

Terms and Conditions
For RFCU® \$75 Rutherford Refer-A-Friend Promotion
April 1 – May 30, 2026

During the Rutherford Refer-a-Friend promotion (“Promotion”), individuals who participate in the promotion, open first checking account and meet all promotion requirements will receive \$75.

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 May 30, 2026.
- The Promotion is available for consumer accounts only.
- The valid referral 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:
 - **Tennessee Counties** - Bedford, Cannon, Rutherford, Davidson, or Williamson
 - Coffee Co. zip codes – 37389, 37018, 37349, 37355, 37360, 37382, 37388
 - Marshall Co. zip codes – 37019, 37034, 37047, 37091
 - Wilson Co. zip codes – 37071, 37087, 37088, 37090, 37121, 37122, 37136, 37184

Other Rules and Restrictions:

- Offer valid between 4/1/2026 and 5/30/2026 and can expire anytime without prior notice.
- 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).
- 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.

Other Rules and Restrictions continued:

- 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.
- 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.
- No bonus will be paid for either the referred participant or the referring member if all the promotion requirements are not met.
- There is no limit on the number of individuals that may be referred; however, the referring member will only be paid for the first ten (10) participants that open their first RFCU checking account and meet all the promotion requirements using their referral code.

- Redstone Federal Credit Union employees, officials, and immediate family members are not eligible to participate in this promotion.
 - Individuals 13 to 15 years old must have a parent or legal guardian as joint owner on the share savings and checking accounts.
1. **Annual Percentage Yield (APY):** As of April 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:** \$75
 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 October 27, 2026, 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 October 27, 2026). The new checking accounts must be opened by May 30, 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 Rutherford Refer-A-Friend Promotion terms and conditions.

Signature: _____ **Date:** _____