

Relationship Rewards Program (03/2019)



For SECU members with checking accounts

CHECKING ACCOUNT FEATURES	PREMIER Interest Checking	CHOICE Interest Checking	STUDENTS' CHOICE Interest Checking	STANDARD Checking
To earn rewards and avoid monthly fees, meet these account requirements each statement cycle.	<p>Get the most rewards: no SECU fee for foreign ATM use (checking and savings), unlimited checks and daily interest:</p> <p>with Direct Deposit, Online Statements and active Bill Pay use* ...</p> <p>OR</p> <p>with a \$10,000 combined deposit and loan balance... ...to avoid \$9 monthly fee.</p>	<p>Get extra rewards: no SECU fee for foreign ATM withdrawals (checking), and daily interest:</p> <p>with Direct Deposit and Online Statements...</p> <p>OR</p> <p>with a \$1,000 combined deposit and loan balance... ...to avoid \$7 monthly fee.</p>	<p>Special student rewards: no SECU fee for foreign ATM withdrawals (checking), and daily interest.</p> <p>Earn these rewards if you are age 25 or younger and enrolled or accepted in college, trade, or technical school.</p> <p>There is no monthly fee.</p>	<p>A basic checking account with free Online Banking. Maintain your account:</p> <p>with Direct Deposit and Online Statements...</p> <p>OR</p> <p>15+ debit card purchases*** ...</p> <p>OR</p> <p>if you are age 25 or younger...</p> <p>OR</p> <p>if you are age 70 or older... ...to avoid \$5 monthly fee.</p>
*Nearly all your SECU deposit and loan balances are considered when determining the Relationship Rewards balance, including your SECU Visa.				
Earns daily interest	Yes	Yes	Yes	No
Costs for check orders	Unlimited SECU-style checks	Prices vary	Prices vary	Prices vary
Online Banking, Bill Pay, Mobile Banking, Mobile Deposit, My Deposit, Person to Person Payments, and Online Statements	Free	Free	Free	Free
SECU, CO-OP, and Allpoint* ATM transactions	Free	Free	Free	Free
SECU fee to use ATMs other than SECU, CO-OP, or Allpoint*	No SECU fee	No SECU fee for checking withdrawals***	No SECU fee for checking withdrawals***	\$1.00 SECU fee per inquiry/transfer
Bonus Rate CDs	Yes; best rate	Yes; better rate	Yes; better rate	None
Cashier's checks, travelers checks, incoming wire transfers, and gift checks	Free	Prices vary	Prices vary	Prices vary

* Allpoint consists of CVS, Walgreens, Costco, Target and Speedway locations.

***"Active Bill Pay use" means making at least one electronic payment using SECU's free online Bill Pay service every 60 days.

*** Debit card (PIN and signature) and electronic payments must clear during the statement cycle. For Choice and Students' Choice checking, there is a \$1.00 fee for transactions other than checking withdrawals at non-SECU, CO-OP ATMs. See our Fee Schedule for details.

Federally insured by
the National Credit
Union Administration

Earn rewards for combined balances with Premier and Choice Checking:

- Share Savings
- Checking
- Money Manager
- Advantage Money Market
- Holiday Savings
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Custodial Savings or CDs
- Visa® Credit Cards*
- Vehicle Loans
- Home Equity Line of Credit*
- Preferred Line of Credit*
- Signature Loans
- Mortgage Loans

* Outstanding balance, not amount of credit line

All SECU checking accounts offer:

- Free Online Banking, Mobile Banking, Mobile Deposit, Bill Pay, Person to Person Payments, and Online Statements
- Free 24/7 automated “bank-by-phone” account access through our Expressline service
- Free access to thousands of ATMs nationwide
- Up to the maximum federal insurance limits provided by the National Credit Union Administration (NCUA)

SECU savings accounts

SAVINGS ACCOUNT FEATURES	Share Savings	Money Manager	Advantage Money Market
To avoid monthly fees, meet these account requirements each monthly statement cycle.	Maintain a \$200 average monthly balance... OR have another active SECU deposit or loan account... OR if you are age 25 or younger... OR if you are age 70 or older... ...to avoid \$3 monthly fee.	No monthly fee	No monthly fee
Minimum to open account	\$10.00	\$2,000	\$25,000
Minimum to earn interest	\$0.01	\$2,000	\$25,000
Online Banking, Mobile Banking, and Online Statements	Free	Free	Free

Ask about our Certificates of Deposit and Holiday Savings accounts for additional savings options.

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