

# SECU Total™ Checking & Rewards

## One account. All the rewards.

As you grow, so do your financial wellness needs. That's why SECU Total™ Checking has four different Rewards Levels that reward you based on your account activity and participation—no matter where you are in life. Learn more about each level below and visit our rates page to view our current rates.

See page 2 for disclosures.



## BRONZE

### How to qualify

Everyone starts here

\$25 minimum deposit to open your account

### What you can earn

Earn interest

0.05% APY\* on \$1,000+

#### All levels enjoy:

One order of free checks per calendar year

Access to 50k+ free ATMs

Zero maintenance fees



## SILVER

### How to qualify

\$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

### What you can earn

Earn more interest

0.10% APY\* on all balances

#### All levels enjoy:

One order of free checks per calendar year

Access to 50k+ free ATMs

Zero maintenance fees



## GOLD

### How to qualify

\$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

### What you can earn

High yield interest

0.15% APY\* on \$20,000+

0.10% APY\* on up to \$19,999.99

**Extra 0.13% APY\* on 12 month CDs**

### 1% Debit Cash Back:

on your first \$1,000 in purchases  
per month\*\*

\$500 Mortgage closing  
costs rebate\*\*\*

#### All levels enjoy:

One order of free checks per calendar year

Access to 50k+ free ATMs

Zero maintenance fees



## PLATINUM

### How to qualify

\$100,000+ combined deposit/loan balance

**OR**

\$20,000+ in a checking account

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

### What you can earn

Higher yield interest

2.00% APY\* on \$75,000+

0.50% APY\* on \$20,000 – \$74,999.99

0.15% APY\* on \$3,500 to \$19,999

0.10% APY\* on up to \$3,499

**Extra 0.25% APY\* on 12 month CDs**

### 2% Debit Cash Back:

on your first \$1,000 in purchases  
per month\*\*

\$1,000 Mortgage closing  
costs rebate\*\*\*

Bonus credit card rewards

#### All levels enjoy:

One order of free checks per calendar year

Access to 50k+ free ATMs

Zero maintenance fees

# SECU Total™ Checking & Rewards: Additional Program Details

\*APY = Annual Percentage Yield. APYs current as of 11/1/22. You must meet the criteria for each rewards level to receive the APYs and other rewards shown for that level. <http://www.secumd.org/more/checking-rewards-rates>. APY is calculated based on average daily balance and will be a blended rate. Rates and rewards subject to change at any time. Fees may reduce earnings on the account. Membership eligibility required. Only accounts in good standing are eligible to qualify for rewards.

Rewards level qualifications and benefits vary by level. At the beginning of each month, your account will reset to Bronze level until the monthly requirements are met. Your actual rewards level will be calculated on the last day of the month and can change monthly based on activity and balances.

You can view your current activity and rewards level, how to reach the next level and your rewards history at any time in online or mobile banking by clicking the "My Rewards" icon, or reviewing your monthly statement.

## LEVEL QUALIFICATIONS:

**Balances:** You can qualify for rewards levels in two different ways based on your balances with SECU. The higher of the two will determine your rewards level: 1) Combined Deposit/Loan Balances ("Qualifying Balances"). On the last day of each month, we add up the average daily balances of SECU accounts for which you are the primary or joint owner: deposit accounts (savings, checking, money market, CDs, IRAs) + loan accounts (mortgages, home equity, personal loans and credit cards) + any investment balances that you maintain with our investment program partner; OR 2) Checking Balance. We use the highest balance of any checking account for which you are the primary owner. **E-statements & Direct Deposit:** Levels Silver and above also require e-statements and full check Direct Deposit of \$500 or more per month. Eligible Direct Deposits must be into one or more checking accounts for which you are the primary owner and include recurring payroll, social security and pensions.

**Bronze:** None, everyone starts here.

**Silver:** \$10,000 in combined deposit and loan balances or \$3,500 in one checking account + e-statements + full check Direct Deposit of \$500 or more/month.

**Gold:** \$50,000 in combined deposit and loan balances or \$10,000 in one checking account + e-statements + full check Direct Deposit of \$500 or more/month.

**Platinum:** \$100,000 in combined deposit and loan balances or \$25,000 in one checking account + e-statements + full check Direct Deposit of \$500 or more/month.

## REWARDS QUALIFICATIONS:

**Interest:** See current rates page for balances required to earn interest for each level. Platinum rate of 2.00% APY is available for balances over \$75K for qualifying members. Your interest will be calculated as a blended APY. For example: If you are in the Platinum level and have a balance of \$100,000, you will receive 0.10% on the first \$3,499.99, 0.15% on the portion of your balance between \$3,500 and \$19,999.99, 0.50% on the portion of your balance between \$20,000 and \$74,999.99 and 2.00% on the portion of your balance above \$75,000. This would result in a blended APY of 0.81%, if you maintain the \$100,000 for the entire month.

**\*\*Debit Cash Back:** requires 12 or more debit purchases per month, including Point of Sale and monthly subscription payments using your debit card (i.e. bill pay and gym memberships, etc.). **Gold:** 1% of your first \$1,000 in purchases per month (max of \$10/month); **Platinum:** 2% of your first \$1,000 in purchases per month (max of \$20/month). The cash back will post to your checking account on the last day of the month and will appear as "Debit Card Cash Back – Interest Adjustment" on your statement. Debit cash back is considered interest and will generate a 1099.

**Higher Interest on 12 Month CDs:** Gold and Platinum offer additional interest on 12 Month CDs. <http://www.secumd.org/more/checking-rewards-rates>. Gold and Platinum CDs are based on your highest reward level in the last 3 months and need to be opened at a branch or via mail. Previously opened CDs are not eligible. We may impose a penalty for early withdrawal on CDs.

**\*\*\*Mortgage Closing Costs Rebates:** Based on qualifying for the higher of Gold or Platinum in the month of your mortgage closing date through the following 2 months. For example, a mortgage closing on June 14 would have the rest of June, July and August to qualify. Purchases and refinanced mortgages with a closing date of July 1st, 2021 or later qualify+. Primary owner of the mortgage must be the primary owner on a SECU Total™ Checking & Rewards account to receive the rebate. Will be deposited in the share savings account for the primary owner of the mortgage within 90 days of the closing date. Rebate may be subject to IRS tax reporting. Home Equity Line of Credit (HELOC) products do not qualify for the rebate.

+ For members with existing checking accounts that are not converted into our new SECU Total™ Checking until October 1st, 2021 and obtain a mortgage closed on August 1st, 2021 or later, the rebate will be based on qualifying for the higher of Gold or Platinum in at least one month within 30-60 days from the mortgage closing date.

**Bonus Credit Card Rewards:** Platinum offers bonus credit card rewards when you make at least 12 credit card purchases per month with a SECU Visa® credit card. Points-eligible cards will receive 1,000 bonus points per month. Cash back cards will receive \$10 per month. Bonus rewards will appear in your ScoreCard account in the following month.

**Free checks:** each account (at any level) can order 1 free box of SECU style checks per calendar year.