

**Terms and Conditions**  
**For RFCU® Membership Partner Promotion**  
**March 1 – December 23, 2023**

During the Membership Partner Promotion (Promotion), any individual that belongs to one of our Membership Partners or Approved Geographic Locations that provides us with a valid Membership Partner Promotion code, opening their first checking account, swiping their debit card ten (10) times and, accessing online banking, at least once, within the first sixty (60) days will receive the promotion incentive if they meet the below eligibility requirements. 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 not already a member, the \$5.00 initial share will be funded by RFCU.

**New Checking, Online Banking, and Debit 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 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 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, or Morgan
  - Tennessee: Lincoln, Moore, Rutherford, Bedford, or Cannon

**Other Rules & Restrictions:**

- Offer valid between 3/1/2023 and 12/23/2023 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 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 offer (must not have had an RFCU checking account within the past 1826 days (5 years)).
- The participating member must be a 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

1. **Annual Percentage Yield (APY):** As of March 1, 2023, the Annual Percentage Yield (APY) for the primary share savings account is 0.45% and is subject to change monthly after share saving 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:** \$400
3. **Date Bonus Will Be Provided:** Bonus will be deposited into the member's checking account within ninety (90) days of completing the Promotion requirements but no later than May 21, 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 may be a minimum deposit required to open the checking account, which will be waived for the participating member if account is opened in branch.
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 May 21, 2024). New checking account must be opened by December 23, 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.