

**Terms and Conditions
For RFCU® Refer-A-Friend Promotion
September 01, 2021 – December 31, 2021**

During the Refer-A-Friend Promotion, members that participate in the promotion and open their first checking account at RFCU will receive \$100 if they meet all of the below requirements. If the participant is not a current RFCU member, they must be eligible for membership and open a share savings account in order to open a checking account and participate in the promotion. The promotion is only available to the first 4,000 participants from the following states: Alabama, Tennessee, Georgia, Mississippi, Missouri, Arkansas, Indiana, Kentucky, Illinois, Ohio, Michigan, Pennsylvania, Florida, North Carolina, West Virginia and Virginia.

Promotion Eligibility Requirements:

- **The promotion is only available from September 1 to December 31, 2021 (hereinafter referred to as “promotional period”).**
- **The participating member must be referred by a current RFCU member and the participating member in good standing as defined by the RFCU Bylaws.**
- The participating member must notify RFCU of the referral code at account opening.
- Open their **first** RFCU checking account during the promotional period. The participating member must not have had a RFCU checking account within the past twenty-four (24) months.
- Within the first thirty (30) days of checking account opening, the participating member must make five (5) point of sale (POS) purchase. transactions with the debit card associated with the new checking account. ATM withdrawals do not constitute POS purchases.
- Within the first thirty (30) days of checking account opening, the participating member must set up and access Redstone’s online banking at least one time.
- The participating member must be a RFCU member in good standing as defined by the RFCU Bylaws.
- The participating member must remain in good standing and account(s) and services must remain open/active until the bonus is paid.
- The participating member must be 13 years old or older.
- The Refer-A-Friend Promotion is available for consumer checking accounts only.
- The offer is limited to **one** bonus per participating member and cannot be combined with any other new checking offer.
- There is no limit on the number of individuals that may be referred; however, the referring member will only be paid for the first five (5) participants that open their first RFCU checking account and meet all of the promotion requirements using their referral code.
- No bonus will be paid for either the referred participant or the referring member if all of the promotion requirements are not met.
- Promotion only available to participating members from the following states: Alabama, Tennessee, Georgia, Mississippi, Missouri, Arkansas, Indiana, Kentucky, Illinois, Ohio, Michigan, Pennsylvania, Florida, North Carolina, West Virginia and Virginia.

Other Rules & Restrictions:

- Redstone Federal Credit Union® employees are not eligible to participate in this promotion; however, their immediate family members are eligible to participate.
- Recipient is solely responsible for any personal tax liability arising out of acceptance of these promotion bonus and incentives.
- An online banking username and PIN/password are required to access online banking.
- Individuals 13 to 15 years old must have a parent or legal guardian as joint owner on the share savings and checking accounts.
- Offer valid between September 1 and December 31, 2021 and can expire anytime without prior notice.
- Additional restrictions may also apply.

Refer-A-Friend Bonus Disclosures:

1. **Annual Percentage Yield (APY):** As of August 1, 2021, the Annual Percentage Yield for the primary share savings account is 0.10% APY 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:** \$100.00
3. **Date Bonus Will Be Provided:** Bonus will be deposited into the member's account within 90 days of checking account opening if the promotion requirements are met, but no later than Thursday, March 31, 2022.
4. **Minimum Balance Required to Obtain Bonus:** There is no minimum balance required to obtain the bonus; however, there is a \$25 minimum deposit to open any checking account and a minimum balance of \$5 required to open a share savings account (if not an existing member). The \$5 minimum balance must be maintained in the share account at all times.
5. **Time Requirements to Obtain Bonus:** The new checking account must remain open and in good standing until the bonus is paid (within 90 days of account opening but no later than March 31, 2022). New checking account must be opened between September 1 and December 31, 2021. The requirements to make five (5) POS debit card purchase transactions and to access online banking must be made within thirty (30) days of the first RFCU Checking Account opening date.
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) purchase 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) purchase 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.