

**Terms and Conditions For
RFCU® Youth Savings Offer
April 1 – July 3, 2026**

During the Youth Savings offer, participants in the promotion will open their first share savings account using a valid promotional code at Redstone Federal Credit Union between **April 1 – July 3, 2026**. After the first 30 days following account opening, Redstone will match up to \$200 of the average daily deposit balance.

Promotion Requirements:

- A valid promotional code must be entered at the time of account opening.
- The new savings account must be the **first** RFCU savings account for the participant (must not have had a RFCU savings account in the past 1826 days (5 years)).
- Accounts must remain open and in good standing until the bonus is paid.
- The participant must be between 0-17 years old.
- The offer is limited to **one** bonus per participating member and cannot be combined with any other promotional offers.
- 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 April 1 – July 3 2026
- RFCU reserves the right to extend, modify, or cancel the terms of this offer at any time without prior notice.
- Redstone Federal Credit Union® 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.
- Individuals 0-15 years old must have a parent or legal guardian as joint owner on the share savings account.
- Must reside in participating county until bonus is paid.

Youth Savings Offer Disclosures:

1. **Annual Percentage Yield (APY):** As of April 1, 2026, the Annual Percentage Yield for the primary share savings account is 0.25% 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:** up to \$200.00
3. **Date Bonus Will Be Provided:** Bonus will be deposited into the member's account within 60 days of savings account opening, but no later than September 1, 2026.
4. **Minimum Balance Required to Obtain Bonus:** There is no minimum balance required to obtain the bonus; however, a minimum balance of \$5 required to open a share savings account. The \$5 minimum balance must be maintained in the share account at all times.
5. **Time Requirements to Obtain Bonus:** The new savings account must remain open and in good standing until the bonus is paid (within 60 days of account opening but no later than September 1, 2026). New savings account must be opened between April 1 – July 3, 2026.

RFCU is federally insured by NCUA.

I acknowledge that I have read, understand, and agree to the 2026 Youth Savings Promotion terms and conditions.

Signature: _____ **Date:** _____