

Terms and Conditions for RFCU®
\$600 New Checking Online Promotion
October 11 – December 23, 2023

From October 11, 2023 to December 23, 2023, residents of Bedford County, TN, Cannon County, TN, Moore County, TN, Rutherford, TN and Cullman County, AL (hereinafter referred to as “Participant”) may be eligible to participate in a special promotion if they open their first Checking Account with RFCU.® Participants will receive \$600 if they meet all the below-stated requirements.

New Checking, Online Banking, and Debit Card/Credit Card Eligibility 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 checking account for the participating member (must not have had an RFCU checking account within the past 1826 days (five years)).
- For Participants to be eligible for the new checking bonus, the participating member must set up and log in to Redstone’s Online Banking a minimum of one time, enroll in eStatements AND make at least 10 point-of-sale (POS) purchase transactions with the debit card associated with the new checking account or a Redstone Federal Credit Union consumer credit card within the first 60 days of checking account opening. ATM withdrawals do not constitute POS purchases.
- New checking accounts must be opened online to qualify for this Promotion.
- The participating member must be 18 years old or older.
- The new checking account must be opened by December 23, 2023.
- The 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.

Other Rules & Restrictions:

- Offer valid between October 11, 2023, and December 23, 2023. RFCU reserves the right to extend, modify, or cancel the terms of this offer at any time without prior notice.
- The Promotion code may be used up to 2 (two) times per household.
- Employees and family members of RFCU and its affiliates are not eligible to participate in this Promotion.
- The Participant must be a resident of Cullman County, Alabama; Bedford County, TN; Cannon County, TN; Moore County, TN; or Rutherford County, TN.
- 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 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.
- The offer is limited to one bonus per participating member.
- No bonus will be paid if the eligibility requirements are not met.

1. **Annual Percentage Yield (APY):** As of October 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. 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. Please contact RFCU for the current share savings rate information.
2. **Amount of Bonus:** \$600.00
3. **Date the Bonus will be Provided:** 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 Promotion 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 checking account must remain open and in good standing until the bonus is paid (on or before May 21, 2024). 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; and
 - No monthly maintenance fee for any checking account if primary owner is 24 years of age or younger.

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