

SECU Total™ Checking & Rewards Blended Rates

Rates and balance amounts are accurate as of 7/1/21 and are subject to change at any time. The examples below illustrate how portions of the balance are divided into separate interest tiers based on your Reward Level.

What is a “blended interest rate” and how does it work?

Depending on your Reward Level, you earn varying amounts of interest on different portions of your account’s balance—so the more money you keep in your account, the more you earn! The result is a “blended rate,” where the final APY is a combination of rates. Learn more about blended rates below.

BRONZE

Qualifications:

After the account is established with a \$25 initial deposit, there is no minimum required balance to maintain the account.

An average daily balance of at least \$1,000 is required to earn interest.

Example Average Daily Balance: \$2,000 Blended Rate: 0.025%

Bronze Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$999.99	0%	\$999.99
\$1,000+	0.05%	\$1,000.01

In this example, we calculate the interest earned for the month based on your average daily balance and your rewards level. An average daily balance of \$2,000 in the Bronze level would earn 0% on the first \$999.99 and 0.05% on the next \$1,000.01, resulting in a blended rate of 0.025% and \$0.04 interest credited to the account at the end of the month.

SILVER

Qualifications:

\$10,000+ combined deposit/loan balance

OR

\$3,500+ in a checking account

Requires: e-statements and full check direct deposit of \$500+ a month

Example Average Daily Balance: \$5,000 Blended Rate: 0.07%

Silver Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$3,499.99	0.05%	\$3,499.99
\$3,500+	0.10%	\$1,500.01

In this example, we calculate the interest earned for the month based on your average daily balance and your rewards level. An average daily balance of \$5,000 in the Silver level would earn 0.05% on the first \$3,499.99 and 0.10% on the next \$1,500.01, resulting in a blended rate of 0.07% and \$0.28 interest credited to the account at the end of the month.

GOLD

Qualifications:

\$50,000+ combined deposit/loan balance

OR

\$10,000+ in a checking account

Requires: e-statements and full check direct deposit of \$500+ a month

Example Average Daily Balance: \$21,000 Blended Rate: 0.09%

Gold Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$3,499.99	0.05%	\$3,499.99
\$3,500 - \$19,999.99	0.10%	\$16,500.00
\$20,000+	0.15%	\$1,000.01

In this example, we calculate the interest earned for the month based on your average daily balance and your rewards level. An average daily balance of \$21,000 in the Gold level would earn 0.05% on the first \$3,499.99, 0.10% on the portion of the balance between \$3,500 and \$19,999.99, and 0.15% on the next \$1,000.01, resulting in a blended rate of 0.09% and \$1.68 interest credited to the account at the end of the month.

PLATINUM

Qualifications:

\$100,000+ combined deposit/loan balance

OR

\$25,000+ in a checking account

Requires: e-statements and full check direct deposit of \$500+ a month

Example Average Daily Balance: \$30,000 Blended Rate: 0.11%

Platinum Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$3,499.99	0.05%	\$3,499.99
\$3,500 - \$19,999.99	0.15%	\$16,500.00
\$20,000+	0.20%	\$10,000.01

In this example, we calculate the interest earned for the month based on your average daily balance and your rewards level. An average daily balance of \$30,000 in the Platinum level would earn 0.05% on the first \$3,499.99, 0.15% on the portion of the balance between \$3,500 and \$19,999.99, and 0.20% on the next \$10,000.01, resulting in a blended rate of 0.11% and \$3.95 interest credited to the account at the end of the month.