

**Terms and Conditions For RFCU® Youth Savings Offer**  
**July 16, 2024 – December 28, 2024**

During the Youth Savings offer, participants in the promotion will open their first share savings account using valid promotional code at Redstone Federal Credit Union® between July 16 – December 28, 2024. 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 have not had a RFCU savings account in the past twelve (12) months).
- 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 one of the following counties to be eligible for the promotion:  
Alabama Counties – Madison, Morgan, Marshall, Limestone, Cullman, Lawrence, DeKalb, or Jackson.  
Tennessee Counties – Rutherford, Bedford, Cannon, Moore, Lincoln, or Williamson.

**Other Rules & Restrictions:**

- Offer valid between July 16 – December 28, 2024. 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.

**Youth Savings Offer Disclosures:**

1. **Annual Percentage Yield (APY):** As of July 1, 2024, the Annual Percentage Yield for the primary share savings account is 0.45% 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 February 26, 2025.
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 February 26, 2025). New savings account must be opened between July 16 – December 28, 2024.

RFCU is federally insured by NCUA.