



Rate Information:

1. The dividend rate and annual percentage yield ("APY") for this account depend on the average daily balance in your account. The applicable dividend rate is paid on the corresponding balance in your account, as detailed on the Current Dividend Rate Sheet.
2. The specific balance tiers and the corresponding anticipated dividend rate and APY applicable to each tier are on the accompanying Rate Sheet.
3. The dividend rate and the APY may change at any time at the sole discretion of Wright-Patt Credit Union, Inc. ("Credit Union").

Nature of Dividends:

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividends are based on the Credit Union's earnings at the end of a dividend period and cannot be guaranteed.

Minimum Balance Requirements:

1. To open this account, you must deposit \$5.00 which represents the purchase of one (1) share (membership share.)
2. You must maintain a minimum average daily balance of \$0.01 in your account during a dividend period to earn dividends for that period. Your average daily balance will be calculated as described below.

Rate Qualifications:

The following qualifications must be met to earn the TrueSaver rates specified on the Current Dividend Rate Sheet. Share accounts that do not meet these qualifications each month will earn the dividend rates as specified for the Secondary Share on the Current Dividend Rate Sheet.

All Members:

1. The primary member must provide the Credit Union with a Social Security Number ("SSN") or Taxpayer Identification Number ("TIN"). Accounts without a SSN or TIN will receive dividends as specified for the Secondary Share Account on the Current Dividend Rate Sheet.
2. Primary members with more than one qualifying account (as described below) will receive the TrueSaver dividend rate specified on the Current Dividend Rate Sheet on the account with the oldest open date.
3. The primary member must be a Member in Good Standing at the time dividends are paid to the account. A Member in Good Standing is any member of the Credit Union who meets all the following guidelines:
 - a. The member currently has at least \$5.00 on deposit in his/her TrueSaver Account,
 - b. The member is not delinquent on any loan obligation to the Credit Union,
 - c. The member does not have a negative balance in any share account he/she owns with the Credit Union, and
 - d. The member has not previously caused the Credit Union a financial loss of any kind.

Primary Members age 17 and younger:

1. Accounts where the primary member is 17 years of age or younger will automatically qualify for the rates specified on the Current dividend Rate Sheet.
2. When the primary member reaches the age of 18, the account must meet the qualifications listed below to receive the dividend rate as specified on the Current Dividend Rate Sheet.

Primary Members age 18 and higher:

1. The account must have an active checking account. An active checking account is defined as an account that has a minimum of four (4) qualifying transactions per calendar month, in any combination. Qualifying transactions are:
 - a. Bill Pay Transactions
 - b. ACH deposits and withdrawals
 - c. Debit Card Transactions
 - d. Point of Sale Transactions
 - e. Cleared drafts
2. The account must have at least one (1) direct deposit transaction within a 45 day period OR be set up to receive E-Statements.

Compounding and Crediting:

1. Dividends are compounded and credited monthly. For example, the beginning of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the period and, for this example, is January 31.

2. If you close your account before the dividends are credited, you will not receive the accrued dividends.

Balance Computation Method:

1. Dividends are calculated by the average daily balance method with applies a periodic rate to the average daily balance in your account for the dividend period. The average daily balance is calculated by adding the balance in your account for each day of the period and dividing that figure by the number of days in that period.
2. Dividends will begin to accrue on the business day you deposit cash and/or non-cash items, such as checks, to your account.

Fee Information:

1. Fees and charges may be assessed against your account. See the accompanying General Fee Schedule for current fees.
2. Fees incurred in connection with your TrueSaver account will be deducted from your TrueSaver account.
3. Cash withdrawal and Cashier's Check fees incurred in connection with any account(s) you have with the Credit Union will be deducted from your Checking Account. In addition, any other fee(s) incurred in connection with one of your other accounts will usually be deducted from your Checking Account if funds are not available in the account with which the fee is associated. Also, fees associated with a Share Certificate and IRA will typically be deducted from your Checking Account. If you do not have a Checking Account or funds are not available, such fees will be deducted from your TrueSaver account.

National Credit Union Share Insurance Fund:

Member accounts at the Credit Union are federally insured to at least \$250,000 by the National Credit Union Administration.

Withdrawal Restrictions:

The Credit Union reserves the right, at any time, to require members to give, in writing, not less than seven (7) days notice of intention to withdraw the whole or any part of the amounts so paid in the member's TrueSaver account. No member may withdraw shareholdings that are pledges as required on secured loans without written approval, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without written approval.

Transaction Limitations:

During any calendar month, you may not make more than six (6) withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order of instruction. No more than six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the Credit Union.

Other Terms and Conditions:

1. Changes in the terms and conditions of this account may be made at the discretion of the Credit Union. The Credit Union will give you advance notice of changes if required to do so under applicable law.
2. By opening an account and signing the Account Agreement, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Membership and Account Agreement, General Fee Schedule, and Rate Sheet which are incorporated by reference into this Disclosure



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