

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 Account and Electronic Services Agreement, Estate Account Agreement, and any other applicable agreement.

Rates Effective December, 1 2023

Account Type	Balance Requirements*	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Dividends Payable
Regular Share (Savings)	\$5.00	0.45%	0.45%	Quarterly
Christmas Club Share	\$0.00	0.45%	0.45%	Quarterly
Estate Savings	\$5.00	0.45%	0.45%	Quarterly
Brighter Day Savings	\$0 to \$2,500.00	3.80%	3.75%	Quarterly
	\$2,500.01 and above	0.45%	0.45%	
"You Name It" Savings	\$500.00	0.45%	0.45%	Monthly
Share Account for Trust Funds	\$500.00	0.45%	0.45%	Monthly
Money Market Account for Share and Trust Accounts	\$2,000.00 to \$4,999.99	1.56%	1.55%	Monthly
	\$5,000.00 to \$49,999.99	1.66%	1.65%	
	\$50,000.00 to \$99,999.99	1.76%	1.75%	
	\$100,000.00 to \$249,999.99	1.87%	1.85%	
	\$250,000.00 to \$499,999.99	1.97%	1.95%	
	\$500,000.00 to \$999,999.99	2.07%	2.05%	
	\$1,000,000.00 and above	2.17%	2.15%	

***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 no 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 no 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 no minimum balance requirement to open or maintain a Christmas Club account or to earn the stated APY.
- A minimum balance of \$2,000 is required to open the Money Market Share or Money Market Share Trust 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 stated APY for that tier.
- There is no minimum balance required to open or maintain a Brighter Day Savings 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 Account Agreement for further disclosures. For current rates, visit www.redfcu.org or call 256-837-6110 or 1-800-234-1234 during business hours.

The following fees may be assessed in connection with your account(s) as described in the Account and Electronic Services Agreement, Estate Account 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¢
Escheat Fee	\$25 per member (if available in account)
Extension Payment Fee (Skip-a-Pay)	\$35 per request
Foreign Bank Check Fee	Fee varies per item and is determined by the foreign bank
Foreign Check Collection Mailing Fee	Up to \$25 per item (Fee varies depending on mail service)
Foreign Collection Item Fee (check/item request must equal \$300 - \$2500 USD)	\$35 per item
Foreign Returned Check Item Fee (per item)	\$35 per presentment
International Fee/Int. Conv. Fee (for international debit card conversions)	Up to 1% of transaction amount per transaction
Money Order Fee	\$2 per item
Network ATM Fees (transactions made using non-RFCU® ATMs)	\$.50 per ATM inquiry or transfer \$1 per ATM withdrawal
Official Check Fee	\$5 per item
Research Fee (if over one hour)	\$20 per hour (over one hour)
Remove Joint Fee (after first request within 6 month period)	\$25 per request
Savings Reopening Fee	\$20 per request
Stop Payment Order Fee	\$25 per check, official check, money order, Zelle, TransferNow, or ACH request
Verification of Deposit (VOD) Fee	\$10 per VOD request completed

Document Copy Fees	
Bill Pay Check Copy Fee	\$20 per check
Check Copy Fee	\$3 per check
Debit/Credit Card Receipt Copy Fee	Up to \$12 per copy
Miscellaneous	\$3 per copy
Statement Copy Fee	\$3 per copy

Safe Deposit Box Fees	Contents in safe deposit box are not insured against loss by RFCU or NCUA
Rental Fees (per year)	3x5x24 – \$25 5x5x24 – \$35 3x10x24 – \$50 5x10x24 – \$70 10x10x24 – \$100
SDB Late Charge	\$5 per month
Safe Deposit Box Drilling/Key Replacement Fee	\$150 per box

Checking Account Fees	
Checking Maintenance Fees waived for members aged 24 and younger	
Easy Checking Maintenance Fee	\$3.00 per month (waived with 1 Direct Deposit or 4 or more POS debit card transactions posted to account per month)
Rewards Checking Maintenance Fee	\$8.00 per month (waived with 1 Direct Deposit or 4 or more POS debit card transactions posted to account per month)
Safeguard Checking Maintenance Fee	\$8 per month with eStatements / \$10 per month with paper statement
Checking Reinstatement Fee	\$25 per request
Customized Checks	Price varies based on type ordered
Debit/Credit Card Rush Order Fee	\$35 per order
Dormant Checking Fee	\$5 per month

Non-Sufficient Funds (NSF) Fees - (Items returned unpaid) ¹	
Chargeback Fee (returned check deposit)	\$25 per presentment
Insufficient Funds Charge ²	\$25 per presentment
Management (Mgt) Hold Fee	\$25 per occurrence
Returned Item Chargeback Fee	\$25 per presentment
Uncollected Funds Charge ²	\$25 per presentment

Overdraft Fees - (Items are paid) ¹	
Insufficient Funds Charge ²	\$25 per presentment
Max OD Limit Fee	\$25 per occurrence
Overdraft Privilege Fee	\$25 per occurrence
Premium OD Usage Fee	\$25 per occurrence
Uncollected Funds Charge ²	\$25 per presentment

Money Movement Fees	
Transfer Now Fees (per outbound request)	\$3 for same business day \$2 for next business day Free for standard 3 business day
Wire Fees	\$16 per domestic wire \$30 per international wire

¹Fees are charged if you do not have a sufficient available balance in your account. Check and ACH payment transactions that are returned unpaid may be presented to us for payment again until paid. You may be charged an NSF Fee or Overdraft Fee each time a transaction is presented for payment, even if it was previously declined and a fee was previously charged.

²The fee will be charged whether the item is paid or it is returned unpaid.