

Terms and Conditions
For RFCU 2026 Membership Partner and Ambassador Promotion
February 18 – December 29, 2026

During the Membership Partner and Ambassador Promotion (Promotion), any individual who belongs to one of our Membership Partners or Approved Geographic Locations may be eligible to participate in a special promotion if they provide a valid Membership Partner or Ambassador Promotion code, open their first Redstone checking account, and complete additional requirements with RFCU. As an added benefit of this promotion, the initial \$25 deposit required on Redstone checking accounts will be waived and, if not already a member, the \$5.00 initial share will be funded by RFCU. Participants will receive \$475 if they meet all the below-stated requirements.

New Checking, Debit Card and Online Banking 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 accounts for the participating member (must not have had an RFCU 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 AND make at least five 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 checking account must be opened by December 29, 2026.
- 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/zip codes to be eligible for the Promotion:
 - Alabama Counties – Madison, 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
 - Moore Co. TN, zip codes – 37352
 - 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 2/18/2026 and 12/29/2026 and can expire anytime without prior notice.
- Promotion code may be used up to 2 (two) times per household.
- Members who are joint on another account, opening their first primary checking account, are eligible to receive offer. Must not have had an RFCU checking account within the past 1826 days (five years).
- 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 these incentives.
- This offer cannot be combined with any other promotional offers.
- 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 participating county until 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.

1. **Annual Percentage Yield (APY):** As of February 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. 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:** \$475
3. **Date 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 28, 2027, if the promotion requirements are met.
4. **Minimum Balance Required to Obtain Bonus:** There is no minimum balance required to obtain the bonus.
5. **Time Requirements to Obtain Bonus:** The primary savings and checking accounts must remain open and in good standing until the bonus is paid (on or before May 28, 2027). The new checking accounts must be opened by December 29, 2026.
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: \$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 2026 Membership Partner/Ambassador Promotion terms and conditions.

Signature: _____ **Date:** _____