

Checking Account Disclosure of Fees, Terms and Conditions

(Truth-in-Savings Disclosure)



How Your Account Works for You

Wright-Patt Credit Union (WPCU) is committed to helping you Save Better, Borrow Smarter and Learn a Lot! The following Disclosure will help you understand how your checking account works, what fees may apply, and how to grow your money. For complete terms governing your account, please see your "Important Account Information" document, the General Fee Schedule, and our Current Dividend Rates.

YOUR CHECKING ACCOUNT: FEES, TERMS, AND CONDITIONS				
OPENING AND USING YOUR ACCOUNT		Totally Fair Checking	Checking with Dividends	Select Checking (No New Accounts)
	Minimum Balance to Open Your Account ¹	\$0	\$1,000.00	\$5.00
	Monthly Minimum Balance Fee or Monthly Service Charge	\$0	\$5.00	Young Adult: \$5.00 Associate: \$5.00 Partner: \$5.00 Advantage: \$4.00 Premier: Free
	How to Avoid the Minimum Balance Fee or Monthly Service Charge	N/A	If you maintain a \$1,000.00 minimum balance, the monthly minimum balance fee will be waived.	"Premier" membership qualifies for no monthly service charge. (SEE BELOW FOR MEMBER CHOICE TIER REQUIREMENTS)
	Dividends Earned on Your Account	No	Yes See Current Dividend Rate sheet for dividend rates and annual percentage yields (APYs)	
	Minimum Average Daily Balance Required to Earn Dividends	N/A	\$0.01	\$1,000.00
	How Dividends are Compounded and Credited	N/A	Monthly	
	Balance Computation Method	N/A	Average Daily Balance	
	Transaction Limitations	None		

YOUR CHECKING ACCOUNT: ² THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT ³		
ACCOUNT FEE SCHEDULE	Stop Payment Fee (per request)	\$9.00
	Non-Sufficient Fund (NSF) by Check & ACH Fee (per item) ⁴	\$9.00
	Return Deposit Item Fee (per item)	\$10.00

¹ All minimum balances are in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver™ account.

² Fees incurred in connection with your checking account will be deducted from your checking account. If funds are not available in your checking account, such fees will be deducted from your share account.

³ Please read this entire document and refer to our General Fee Schedule for a complete list of all fees that may be assessed against your account.

⁴ Returned items may be represented. We may charge an NSF fee each time an item is presented. Please see the Important Account Information for additional detail.



Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beaver Creek, Ohio 45431
(937)912-7000 | (800)762-0047 | TTY (800)750-0750 | www.wpcu.coop



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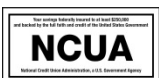
Check Printing	Fee depends on style of checks ordered
Inactive Account Fee (per month; per sub account; applies to accounts with no activity for one year with balances of less than \$100.00)	\$1.00
WPCU ATM Use	\$0
Non-WPCU ATM Use (per transaction)	\$0 Note: This does not include the surcharge an ATM owner may charge for use of their machine. Premier members are eligible to receive a maximum ATM surcharge rebate of \$10 per month, at member's request.
Teller Assisted Transaction and Inquiry (per transaction or inquiry)⁵	Teller Assisted Activity - Does Not Apply to Deposits Young Adult: FREE Associate: \$2.00 Partner: First Four (4) Free Each Month then \$2.00 each transaction after Advantage: FREE Premier: FREE
Shared Branching Transactions (per transaction)⁶	Young Adult: Free Associate: \$2.00 Partner: First Four (4) Free Each Month then \$2.00 each transaction after Advantage: FREE Premier: FREE
Wire Transfer, per transfer	Incoming: FREE Outgoing – Domestic: \$20.00 Resend (due to incorrect information provided by member): \$20.00 Outgoing – International: \$50.00 Resend (due to incorrect information provided by member): \$50.00

Member Choice Tiers	
Member Choice Status is based on a member's Average Daily Balance (ADB). The combination of average daily balance in deposits and month-end balances in loans determines ADB. Student loans are not included. Month-end balances are used for assets under management by a financial advisor.	
Young Adult	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
Associate	ADB of less than \$300.
Partner	ADB of \$300 to \$9,999.99, or a Direct Deposit or recurring ACH deposit that posts at least monthly. Member must be a member in good standing. ⁷ New members whose balances qualify them for Associate status will enjoy the benefits of Partner status for the first 62 days of membership, and then will be placed in the appropriate relationship determined by their ADB.
Advantage	ADB between \$10,000 & \$49,999.99.
Premier	ADB of \$50,000+. All members with a first mortgage are automatically placed in the Premier group for 5 years. After 5 years, members with a first mortgage are placed in the appropriate relationship determined by their ADB.

⁵ Teller assisted transactions include cash withdrawals, check cashing, and balance transfers conducted at WPCU member centers, PTMs, and the Member Help Center.

⁶ Shared Branching transactions include cash withdrawals, check cashing, and balance transfers conducted at CO-OP branch locations.

⁷ "Member in good standing" is any member that has at least \$5.00 on deposit in the TrueSaver™; is not delinquent on any loan obligation to the Credit Union; does not have a negative balance in any share account with the Credit Union; and has not previously caused the Credit Union a financial loss.



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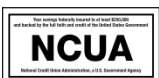


YOUR CHECKING ACCOUNT: OVERDRAFT COVERAGE PLANS AND FEES		
The following overdraft protection plans are available on your checking account. ⁸		
Overdraft Options	Fees (per item)	How Transactions Are Handled
Option A No Overdraft Coverage (Default Option)	\$9.00 NSF Fee	Our standard overdraft practice is that we do not authorize and pay overdrafts for any transactions when you do not have sufficient funds in your account to cover the transaction, unless you ask us to by selecting one of our overdraft coverage options. If we do not authorize and pay an overdraft, your transaction will be declined, and your account assessed an NSF fee. The only exception is everyday debit card and ATM transactions, for which we do not charge an NSF fee when declined. You may also be subject to returned item fees from a merchant.
Option B Overdraft Protection using Savings Account or Line of Credit	No Transfer Fee	You may elect to link your checking account to another source of funds such as a savings account and/or line of credit on your account. This protection covers transactions completed using checks, your checking account number, or debit card and ATM transactions, provided the share or line of credit you have selected has a sufficient balance to cover the transaction amount. Transfers from your overdraft coverage source are completed in \$100 increments or the available balance, whichever is greater. If a line of credit transfer is made to cover the transaction, interest will accrue starting the date of the transfer. There is no limit to the number of transfers that can be made.
Option C Debit/ATM Overdraft Coverage ⁹	\$9.00 Overdraft Fee	If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you can add Debit Card Coverage to your account.
Option D Courtesy Pay Coverage (Checks/ACH)	\$9.00 Overdraft Fee	This is a separate coverage that is available for checks you have written and transactions you authorize using your checking account number, including automatic bill payment transactions. In the event you do not have sufficient funds to cover these transaction types and any overdraft protection source you selected does not have a sufficient balance, we can pay the item, taking your account negative. The maximum number of overdraft payments using the Courtesy Pay Option per month is ten (10), and the maximum number of overdraft payments using Courtesy Pay per twelve (12) month period is 60. If the maximum is reached, your transaction will be declined, and you will be charged an NSF fee.

Posting Order	
Posting Order	Transactions can post to your account in two different ways. "Real time" transactions are posted chronologically as they occur throughout the day. Other transactions are posted to your account in a "batch" process. Please see the Important Account Information for additional detail related to your checking account balance, including posting order and the calculation and payment of overdrafts.

⁸ Overdraft coverage options require you to complete and sign the applicable form. Coverage is not effective until we receive and process your completed and signed form. If you select one of our overdraft coverage options, we pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Please see the Important Account Information for additional detail related to overdrafts. Qualification criteria may apply.

⁹ Overdraft coverage is not routinely permitted on transactions performed at an ATM.

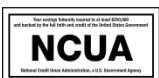


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ADDITIONAL CHECKING ACCOUNT TERMS AND CONDITIONS

- 1. RATE INFORMATION.** "Checking with Dividends" and "Select Checking" accounts are tiered-rate accounts. This means the dividend rate and annual percentage yield (APY) paid on the account is determined by reference to a specified balance in the account. The dividend rate and APY that corresponds to the applicable balance tier will be paid on the entire balance in your account. See Current Dividend Rates sheet for balance tier information and current dividend rates and APYs. Checking with Dividends and Select Checking accounts are variable-rate accounts. The dividend rates and APYs may change at any time at the sole discretion of the Credit Union. There is no limitation on the frequency or on the amount the dividend rate may change. The dividend rates and APYs provided in the Current Dividend Rates sheet are as of the last dividend declaration date. Please contact us for current rate information. Dividends are based on the Credit Union's earnings at the end of a dividend period and cannot be guaranteed.
- 2. COMPOUNDING AND CREDITING.** The dividend period of the Credit Union is monthly. Dividends, if applicable, are compounded monthly and credited to your account monthly. If you close your checking account before dividends are credited to your account, you will not receive accrued dividends.
- 3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance required to open your checking account is provided in the chart above. The stated minimum balance required to open each checking account is in addition to the purchase of one \$5.00 membership share in the Credit Union that is required to remain in your TrueSaver™ account. All members are required to open and maintain a TrueSaver™ account in order to have any other WPCU product or service. Checking with Dividends and Select Checking carry certain balance requirements or a minimum balance fee or monthly service charge, respectively, will be assessed. On Checking with Dividends, you must maintain the stated minimum daily balance to avoid the monthly minimum balance fee. This means if, on any day during the calendar month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee of \$5.00 for that month. On Select Checking, the monthly service charge of up to \$5.00 is determined by your Member Choice Tier, as outlined in the Member Choice Tier chart above. You must maintain the minimum average daily balance stated in the chart above to obtain the disclosed APY provided in the Current Dividend Rate sheet.
- 4. BALANCE COMPUTATION METHOD.** Dividends are calculated using the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. If you do not maintain the stated minimum average daily balance to earn dividends in your account, you will not obtain the disclosed APY for the applicable balance tier provided in the Current Dividend Rates sheet.
- 5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue no later than the business day you deposit noncash items (e.g., checks) to your account. If you close your account before dividends are credited, you will not receive accrued dividends. Please see Balance Computation Method above for additional detail on how dividends are calculated.
- 6. 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 cannot be guaranteed. The dividend rates and APYs may change at any time at the sole discretion of the Credit Union.
- 7. FEES AND CHARGES.** The fees and charges stated in the charts above may be assessed against your account. Under certain circumstances, other fees may be assessed against your account. Please refer to our General Fee Schedule for additional fee information. Minimum Balance Fees or Monthly Service Charges, if applicable, will be assessed on the last calendar day of each month. If, during any month, your daily balance for your Checking with Dividends share account is below the required minimum, your account will be subject to the stated Minimum Balance Fee for that account for that calendar month.



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8. FUNDS AVAILABILITY POLICY. Deposits made at Wright-Patt Credit Union member centers, ATMs, PTMs, and through night depositories will be available for withdrawal based on the type and amount of the deposit pursuant to our Funds Availability Policy. Please refer to our Funds Availability Policy Disclosure, which can be found in our Important Account Information document.
9. IMPORTANT DOCUMENTS. By opening an account and agreeing to the Master Membership and Account Agreement, you acknowledge that you have received and agree to the additional terms and conditions stated in this disclosure, the General Fee Schedule, Current Dividend Rates sheet, and the Important Account Information document, including the Membership and Account Agreement. Changes to any fees or terms and conditions governing your account may be made at the discretion of the Credit Union. Advance notice of changes will be provided to you if required by law. The documents referenced in this disclosure, including our Important Account Information document and General Fee Schedule, are available in our Member centers and are generally available online at WPCU.coop, or may be requested by emailing us at ContactUs@wpcu.coop, or by calling our Member Help Center at the numbers listed below.
10. DISPUTE RESOLUTION. Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
11. CONTACT US. If you have questions about this disclosure or your account(s), other documents, or to report any error, please visit one of our Member Centers or contact our Member Help Center at (937) 912-7000 or (800) 762-0047 or TTY (800) 750-0750.



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