

Business Share Certificate Disclosure of Fees, Terms and Conditions



How Your Account Works for You

Wright-Patt Credit Union, Inc.® ("WPCU®") is committed to helping you Save Better, Borrow Smarter and Learn a Lot! The following Disclosure will help you understand exactly how your Share Certificate 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 Business General Fee Schedule, and our Current Dividend Rates.

YOUR BUSINESS SHARE CERTIFICATE: FEES, TERMS, AND CONDITIONS															
	Business Share Certificate														
OPENING AND USING YOUR ACCOUNT	<table border="1"> <tr> <td style="background-color: #002060; color: white;">Minimum Balance to Open Your Account¹</td> <td style="text-align: center;">\$500 or \$100,000 (depending on the Dividend Tier)</td> </tr> <tr> <td style="background-color: #002060; color: white;">Monthly Service Charge</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td style="background-color: #002060; color: white;">Dividends Earned on Your Account²</td> <td style="text-align: center;">Yes See Current Dividend Rate sheet for dividend rates and annual percentage yields (APYs)</td> </tr> <tr> <td style="background-color: #002060; color: white;">Minimum Balance to Earn Dividends</td> <td style="text-align: center;">\$500 or \$100,000 (depending on the Dividend Tier)</td> </tr> <tr> <td style="background-color: #002060; color: white;">How Dividends are Compounded and Credited³</td> <td style="text-align: center;">Monthly</td> </tr> <tr> <td style="background-color: #002060; color: white;">Balance Computation Method</td> <td style="text-align: center;">Daily Balance</td> </tr> <tr> <td style="background-color: #002060; color: white;">Transaction Limits⁴</td> <td style="text-align: center;">No deposits permitted prior to the maturity date.</td> </tr> </table>	Minimum Balance to Open Your Account¹	\$500 or \$100,000 (depending on the Dividend Tier)	Monthly Service Charge	\$0	Dividends Earned on Your Account²	Yes See Current Dividend Rate sheet for dividend rates and annual percentage yields (APYs)	Minimum Balance to Earn Dividends	\$500 or \$100,000 (depending on the Dividend Tier)	How Dividends are Compounded and Credited³	Monthly	Balance Computation Method	Daily Balance	Transaction Limits⁴	No deposits permitted prior to the maturity date.
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¹ All minimum balances are in addition to the purchase of one \$5.00 membership share required to be maintained in your Business Share account.

² Your dividend rate and annual percentage yield ("APY") are fixed for the term of the Share Certificate ("Certificate") and will remain in effect until the maturity date. The APY is based on the assumption that dividends will be credited to the Certificate and will remain in the account until maturity. Withdrawals will reduce earnings. If this is a new Certificate, the dividend rate, and Annual Percentage Yield (APY) are shown on the actual Certificate. If you are renewing an existing Certificate, see your Automatic Renewal Notice for rate information.

³ Dividends are credited at the end of the calendar month to your Certificate unless you select to transfer to your Business Share (Savings) Account, Money Market Account, or Checking Account.

⁴ Funds may be deposited at Certificate opening and at renewal during the ten-calendar day grace period.



Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beavercreek, Ohio 45431
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**YOUR BUSINESS SHARE CERTIFICATE: ⁵
SHARE CERTIFICATE ACCOUNT FEES ⁶**

**SHARE
CERTIFICATE
FEES**

Return Deposit Item, per item	\$10.00	
Early Withdrawal Penalty⁷	Early withdrawal penalties apply to all certificates	
	Original Term	Amount of Penalty
	6-17 Months	3 Months of Dividends (whether paid or not)
	18-35 Months	6 Months of Dividends (whether paid or not)
	36-47 Months	9 Months of Dividends (whether paid or not)
	48-72 Months	12 Months of Dividends (whether paid or not)

ADDITIONAL BUSINESS SHARE CERTIFICATE ACCOUNT TERMS AND CONDITIONS

- RATE INFORMATION.** Your dividend rate and annual percentage yield ("APY") are fixed for the term of the Business Share Certificate ("Certificate") and will remain in effect until the maturity date. The APY is based on the assumption that dividends will be credited to the Certificate and will remain in the account until maturity. Withdrawals will reduce earnings. If this is a new Certificate, the dividend rate, and Annual Percentage Yield (APY) are shown on the actual Certificate. If you are renewing an existing Certificate, see your Automatic Renewal Notice for rate information.
- 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 Share Certificate account before dividends are credited to your account, you will not receive accrued dividends.
- MINIMUM BALANCE REQUIREMENTS.** The minimum balance required to open your Business Share Certificate account is provided in the chart above. The stated minimum balance required to open each Business Share Certificate account 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. All business members are required to open and maintain a Business Share account in order to have any other WPCU product or service.
- BALANCE COMPUTATION METHOD.** Dividends are calculated using the daily balance method which applies a daily periodic rate to the principal balance in your account each day.
- ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue no later than the business day you deposit noncash items (e.g., checks) to your account. No dividends will be paid on the Certificate during the ten-day grace period if the Certificate is closed. Please see Balance Computation Method above for additional detail on how dividends are calculated.
- 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 Business General Fee Schedule for additional fee information.

⁵ Please read this entire document and refer to our Business General Fee Schedule for a complete list of all fees that may be assessed against your account.

⁶ Fees incurred in connection with your Certificate will be deducted from your checking account. If funds are not available or you do not have a checking account, fees will be deducted from your share account.

⁷ See section 7 of the Additional Account Terms and Conditions for more information regarding Early Withdrawal Penalties.



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7. EARLY WITHDRAWAL PENALTIES. Wright-Patt Credit Union imposes a penalty for the withdrawal of funds from this account prior to maturity date. The penalty will be deducted from the amount withdrawn. This penalty will be waived in the event of the depositor's death.
8. ADDITIONAL BUSINESS SHARE CERTIFICATE TERMS: Additional terms and conditions are stated on the Rate Sheet or Automatic Renewal Notice and Business General Fee Schedule and are incorporated by reference into this Disclosure.
9. The Certificate may not be pledged, transferred, or assigned to any party other than Wright-Patt Credit Union.
10. MATURITY AND RENEWAL:
 - a. If this is a new Certificate, your Certificate will mature on the date shown on the actual Certificate. If you are renewing an existing Certificate, see the Automatic Renewal Notice for the new maturity date. Your Certificate will renew automatically at maturity.
 - b. You will have a grace period of 10 calendar days beginning on the maturity date to withdraw the funds in the Certificate without being charged an early withdrawal penalty. No dividends will be paid on the Certificate during the ten-day grace period if the Certificate is closed.
11. All Certificates will renew automatically for a like term and at the dividend rate and APY in effect at the time of renewal.
12. 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 Business 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 Business General Fee Schedule, are available in our Member centers and are generally available 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.
13. DISPUTE RESOLUTION. Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
14. 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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