

Terms and Conditions
\$600 Membership Promotion
September 3 – December 20, 2025

From September 3 to December 20, 2025, residents of select counties listed below (hereinafter referred to as “Participant”) who present the valid promotional code may be eligible to participate in a special promotion if they become a new Redstone member and complete additional requirements with RFCU. Participants will receive up to \$600 if they meet all the below-stated requirements.

Part 1: \$400 Offer

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 (membership) 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 \$400 offer, the participating member must set up and log in to Redstone’s online banking a minimum of one 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 primary savings and checking account must be opened by December 20, 2025.
- The promotion is available for consumer accounts only.
- The promotion code must be entered at the time of account opening to qualify for the promotion.
- The participant must be a resident of the following states/counties to be eligible for the promotion:
 - Alabama Counties – Morgan, Marshall, Limestone, Cullman, Lawrence, DeKalb, or Jackson.
 - Tennessee Counties – Rutherford, Bedford, Cannon, Moore, Lincoln, or Williamson.

Part 2: \$200 Offer

Loan or Money Market Requirements:

- Participant must complete all requirements of the above Part 1 offer to qualify for the \$200 Offer.
- Participants may choose either of the following options to receive an additional \$200:
 1. Within 60 days of opening your checking account, you must obtain an eligible loan,
OR
 2. Within 90 days of opening your checking account, you must set up and receive a minimum of \$300 in qualified direct deposits to your primary money market share account.
- Any consumer loan *except* for the following is considered eligible: credit cards, Stretch and Save loans, Stretch Loans, Payday alternative loans, business loans, and mortgages. The qualifying loan product must be active and paid current at time of bonus payout.
- Qualifying direct deposits include regular electronic deposits of your paycheck, pension, or government benefits (such as Social Security) from your employer or the government. Non-qualifying deposits include teller deposits, wire transfers, debit card transactions, ATM transfers or deposits, online and mobile banking transfers or deposits, or transfers from a bank, brokerage or investment account, person-to-person payments (e.g., Zelle®), micro-deposits (small deposits, typically less than \$1, used for account verification).

Other Rules & Restrictions:

- Offer valid between 9/3/2025 and 12/20/2025 and can expire anytime without prior notice.
- Individuals who are joint on another account and opening 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 an 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):**

- a. **Savings Account:** As of November 1, 2025, the Annual Percentage Yield (APY) for the primary share savings account is 0.25% and is subject to change monthly after the 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.
- b. **Money Market Savings Account:** A minimum deposit of \$1.00 is required to open the Money Market Share account, and 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 disclosed APY for that tier.

2. **Amount of Bonus:** \$400 with the option to get an additional \$200 for a total of \$600.

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 19, 2026, if the promotion requirements are met.

4. **Minimum Balance Required to Open Account and to Obtain Bonus:**

- a. **\$400 Bonus:** There is no minimum balance required to obtain the bonus, however, there is a \$25 minimum deposit required to open any checking account. A \$5 minimum balance is required to open and be maintained in the share savings account.
- b. **\$200 Bonus:** The additional minimum amount required to obtain the bonus is the receipt of \$300 or more in Qualifying Direct Deposit(s) deposited into the participant's primary money market account within ninety (90) days of opening the checking account, **OR** approval and funding of an eligible loan that is active and paid current at time of bonus payout.

5. **Time Requirements to Obtain Bonus:** The new primary savings and checking accounts must remain open and in good standing until the bonus is paid (on or before May 19, 2026). The new primary savings and checking accounts must be opened by December 20, 2025.

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:** \$10 monthly maintenance fee (discounted to \$8 with eStatements)
- 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.