

1. **RATE INFORMATION.** The dividend rate and annual percentage yield ("APY") for the Business Share and Business Secondary Share account depend on the average daily balance in your account. "Business Secondary Share" accounts are for members who desire more than one savings account. The applicable dividend rate is paid on the entire balance in your account. The specific balance tiers and the corresponding anticipated dividend rate and APY applicable to each tier are on the accompanying Current Business Share Dividend Rate sheet. The dividend rate and the APY may change at any time at the sole discretion of Wright-Patt Credit Union, Inc. ("Credit Union").
2. **COMPOUNDING AND CREDITING.** Dividends are compounded and credited monthly for the Business Share and Business Secondary Share account. For example, the beginning of the dividend period of the calendar year is January 1st and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern. The dividend declaration date is the last day of the period and, for this example, is January 31st. If you close your account before the dividends are credited, you will not receive the accrued dividends.
3. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance required to open a Business Share account is \$5.00 which represents the purchase of one (1) share (membership share) in the Credit Union and is required to remain in your Business Share account. The stated minimum deposit required to open a Business Secondary Share is in addition to the purchase of one \$5.00 membership share in the Credit Union that is required to remain in your Business Share account. There is no minimum balance to open a Business Secondary Share account. You must maintain a minimum average daily balance of \$0.01 in your Business Share or Business Secondary Share account during a dividend period to earn dividends for that period. Your average daily balance will be calculated as described below.
4. **BALANCE COMPUTATION METHOD.** Dividends are calculated by the average daily balance method which 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.
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. See the accompanying Business General Fee Schedule for current fees. Fees incurred in connection with your Business Share Account or Business Secondary Share will be deducted from your Business Share Account or Business Secondary Share.
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 Share Account. No member may withdraw shareholdings that are pledged 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 comaker, endorser, or guarantor are delinquent, without written approval.
8. **NATIONAL CREDIT UNION SHARE INSURANCE FUND.** Wright-Patt Credit Union® is federally insured by the National Credit Union Administration.
9. **OTHER TERMS AND CONDITIONS:**
 - a. By opening an account and signing the Business Account 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 Rate sheet which are incorporated by reference into this Disclosure.
 - b. 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.
 - c. 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.



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