CENTSIBLESPEND® | Spend Wisely

At Wright-Patt Credit Union® (WPCU®), we give you the tools to help you make sense of your spending so you can improve your financial health and make it easier to manage your money.

Are you tired of dealing with inconvenient Non-Sufficient Funds (NSF), overdraft fees and paper checks that seem to complicate your finances?

Keep more of your hard-earned money with a WPCU *CentsibleSpend®* account!

Our *CentsibleSpend* account is a spending account that is entirely free of traditional paper checks. No paper checks, so no worrying about bounced checks! This spending account is completely different because if you overdraft your account unintentionally, with a *CentsibleSpend* account, you won't be charged a NSF or overdraft fee.* With the piece of mind knowing that you wont be charged costly overdraft fees, you can budget and spend your money wisely. It's that simple!

OUR *CENTSIBLESPEND* ACCOUNT INCLUDES:

- $25 minimum deposit required to open account^
- $4 low monthly service charge, along with any applicable Member Choice fees*
- No NSF or overdraft fees*
- Access your hard-earned money through:
  - Visa® Debit Card
  - ATM
  - ACH
  - Mobile and Online Banking
  - Bill Pay
  - Mobile Deposit
- Free monthly statements (paper or eStatements)
- No paper checks available with this spending account

CENTSIBLESPEND ACCOUNT FAQs:

QUESTION: What is the benefit of having a *CentsibleSpend* account over a traditional Totally Fair Checking® account?

ANSWER: Our *CentsibleSpend* account is paper check-free and does not receive NSF or overdraft fees.*

QUESTION: What happens if I do not have funds available to cover a requested transaction?

ANSWER: Transactions will be declined if the funds are not available. While this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance. This could happen if a transaction is approved for one amount, but the actual charge is more than the money in your account. For example, when you use your debit card for a meal at a restaurant and then add a tip. In this situation, the full payment may go through and result in your account going negative, but WPCU will not charge you a NSF or overdraft fee.*

QUESTION: I have overdrawn my account. How is this possible?

ANSWER: We make every attempt to prevent your *CentsibleSpend* account from going negative, but there are rare occasions when this could occur. Transactions will be declined if the funds are not available, but based on how the payment transaction was presented to WPCU and if available balance verification was requested by the merchant, it is possible that a payment could be posted to your account causing your account to go negative. If this should happen, WPCU will not charge you a NSF or overdraft fee.* For example, you go get gas and the pump authorizes $25 but when you are done filling up you spend $40. In this example, the payment will go through and result in an overdraw on your account, but WPCU will not charge you a NSF or overdraft fee.*

QUESTION: Are there any fees for this account?

ANSWER: Yes – there is a $4 monthly service charge and the account is subject to any applicable fees that apply, as disclosed in the CentsibleSpend Account Disclosure of Fees, Terms and Conditions and General Fee Schedule.

QUESTION: Will I receive fees from other sources?

ANSWER: You could potentially receive third-party fees in certain circumstances. For example, It is also important to note, you could be charged a fee by the merchant or payee for any transaction WPCU declines to pay against your account. You could also receive a foreign ATM fee when using an ATM that is not a WPCU ATM.

QUESTION: Can I get checks with this account?

ANSWER: No – this is a paper-free spending account. If you choose to use Bill Pay, paper Bill Pay checks may occur. If you want traditional paper checks, you should open a Totally Fair Checking account, as long as you meet the requirements for the account.

QUESTION: How do I access my funds without checks?

ANSWER: This account offers you different ways to access your money and pay bills with convenient options such as:

- Visa® Debit Card
- ACH
- Mobile and Online Banking
- Bill Pay
- Mobile Deposit

QUESTION: Is there a minimum account balance or deposit required?

ANSWER: Yes – there is a $25 minimum deposit required to open the account.^

CentsibleSpend

For more information on a CentsibleSpend account or to open your account, visit WPCU.coop/checking-accounts.

** Depending on the circumstance, it is possible you could receive a third-party fee. Additional fees may be charged to your account see the General Fee Schedule and CentisibleSpend Account Disclosure of Fees, Terms and Conditions for more information..*

^ The minimum balance requirement to open a CentisibleSpend 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.

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