

# CentsibleSpend Account

## Disclosure of Fees, Terms and Conditions

(Truth-in-Savings Disclosure)

### How Your Account Works for You

Wright-Patt Credit Union, Inc. ("WPCU®" or the "Credit Union") is committed to helping you Save Better, Borrow Smarter and Learn a Lot! The following Disclosure will help you understand exactly how your CentsibleSpend Account works, what fees may apply, and how to grow your money. For complete terms governing your account, please see your "Important Account Information" document and the General Fee Schedule.

OPENING AND USING YOUR ACCOUNT	YOUR CENTSIBLESPEND ACCOUNT: FEES, TERMS, AND CONDITIONS	
		CentsibleSpend
	Minimum Balance to Open Your Account <sup>1</sup>	\$25
	Monthly Service Charge	\$4.00
	Dividends Earned on Your Account	N/A
	Transaction Limitations	None

ACCOUNT FEE SCHEDULE	YOUR CENTSIBLESPEND ACCOUNT: <sup>2</sup> THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT <sup>3</sup>	
	Stop Payment Fees (per request)	\$9.00
	Returned Deposit Item (per item)	\$10.00
	Inactivity Fee (per month; per sub account; applies to accounts with no activity for one year with balances of less than \$100.00)	\$1.00
	WPCU ATM Use	\$0
	Non-WPCU ATM Use (per transaction)	\$0
		Note: This does not include the surcharge an ATM owner may charge for use of their machine. Premier members are eligible to receive a maximum ATM surcharge rebate of \$10 per month, at member's request.

Wire Transfer, per Transfer	Incoming: FREE Outgoing – Domestic: \$20.00 Resend (due to incorrect information provided by member): \$20.00 Outgoing – International: \$50.00 Resend (due to incorrect information provided by member): \$50.00
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<sup>1</sup> All minimum balances are in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver™ account.

<sup>2</sup> Fees incurred in connection with your checking account will be deducted from your checking account. If funds are not available in your checking account, such fees will be deducted from your share account.

<sup>3</sup> Please read this entire document and refer to our General Fee Schedule for a complete list of all fees that may be assessed against your account.



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## MEMBER CHOICE TIERS

**Member Choice Status is based on a member's Average Daily Balance (ADB).** The combination of average daily balance in deposits and month-end balances in loans determines ADB. Student loans are not included. Month-end balances are used for assets under management by a financial advisor.

<b>Young Adult</b>	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
<b>Associate</b>	ADB of less than \$300.
<b>Partner</b>	ADB of \$300 to \$9,999.99, or a Direct Deposit or recurring ACH deposit that posts at least monthly. Member must be a member in good standing. <sup>4</sup>  New members whose balances qualify them for Associate status will enjoy the benefits of Partner status for the first 62 days of membership, and then will be placed in the appropriate relationship determined by their ADB.
<b>Advantage</b>	ADB between \$10,000 & \$49,999.99.
<b>Premier</b>	ADB of \$50,000+. All members with a first mortgage are automatically placed in the Premier group for 5 years. After 5 years, members with a first mortgage are placed in the appropriate relationship determined by their ADB.

## YOUR CENTSIBLESPEND ACCOUNT: OVERDRAFT PROTECTION

<b>Overdraft Protection</b>		
	No Overdraft Protection	No Overdraft Fee

## POSTING ORDER

<b>Posting Order</b>		
	Transactions can post to your account in two different ways. "Real time" transactions are posted chronologically as they occur throughout the day. Other transactions are posted to your account in a "batch" process. Please see the Important Account Information for additional detail related to your checking account balance, including posting order and the calculation and payment of overdrafts.	

## ADDITIONAL CHECKING ACCOUNT TERMS AND CONDITIONS

- MINIMUM BALANCE REQUIREMENTS.** The minimum balance required to open your checking account is provided in the chart above. The stated minimum balance required to open each checking 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. All members are required to open and maintain a TrueSaver account in order to have any other WPCU product or service.
- USING YOUR ACCOUNT.** Our *CentsibleSpend* Account is a spending account that is completely free of traditional paper checks. Funds are accessible by ATM/Debit Card, ACH, through Online Banking and at WPCU member centers. This spending account is completely different because you can only spend what you have in your account. You won't overdraft because transactions will be declined if you do not have enough money in your account to cover the charges.
- 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 General Fee Schedule for

<sup>4</sup> "Member in good standing" is any member that has at least \$5.00 on deposit in the TrueSaver®; is not delinquent on any loan obligation to the Credit Union; does not have a negative balance in any share account with the Credit Union; and has not previously caused the Credit Union a financial loss.

<sup>5</sup> 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 amount of money in your account. For example, when you use your debit card for a meal and then add a tip. In this situation, the full payment may go through, but the tip may result in a negative balance on your account, but we will not charge you an overdraft fee or an NSF fee.



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additional fee information. Minimum Balance Fees or Monthly Service Charges, if applicable, will be assessed on the last calendar day of each month.

4. FUNDS AVAILABILITY POLICY. Deposits made at Wright-Patt Credit Union, Inc. member centers, ATMs, PTMs, and through night depositories will be available for withdrawal based on the type and amount of the deposit pursuant to our Funds Availability Policy Disclosure. Please refer to our Funds Availability Policy Disclosure, which can be found in our Important Account Information document.
5. 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 General Fee Schedule, Current Dividend Rates sheet, and the Important Account Information document, including the Master 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 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 the numbers listed below.
6. DISPUTE RESOLUTION. Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
7. 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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