

The following information applies to consumer accounts at Redstone Federal Credit Union® (RFCU®) as of the effective date shown below. RFCU may add to or change the rates contained on this Rate Sheet from time to time. Each primary member and joint account holder of the account agrees to the terms and conditions in the Account Rate Sheet and acknowledges that it is a part of the Membership Agreement, Online Services Agreement, and any other applicable agreement.

**Rates Effective July, 1 2025**

Account Type	Balance Requirements*	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Dividends Payable
Regular Share (Savings)	\$5.00	0.25%	0.25%	Quarterly
Christmas Club Share	\$0.00	0.25%	0.25%	Quarterly
Estate Savings	\$5.00	0.25%	0.25%	Quarterly
Brighter Day Savings	\$0 to \$2,500.00	4.58%	4.50%	Quarterly
	\$2,500.01 and above	0.25%	0.25%	
"You Name It" Savings	\$500.00	0.25%	0.25%	Monthly
Share Account for Trust Funds	\$500.00	0.25%	0.25%	Monthly
Money Market Account for Share and Trust Accounts	\$2,000.00 to \$4,999.99	1.21%	1.20%	Monthly
	\$5,000.00 to \$49,999.99	1.31%	1.30%	
	\$50,000.00 to \$99,999.99	1.41%	1.40%	
	\$100,000.00 to \$249,999.99	1.61%	1.60%	
	\$250,000.00 to \$499,999.99	1.81%	1.80%	
	\$500,000.00 to \$999,999.99	2.02%	2.00%	
	\$1,000,000.00 and above	2.22%	2.20%	

**\*Balance Requirements:**

- The minimum initial deposit to open the Regular Share (Savings) or Estate Savings Accounts is \$5.00. You must maintain a minimum daily balance of \$5.00 in the Regular Share (Savings) account. There is no minimum balance to maintain an Estate Savings Account. There is no minimum balance to earn the stated APY for Regular Share (Savings) or Estate Accounts.
- There is a \$1 minimum balance required to open the "You Name It" Savings Account. The minimum daily balance required to earn dividends and the stated APY is \$500.00. No dividends will be earned for the length of time your daily balance falls below \$500.00.
- There is a \$1 minimum balance required to open the Share Account for Trust Funds Account. The minimum daily balance required to earn dividends and the stated APY is \$500.00. No dividends will be earned for the length of time your daily balance falls below \$500.00.
- There is a \$1 minimum balance required to open a Christmas Club account. There is no minimum balance required to maintain the account or to earn the stated APY.
- A minimum balance of \$1 is required to open the Money Market Share or Money Market Share Trust Account. A minimum daily balance of \$2,000 is required to earn dividends. No dividends will be earned for the length of time your daily balance falls below \$2,000. The minimum balance for a Money Market tier must be maintained to earn the stated APY for that tier.
- There is a \$1 minimum balance required to open a Brighter Day Savings Account. There is no minimum balance required to maintain the account. The stated dividend rate and APY will be paid only on the portion of your daily balance that falls within the applicable Brighter Day Savings Account tier.

**Other Terms and Conditions:**

- Rates subject to change after account is opened. Rates may change every month as determined by the Board of Directors.
- These annual percentage yields are accurate as of the last dividend declaration date. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- Fees and other conditions could reduce earnings on the accounts.
- Please refer to the Membership Agreement for further disclosures. For current rates, visit [www.redfcu.org](http://www.redfcu.org) or call 256-837-6110 or 1-800-234-1234 during business hours.

## Consumer Fee Schedule

6/1/2025

The following fees may be assessed in connection with your account(s) as described in the Membership Agreement, Online Services Agreement, and various other account disclosures. Fees are subject to change. All fees that are deducted from your account will appear on your account statement.

Miscellaneous Account Fees	
Address Locator Fee	\$5 per occurrence
Coin Deposit System/Coin Counting Fee (per use)	4% of total coin over 25¢
Copy Fee	\$3 per copy (for RFCU documents)
Escheat Fee	Up to \$50 per member (if available in account)
Foreign Bank Check Fee	Fee varies per item and is determined by the foreign bank
Foreign Check Processing Fee	\$100 per item (check/item request must equal \$300 - \$2500 USD)
Inactive Membership Fee <sup>4</sup>	\$10 per month
International Fee/Int. Conv. Fee	Up to 1% of transaction amount per transaction (for international debit card conversions)
Money Order Fee	\$2 per item
Official Check Fee	\$5 per item
Paper Statement Fee <sup>3</sup>	\$2 per month/quarter
Research Fee (if over one hour)	\$30 per hour
Stop Payment Order Fee	\$25 per check, official check, money order, Zelle, TransferNow, or ACH request

Safe Deposit Box Fees	Contents in safe deposit box are <i>not</i> insured against loss by RFCU or NCUA
Rental Fees (per year)	3x5x24 – \$35 5x5x24 – \$45 3x10x24 – \$60 5x10x24 – \$80 10x10x24 – \$110
Safe Deposit Box Late Fee	\$5 per month
Safe Deposit Box Drilling/Key Replacement Fee	\$150 per box
Safe Deposit Box Drill No-Show Fee	\$60 per occurrence

Checking Account Fees	
Checking Maintenance Fees waived for members aged 24 and younger	
Easy Checking Maintenance Fee	\$3 per month (waived with 1 Direct Deposit or 4 or more debit card purchases posted to account per month)
Rewards Checking Maintenance Fee	\$8 per month (waived with 1 Direct Deposit or 4 or more debit card purchases posted to account per month)
Safeguard Checking Maintenance Fee	\$10 per month (discounted to \$8 per month with eStatements)
Customized Checks	Price varies based on type ordered
Debit Card Rush Order Fee	\$45 per order
Dormant Checking Fee	\$10 per month

Paid, Unpaid, and Returned Items Fees	
ACH Return Fee <sup>1</sup>	\$25 per presentment
Chargeback Fee	\$25 per presentment
Insufficient Funds Fee <sup>2</sup> (item returned unpaid)	\$25 per presentment
Overdraft Fee <sup>2</sup> (item paid)	\$25 per presentment

Money Movement Fees	
Transfer Now Fees (per outbound request)	\$5 for same business day \$3 for next business day Free for standard 3 business day
Wire Fees	\$20 per domestic wire \$40 per international wire

ATM Fees	
Out-of-Network ATM Fees (transactions made using non-RFCU and non-network ATMs)	\$1 per ATM inquiry, transfer, or withdrawal
RFCU & Network ATM Fees	Free

<sup>1</sup>If an ACH Return Fee is charged, you will not be charged an Insufficient Funds Fee or a Chargeback Fee for the same presentment. The ACH Return Fee will be charged if you originate an ACH through RFCU and that ACH returns for any reason, including insufficient funds in the debited account or the ACH being charged back. ACH payment transactions that are returned unpaid may be repeatedly presented to us for payment again until paid. You may be charged an ACH Return Fee each time an ACH transaction is presented for payment, even if it was previously declined and a fee was previously charged.

<sup>2</sup>Fees are charged if you do not have a sufficient available balance in your account. Check transactions that are returned unpaid may be repeatedly presented to us for payment again until paid. You may be charged an Insufficient Funds Fee or Overdraft Fee each time a transaction is presented for payment, even if it was previously declined and a fee was previously charged.

<sup>3</sup>The Paper Statement Fee will only be charged when a monthly or quarterly share account statement (i.e., a Statement of Accounts) is physically mailed to you. If you opt-in to receive eStatements, you are under 25 years old, or you are over 61 years old, you are exempt from this fee. This fee applies to the following: (1) All members who joined RFCU after February 28, 2025 and (2) Existing members who switch from eStatements to paper statements after May 31, 2025.

<sup>4</sup>The Inactive Membership Fee will be charged if all of your share accounts are inactive for 545 days with no member-initiated activity. You are exempt from this fee if (1) you pay a Dormant Checking Fee in the same month; (2) you have an RFCU IRA account; or (3) you are a borrower on an RFCU loan that is not over 90 days past due.