

**Terms and Conditions for the  
eStatement promotion  
October 1, 2025 – November 30, 2025**

During the eStatement promotion, eligible members (Participant) who enroll in eStatements will receive \$50 if they meet the requirements below.

**Promotion Requirements:**

- Must have a primary membership date established February 28, 2025, or prior.
- Must sign up for RFCU's online banking service if the Participant does not already have access to the service.
- Must enroll in eStatements between the dates of October 1 and November 30, 2025.
- Must maintain enrollment in eStatements for at least 90 continuous days.
- Must be between 25 years old and 61 years old.

**Other Rules & Restrictions:**

- Offer valid October 1 and November 30, 2025.
- Offer is limited to one bonus per primary member in an 18-month period and cannot be combined with any other offers.
- Primary savings account must remain open and in good standing until the bonus is paid.
- Bonus will be deposited to primary savings account within 120 days if the promotion requirements are met, but no later than March 30, 2026.
- Members receiving eStatements as of September 30, 2025, are not eligible for the bonus.
- Promotion is available for consumer accounts only.
- The participating member must be in good standing as defined by the RFCU Bylaws.
- Offer not valid to individuals who joined RFCU via the Merchant Services program.
- Recipient is solely responsible for any personal tax liability arising out of acceptance of this incentive.
- RFCU employees and immediate family members of RFCU and its affiliates are not eligible to participate in this promotion.
- RFCU reserves the right to extend, modify, or cancel the terms of this offer at any time without prior notice.
- By accepting this offer and enrolling in eStatements, the Participant understands a paper statement fee will be charged when unenrolling from eStatements at any time, even if the promotional bonus is not paid. Visit [redfcu.org/FeeSchedule](http://redfcu.org/FeeSchedule) for more information.

RFCU is federally insured by NCUA.