

Terms and Conditions
For RFCU® \$100 Refer-A-Friend Promotion
Sept 26, 2023 – December 23, 2023

Members that participate in the Refer-a-Friend promotion and open their first checking account at RFCU will receive \$100 if they meet all the below requirements. If the participant is not a current RFCU member, they must be eligible for membership and open a share savings account in order to open a checking account and participate in the promotion. The promotion is only available to residents of the following counties: Alabama Counties – Madison, Morgan, Marshall, Limestone, Cullman or Jackson. Tennessee Counties – Rutherford, Bedford, Cannon, Moore, or Lincoln.

Promotion Requirements:

- A valid referral code must be used at the time of account opening.
- Participant must open their **first** RFCU checking account during the promotional period, and must not have had a RFCU checking account within the past 5 years (1826 days).
- Within the first sixty (60) days of checking account opening, the participant must make ten (10) point of sale (POS) purchase transactions with the debit card associated with the new checking account. ATM withdrawals do not constitute POS purchases.
- Within the first sixty (60) days of checking account opening, the participant must set up and access online banking at least one time.
- The participant must be 13 years old or older.
- The Promotion is available for consumer checking accounts only.
- Account(s) and services must remain open/active until the bonus is paid
- Promotion is only available to residents of the following counties: Alabama Counties – Madison, Morgan, Marshall, Limestone, Cullman or Jackson. Tennessee Counties – Rutherford, Bedford, Cannon, Moore, or Lincoln.

Other Rules & Restrictions:

- Offer valid between 9/26/2023 to 12/23/2023 and can expire anytime without prior notice.
- The offer is limited to **one** bonus per participating member and cannot be combined with any other new checking offer.
- 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 five (5) 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.
- Recipient is solely responsible for any personal tax liability arising out of acceptance of this promotion bonus.
- Individuals 13 to 15 years old must have a parent or legal guardian as joint owner on the share savings and checking accounts.
- Accounts must remain open and in good standing until the bonus is paid.
- Additional restrictions may also apply.

Bonus Disclosures:

1. **Annual Percentage Yield (APY):** As of September 1, 2023, 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:** \$100.00
3. **Date Bonus Will Be Provided:** Bonus will be deposited into the member's account within 150 days of checking account opening if the promotion requirements are met, but no later than May 21, 2024.
4. **Minimum Balance Required to Obtain Bonus:** There is no minimum balance required to obtain the bonus; however, there is a \$25 minimum deposit to open any checking account and a minimum balance of \$5 required to open a share savings account (if not an existing member). The \$5 minimum balance must be maintained in the share account at all times.
5. **Time Requirements to Obtain Bonus:** The new checking account must remain open and in good standing until the bonus is paid (within 150 days of account opening but no later than May 21, 2024). New checking account must be opened between 9/26/2023 to 12/23/2023. The requirements to make ten (10) POS debit card purchase transactions and to access online banking must be made within sixty (60) days of the first RFCU Checking Account opening date.
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) purchase 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) purchase 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.

This credit union is federally insured by the National Credit Union Administration.