

Terms and Conditions
For RFCU® Rutherford County Promotion
July 6 – September 7, 2023

From July 6 to September 7, 2023, residents of Rutherford County Tennessee (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 \$500 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 (5 years)).
- In order 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 1 (one) time AND make at least 10 (ten) point of sale (POS) purchases 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.
- The participating member must be 13 years old or older.
- The new checking account must be opened by September 7, 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.
- The Participant must be a resident of the following states/counties to be eligible for the Promotion; address verification may be required.
 - Tennessee: Rutherford
- The Participant must remain a Rutherford county resident until payout to qualify for the bonus.

Other Rules & Restrictions:

- Offer valid between 7/6/2023 and 9/7/2023 and can expire anytime without prior notice.
- 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.
- Recipient is solely responsible for any personal tax liability arising out of acceptance of this incentive.
- 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 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 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.
- Must be primary borrower or co-borrower of Redstone consumer credit card used.

1. **Annual Percentage Yield (APY):** As of July 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 current share savings rate information.
2. **Amount of Bonus:** \$500
3. **Date Bonus Will Be Provided:** Bonus will be deposited into the member's checking account within 150 days of completing the Promotion requirements but no later than Sunday, February 4, 2024, 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:** The new checking account must remain open and in good standing until the bonus is paid (on or before Sunday, February 4, 2024) New checking account must be opened by September 7, 2023.
6. **Monthly Maintenance Fees:**
 - 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: \$8 monthly checking maintenance fee with eStatements, or \$10 monthly maintenance fee with paper statements;
 - d. 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.