

Terms and Conditions for
RFCU® Limestone County, AL New Checking Promotion
Valid through December 24, 2022

During the Limestone County, AL New Checking Promotion (Promotion), individuals that open their first savings and checking account, use their debit card, and access online banking will receive \$300 if they meet the below-stated requirements. Members with an existing savings account who open their first checking account, use their debit card, and access online banking will receive \$300 if they meet the below-stated requirements.

Promotion Requirements:

- Offer valid through 12/24/2022.
- 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 checking account for the participant (must not have had an RFCU checking account in the past 730 days).
- A valid promotion code must be entered at the time of account opening.
- Within the first 30 days of checking account opening, the participant must make at least five point of sale (POS) purchase transactions with the debit card associated with the new checking account. ATM withdrawals do not constitute as POS purchases.
- Within the first 30 days of the checking account opening, the participant must enroll in and access Redstone's online banking a minimum of one time.
- The participant must be 13 years old or older.
- The new checking account must be opened by December 24, 2022.
- The Promotion is available for consumer accounts only.
- The offer is limited to one bonus per participant.
- The participant must be a resident of Limestone County, Alabama.

Other Rules & Restrictions:

- No bonus will be paid if the eligibility requirements are not met.
- Accounts must remain open and in good standing until the bonus is paid.
- Promotion code may be used up to 4 (four) times per household.
- This offer cannot be combined with any other promotional offers.
- Participant is solely responsible for any personal tax liability arising out of acceptance of this incentive.
- Individuals who are joint on another RFCU account, but do not have their own primary savings and/or checking account, are eligible to receive offer. (Must not have had an RFCU primary checking account in the past 730 days.)
- Redstone Federal Credit Union® employees and their family members are not eligible to participate in this promotion.

1. **Annual Percentage Yield (APY):** As of July 1, 2022, the Annual Percentage Yield (APY) for the primary share savings account is 0.10% and is subject to change monthly after the share savings account is opened. There is no minimum balance 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. Contact RFCU for current share savings rate information.
2. **Amount of Bonus:** \$300.00
3. **Date Bonus Will Be Provided:** Bonus will be deposited into the member's checking account within 60 days of account opening, but no later than Wednesday, February 22, 2023, if the promotion requirements are met.
4. **Minimum Balance Required to Obtain 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 Bonus:** New savings and checking account must be opened by December 24, 2022. The new savings and checking accounts must remain open and in good standing until the bonus is paid (on or before Wednesday, February 22, 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.