

1. **RATE INFORMATION.** The Business Money Market Savings (Business MMS) account is a variable-rate account. The dividend rates and APYs may change at any time at the sole discretion of Wright-Patt Credit Union, Inc. ("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 Business Share Dividend Rates sheet are as of the last dividend declaration date. This account is a tiered-rate account. 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, based on the Balance Computation Method for that account. See the Current Business Share Dividend Rates sheet for balance tier information and current dividend rates and APYs.
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 Business MMS account before dividends are credited to your account, you will not receive the accrued dividends.
3. **MINIMUM BALANCE REQUIREMENTS.** All minimum balances are in addition to the purchase of one \$5.00 membership share required to be maintained in your Business Share account. The minimum balance to open the Business MMS account is \$100.00. You must maintain a minimum daily balance of \$100.00 in your Business MMS account each day to earn dividends for that day.
4. **BALANCE COMPUTATION METHOD.** Dividends are calculated using the daily balance method which applies a daily periodic rate to the balance in your account at the end of each day. However, if on any day during the calendar month, your account balance falls below the required minimum daily balance to earn dividends, you will not obtain the disclosed APY for the applicable balance tier provided in the Current Business Share Dividend Rates sheet.
5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on noncash items (e.g., checks) to your account no later than the business day you deposit them. 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. **FEES AND CHARGES.** Fees and charges may be assessed against your account. Please refer to the accompanying Business General Fee Schedule for current fees. Fees incurred in connection with your Business MMS account will be deducted from your Business MMS account. If funds are not available, such fees will be deducted from your Business Checking Account. If you do not have a Business Checking Account or funds are not available, fees will be deducted from your Business Share Account.
7. **WITHDRAWAL RESTRICTIONS.** The Credit Union reserves the right, at any time, to require members to give at least seven (7) days written notice of the intention to withdraw the whole, or a portion, of the balance in the Business MMS account. No member may withdraw shareholdings that are pledged 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 funds below the amount of their primary or contingent liability to the Credit Union if the member is delinquent as a borrower, co-maker, endorser, or guarantor, without written approval.
8. **NATIONAL CREDIT UNION SHARE INSURANCE FUND:** Member Accounts at the Credit Union are federally insured up to at least \$250,000 by the National Credit Union Administration.
9. **OTHER TERMS AND CONDITIONS:**
 - a. Changes in the terms and conditions of all accounts 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.
 - b. By opening a Business MMS 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.
 - c. Subject to the limitations contained in this and other applicable disclosures, you may use or access your Business MMS account by writing checks and by conducting transactions over-the-counter, at an ATM, through Call-24, or through Online and Mobile Banking.
 - d. If a minor member requests to open a Business MMS account, the Credit Union, pursuant to its Membership and Account Agreement, can require the account to be established jointly with an owner who has reached the age of majority under state law, and who will be jointly and severally liable. Further, ATM cards may only be issued to members who have reached an age or 16 years or older, and debit cards may only be issued to members who have reached the age of majority under Ohio law.
 - e. The documents referenced in this disclosure, including our Important Account Information document and Business General Fee Schedule, are available in our member centers, 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 (800) 762-0047 or TTY (800) 750-0750.



Federally Insured by NCUA

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