and December 23, 2023
- The promotion code cannot be used more than 2 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 and can expire at any time without prior notice
- Members joint on another account, opening up their first primary checking account, are eligible to receive the offer (must not have had an RFCU checking account within the past 1826 days (5 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
- The offer is limited to one bonus per participating member
- No bonus will be paid if the eligibility requirements are not met
- Students, faculty, staff, or household members must be associated with the participating schools in order to qualify for the promotion. Participating schools and school systems include Austin High School, Decatur, AL;

Decatur High School, Decatur, AL; Hartselle High School, Hartselle, AL; Madison City Schools, Madison, AL (Consists of Bob Jones High School and James Clemens High School); Madison County Schools, Madison Co, AL (Consists of Hazel Green High School, Hazel Green, AL)

- At the time of account opening, the promotion participant must choose that they are eligible to join the Redstone Federal Credit Union through the participating school or school system in order to qualify for the bonus.

Bonus Disclosures:

1. **Annual Percentage Yield (APY):** As of September 1, 2023, the Annual Percentage Yield (APY) for the primary share savings account is 0.45% 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:** \$400.00
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 May 21, 2024, 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 May 21, 2024). The new checking account must be opened by December 23, 2023.

6. Maintenance fees for checking accounts:

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

This credit union is federally insured by the National Credit Union Administration.