

1. **RATE INFORMATION.** There are three types of Business Checking Accounts that we offer: SimpleChoice Checking, DividendChoice Checking, and Mission-Based Checking. Rates depend on the type of Business Checking Account a member opens. See Current Business Share Dividend Rates sheet for current dividend rates and annual percentage yields.

SIMPLECHOICE CHECKING. Dividends are not paid on this account.

DIVIDENDCHOICE AND MISSION-BASED CHECKING. These accounts are tiered-rate accounts. The dividend rate and annual percentage yield ("APY") for this account depends on the average daily balance in your account. The applicable dividend rate is paid on the entire balance in your account. The dividend rate and APY may change at any time at the sole discretion of Wright-Patt Credit Union, Inc. ("Credit Union"). See Current Business Share Dividend Rates sheet for balance tier information and current dividend rates and APYs.

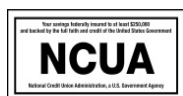
2. **MINIMUM BALANCE REQUIREMENTS.** All minimum balances are in addition to the purchase of one (1) \$5.00 membership share required to be maintained in your Business Share account. There is no minimum balance requirement to open any Business Checking Account.

SIMPLECHOICE CHECKING AND MISSION-BASED CHECKING. There are no minimum average daily balance requirements for these accounts and no monthly service charges.

DIVIDENDCHOICE CHECKING. You must maintain a minimum average daily balance of \$25,000.00 in your DividendChoice Checking Account (or your other accounts associated therewith) to avoid a monthly service charge. Refer to the accompanying Business Account General Fee Schedule for current minimum average daily balance requirements and fees.

MISSION-BASED CHECKING.

3. **FEES AND CHARGES.** Monthly service fees, if applicable, will be deducted from your Business Checking Account on the last day of each month beginning with the month following the month that the account is opened. Other fees and charges may be assessed against your account. Refer to the accompanying Business Account General Fee Schedule for current fees. Fees incurred in connection with your Business Checking Account will be deducted from your Business Checking Account. If funds are not available, such fees will be deducted from your Business Share Account. Official Check fees incurred in connection with any account(s) you have with the Credit Union will be deducted from your Business Checking Account as well. In addition, any other fees incurred in connection with one of your other accounts will be deducted from your Business Checking Account if funds are not available in the account with which the fee is associated. Also, fees associated with a Share Certificate will be deducted from your Business Checking Account. If funds are not available in your Business Checking Account, such fees will be deducted from your Business Share Account.
4. **NATIONAL CREDIT UNION SHARE INSURANCE FUND.** Wright-Patt Credit Union is federally insured by the National Credit Union Administration.
5. **OTHER TERMS AND CONDITIONS.**
  - a. By opening an account and signing the Business Account Authorization Card and Resolution of Authority, you acknowledge that you have received and agree to the additional terms and conditions as stated in the Business Account Authorization Card, Resolution of Authority, Business Account Addendum Disclosure, Business General Fee Schedule, Important Account Information document, and Current Business Share Dividend Rates sheet, which are incorporated by reference into this Disclosure.
  - b. The cost of purchasing checks is the obligation of the member and will depend on the style and quantity of checks ordered.
  - c. 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.
  - d. The documents referenced in this disclosure, including our Important Account Information document and Business General Fee Schedule, are available in our member centers and are generally available online at [WPCU.coop](http://WPCU.coop), or may be requested by emailing us at [ContactUs@wpcu.coop](mailto:ContactUs@wpcu.coop), or by calling our Member Help Center at (800) 762-0047 or TTY (800) 750-0750.



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