

**Terms and Conditions**  
**Fall 2024 \$500 New Membership Promotion**  
**October 1–December 23, 2024**

From October 1, 2024 to December 23, 2024, residents Cullman County, AL; Jackson County, AL; Limestone County, AL; Marshall County, AL; DeKalb County, AL; Lawrence County, AL; Morgan County, AL; Bedford County, TN; Cannon County, TN; Lincoln County, TN; Moore County, TN; Rutherford County, TN; and Williamson County, TN (hereinafter referred to as “Participant”) may be eligible to participate in a special promotion if they become a New Redstone member and open their first Checking Account with RFCU.® Participants will receive \$500 if they meet all the below-stated requirements.

New Primary Savings, New Checking, Online Banking, and Debit Card Eligibility Requirements:

- Offer good for new Members only. 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 primary savings and checking account must be the **first** RFCU accounts for the participating member (must not have had an RFCU account within the past 1826 days (5 years))
- The new primary savings and new checking account must be opened on the same day
- In order 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 1 time AND make at least ten 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 December 23, 2024
- The Promotion is available for consumer accounts only
- The promotion 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 to be eligible for the Promotion:
  - Alabama: Cullman, Jackson, Limestone, Marshall, DeKalb, Lawrence, or Morgan
  - Tennessee: Bedford, Cannon, Lincoln, Moore, Rutherford, or Williamson.

Other Rules & Restrictions:

- Offer valid between 10/1/2024 and 12/23/2024 and can expire anytime without prior notice
- Members who are joint on another account or opening up their first primary savings and checking account, are eligible to receive offer.
- Promotion code may be used up to 2 (two) times per household
- 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 these incentives
- This offer cannot be combined with any other promotional offers
- The participating member must be a RFCU member in good standing as defined by the RFCU Bylaws
- Business accounts are not included in promotion
- Accounts must remain open and in good standing until the bonus is paid
- Must reside in participating county until bonus is paid
- The offer is limited to one bonus per participating member
- 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

1. **Annual Percentage Yield (APY):** As of September 1, 2024, the Annual Percentage Yield (APY) for the primary share savings account is 0.45% and is subject to change monthly after 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:** \$500
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 May 22, 2025, if the promotion requirements are met.
4. **Minimum Balance Required to Obtain Bonus:** There is no minimum balance required to obtain the bonus; however, there is a \$25 minimum deposit required to open any checking account.
5. **Time Requirements to Obtain Bonus:** The new checking account must remain open and in good standing until the bonus is paid (on or before May 22, 2025). New checking account must be opened by December 23, 2024.
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: \$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.

RFCU is federally insured by NCUA.