



SECU Total™ Checking & Rewards: Mortgage Closing Costs Rebate

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 at secu.org/more/checking-rewards or visit our rates page at secu.org/more/checking-rewards-rates to view our current rates.

Mortgage Closing Costs Rebate

When you close a mortgage or refinance your home with SECU and have a SECU Total™ Checking & Rewards account, you could qualify for our Mortgage Closing Costs Rebate. The Gold and Platinum rewards levels offer this benefit to members that meet the criteria within 90 days of the mortgage closing date.** See details by level below.

Rewards Level	Balance Requirements	Other Requirements	Mortgage Rebate Amount
Gold	\$50,000 in combined deposit/loan balances OR \$10,000 in a checking account	Also requires e-statements and full check direct deposit of \$500+ into checking per month	\$500
Platinum	\$100,000 in combined deposit/loan balances OR \$25,000 in a checking account	Also requires e-statements and full check direct deposit of \$500+ into checking per month	\$1,000

*You must meet the criteria for each rewards level to receive the APYs and other rewards for that level. 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. Primary owner of the mortgage must be the primary owner on a SECU Total™ Checking & Rewards account to receive the rebate.

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. Visit secumd.org/more/checking-rewards to view all requirements.

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.

***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.