

Terms and Conditions
For RFCU® New Mover Promotions
February 4 – December 27, 2025

Offer 1 – Join Redstone

\$400 Offer: New Primary Savings, New Checking, Online Banking, and Debit Card Eligibility Requirements

From February 4 to December 27, 2025, residents of select counties in Alabama and Tennessee (hereinafter referred to as “Participant”) who present the valid promotional code, may be eligible to participate in a special promotion if they become a new Redstone member and open their first Checking Account with RFCU. Participants will receive \$400 if they meet all the below-stated requirements.

- Offer good for new Members only. 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 primary savings account and checking account must be the **first** RFCU accounts for the participating members (must not have had an RFCU account within the past 1826 days (5 years)).
- The new primary savings and new checking account must be opened on the same day.
- In order for participants to be eligible for the \$400 offer, the participating member must set up and log in to Redstone’s online banking a minimum of one time AND make at least ten debit card purchases with the debit card associated with the new checking account. within the first 60 days of checking account opening. ATM withdrawals do not constitute debit card purchases.
- The participating member must be 13 years old or older. Individuals 13-15 years old must have a parent or legal guardian as joint owner on the share savings account.
- The new primary savings and checking account must be opened by December 27, 2025.
- 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.
- Promotion code may be used up to 2 (two) times per household.
- Participant must be a resident of the following states/counties to be eligible for the Promotion:
Alabama: Madison, Morgan, Marshall, Limestone, Cullman, Lawrence, DeKalb, or Jackson.
Tennessee: Bedford, Cannon, Lincoln, Moore, Rutherford, or Williamson

Offer 2 – A Bonus for Families

Up to \$200 Youth Offer: New Primary Savings Match of the Average Daily Balance Eligibility Requirements

From February 4 to December 27, 2025, residents of select counties in Alabama and Tennessee (hereinafter referred to as “Participant”) who present the valid promotional code, may be eligible to participate in a special promotion if they become a new Redstone member and open their first share savings account. After the first 30 days following account opening, Redstone will match up to \$200 of the average daily deposit balance

- The new primary savings account must be the first RFCU account for the participating member (must have not had a RFCU savings account within the past 1826 days (5 years)).
- Participant must be between 0-17 years old. Individuals 0-15 years old must have a parent or legal guardian as joint owner on the share savings account.
- The promotion code must be entered at the time of account opening in order to qualify for the promotion.
- Participant must be a resident of one of the following counties to be eligible for the promotion:
Alabama: Madison, Morgan, Marshall, Limestone, Cullman, Lawrence, DeKalb, or Jackson.
Tennessee: Rutherford, Bedford, Cannon, Moore, Lincoln, or Williamson

Other Rules & Restrictions: *(applicable to both Offers)*

- Offers valid between 2/4/2025 and 12/27/2025
- Individuals who are joint on another account and opening up their first primary savings and checking account, or first primary savings account, are eligible to receive offer.
- 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.
- Offers cannot be combined with any other promotional offers.
- Participant must be a RFCU member in good standing as defined by the RFCU Bylaws.
- Business accounts are not included in either promotion.
- Accounts must remain open and in good standing until the bonus is paid.
- Must reside in participating county until bonus is paid.
- Offers are 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):

Savings Account: As of February 1, 2025, 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:

- a. Offer 1: Join Redstone - New primary saving and new checking offer - \$400
- b. Offer 2: A Bonus for Families - New youth share saving account – up to \$200

3. Date Bonus Will Be Provided:

- a. Offer 1: Join Redstone - Bonus will be deposited into the member's checking account within 150 days of account opening but no later than May 26, 2026, if the promotion requirements are met.
- b. Offer 2: A Bonus for Families – Bonus will be deposited into the member's savings account within 150 days of account opening but no later than May 26, 2026, if the promotion requirements are met.

4. Minimum Balance Required to Open Account and to Obtain Bonus:

- a. \$400 Bonus: There is no minimum balance required to obtain the bonus, however, there is a \$25 minimum deposit required to open any checking account. A \$5 minimum balance is required to open and be maintained in the share savings account.
- b. \$200 Bonus: There is no minimum balance required to obtain the bonus however, a \$5 minimum balance is required to open and be maintained in the share savings account.

5. Time Requirements to Obtain Bonus: The new primary savings and checking accounts must remain open and in good standing until the bonus is paid (on or before May 26, 2026). The new primary savings and checking accounts must be opened by December 27, 2025.

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 debit card purchases 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 debit card purchases 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.