



GET A \$200* BONUS WHEN YOU OPEN A NEW CHECKING ACCOUNT

For a limited time, SECU is offering new members \$200 when you sign up for our **SECU Total™ Checking & Rewards** account. Must sign up for e-statements and direct deposit of \$500.* Simply open an account online, or set up an appointment. We look forward to serving you!

SECU is trusted by more than **250,000 members already**. Join them!

[See our SECU Total™ Checking Account Features and Benefits.](#)

OPEN AN ACCOUNT ONLINE

SCHEDULE AN APPOINTMENT



Features & Benefits

Let's talk about some of the rewarding benefits you could receive with a SECU Total™ Checking & Rewards account.

SECU Total™ Checking & Rewards is an interest-bearing checking account that grows with you. Your total balance in your **SECU** accounts determines your level: Bronze, Silver, Gold, or Platinum. Automatically, you can get interest rates up to 6 times the national average.†

Additionally, as you reach the higher tiers, you get perks from our other banking products. You can earn **additional interest on CDs**, get **more cash back from your debit** transactions, access **mortgage closing cost rebates**, and even qualify for **bonus credit card awards**.



Cash Back & Bonus Points

Swipe your card and earn debit cash back** and bonus credit card rewards**** on points-



Higher Interest on CDs

With SECU Total™ Checking & Rewards, you can receive higher interest on your 12



Combined Balances

All primary and joint account balances are combined and count towards your total benefits, so every account owner can enjoy the rewards.



Becoming a SECU member is easier than you think!

As a new member of SECU, we require you to open a \$10 savings account along with your new checking account to establish membership. This will all be set up when you open your account. Once you join SECU, you're a member for life, as long as you maintain at least a \$10 balance in a Share Savings Account.

Gone are the days when you had to be a Maryland state employee to join SECU. Now, there are so many ways to be eligible (more than 1,900!). It's as simple as a one-time donation to SECU MD Foundation, to support your community.



Ready to Get Started?

Take the next step toward the one-for-all checking account that gets you the rewards you deserve – and \$200.

Have your ID ready and click the button below.

[OPEN AN ACCOUNT ONLINE](#)

[SCHEDULE AN APPOINTMENT](#)

\$200 Offer

\$200 offer valid from 8/15/22 – 11/30/22 for new SECU members that open a new SECU Total™ Checking & Rewards account and meet the following criteria: 1) Join SECU between 8/15/22 and 11/30/22; **within 90 days of establishing membership:** 2) Open a SECU Total™ Checking & Rewards account; 3) Set up e-statements; and 4) Set up a qualifying Direct Deposit of at least \$500/month that posts to your checking account within 90 days. Qualifying direct deposits include recurring electronic deposits of payroll, pension or Social Security. Person to person, bank transfers or other electronic money transfers, such as those made through internet payment services, do not qualify. All criteria must be met within 90 days of opening the membership. SECU will credit one cash bonus of \$200 to the primary owner of the new SECU checking account within 6 weeks of meeting the requirements. Promotional period and offer are subject to change at any time without notice. The promotional bonus is limited to one per member. Existing members that joined SECU prior to 8/15/22 or previously had a checking account are not eligible for this offer. Advertised bonus cannot be combined with any other offer. Membership eligibility required. Bonuses are considered miscellaneous income, and may be reported as income to the IRS on Form 1099-MISC. Federally insured by NCUA.

Terms & Conditions



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 each month and **levels up** as requirements are met.

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. Your interest will be calculated as a blended APY. For example: If you are in the Platinum level and have a balance of \$50,000, you will receive 0.05% on the first \$3,499.99, 0.15% on the portion of your balance between \$3,500 and \$19,999.99 and 0.20% on the portion of your balance between \$20,000 and \$50,000. This would result in a blended APY of 0.17%, if you maintain the \$50,000 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. See [current rates page](#). 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. [See credit cards.](#)

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

†The average bank interest rate for interest checking accounts in the United States is 0.03%. Source: [ValuePenguin.com](#) March 4, 2022.

The following examples are based on a month with 31 days where the balance is maintained for the entire month. Rates subject to change at any time.

A Bronze level account with \$2750 average daily balance would earn a blended rate of 0.032%. A Silver level account with \$2750 average daily balance would earn 0.10%.

A Gold level account with \$15,000 average daily balance would earn 0.10%.

A Platinum level account with \$25,000 average daily balance would earn 0.15%.



¹ APR = Annual Percentage Rate.

² APY = Annual Percentage Yield.

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