CHECKING | Checking and Debit Card Solutions

"A lot of institutions say they offer free checking but WPCU® really delivers it. You don't even have to maintain a minimum balance. It's really straightforward and easy to understand."

– Brent and Holly A., Members since 1998

CHECKING OPTIONS

At Wright-Patt Credit Union® (WPCU), we understand what you're looking for in a checking account. You want it to be simple and easy-to-use, with no hidden fees or charges. Our checking accounts offer all the convenience and services you need to manage your daily finances.

Totally Fair Checking®

Don't be fooled by other financial institutions offering "free" checking accounts.

Look to WPCU's Totally Fair Checking® for a basic checking account and an honest deal. Our Totally Fair Checking account comes with no monthly service fee, no daily negative balance fees, unlimited check writing with no per check charges, and no minimum balance requirements.

Checking with Dividends

If you generally keep $1,000 or more in your account, why not let your money work for you? Our Checking with Dividends account pays dividends on your entire balance. In fact, you'll earn higher dividend rates for higher balances. You also receive unlimited check writing with no per check charges and will avoid the $5 monthly service fee as long as you maintain the $1,000 minimum daily balance requirements.

	TOTALLY FAIR CHECKING®	CHECKING WITH DIVIDENDS
Minimum Balance to Open Account*	$0.00	$1,000.00
Unlimited Check Writing	Yes	Yes
Checks	*See Member Choice Information*	*See Member Choice Information*
Dividends Earned on Your Account	No	Yes
Minimum Balance to Earn Dividends	N/A	$0.01
Monthly Service Charge	N/A	$5.00 (*Waived with a $1,000 minimum daily balance.*)

CentsibleSpend®

Keep more of your hard-earned money vs. paying out-of-pocket NSF fees. That is why we offer CentsibleSpend® – an alternative to a traditional checking account.

This is a spending account that is entirely free of traditional paper checks. If you overdraft your account unintentionally, with our CentsibleSpend account, you won't be charged an overdraft fee.** It's that simple! Let CentsibleSpend help make sense of your spending so you can improve your financial health and make it easier to manage your money.

*The minimum deposits stated to open is in addition to the purchase of one $5.00 membership share required to be maintained in your TrueSaver® Account. For additional information about the Totally Free Checking and Checking with Dividends Accounts visit https://www.WPCU.coop/Checking.

ATM/DEBIT CARD

Simplify your life with a WPCU ATM/Debit card. Open a WPCU checking account and receive a free ATM/Debit card that instantly combines easy ATM cash access with no-hassle purchasing power. It works just like a check and an ATM card, anywhere you see the Visa® logo. Just present your card, enter or bypass your pin, sign the receipt and go. Life couldn't be easier!

Your debit card also serves as an ATM card to give you additional access to your credit union accounts through any ATM with the Plus® logos.† And to make life more convenient for you, WPCU not only owns many ATMs throughout Southwest and Central Ohio, but we have partnered with ATM providers to give you access to any lower-to-no-fee Alliance One®, CO-OP Network and MoneyPass ATM.†† For a complete listing of ATMs, call (800) 762-0047 or visit **WPCU.coop/Locations**.

CHECKING AND DEBIT CARD OVERDRAFT SOLUTIONS

An overdraft can occur when you do not have enough money in your account to cover a transaction, but we pay it anyway. At Wright-Patt Credit Union, our standard overdraft practice is that we do not authorize and pay overdrafts for any transactions when you do not have sufficient funds in your account to cover the transaction, unless you ask us to by selecting one of our overdraft coverage options. You may add or remove an overdraft coverage option using our Overdraft Coverage form and Overdraft Coverage for Debit/ATM Transactions form.

If you select one of our overdraft coverage options, we pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we do **not** authorize and pay an overdraft, your transaction will be declined and your account assessed a Non-Sufficient Fund ("NSF") fee as outlined in our General Fee Schedule and Important Account Information. The only exception is everyday debit card and ATM transactions, for which we do not charge a NSF fee when **declined**.

Additional information regarding overdraft coverage options, your account balance, how overdrafts are calculated, and associated fees can be found in our Important Account Information and General Fee schedule.

We can cover your overdrafts in three different ways:

1. **Overdraft Protection:** You may elect to link your checking account to another source of funds such as a savings account and/or line of credit on your account. This protection covers transactions completed using checks, your checking account number or debit card and ATM transactions provided the share or line of credit you have selected has a sufficient balance to cover the transaction amount. Transfers from your overdraft coverage source are completed in $100 increments or the available balance, whichever is greater. If a line of credit transfer is made to cover the transaction, interest will accrue starting the date of transfer. There is no limit to the number of transfers that can be made.

2. **Courtesy Pay Coverage:** This is a separate coverage that is available for checks you have written and transactions you authorize using your checking account number, including automatic bill payment transactions. In the event you do not have sufficient funds to cover these transaction types and any overdraft protection source you selected does not have a sufficient balance, we can pay the item, taking your account negative. There is a service fee if we pay an overdraft as outlined in our General Fee Schedule and Important Account Information. The maximum number of overdraft payments using the Courtesy Pay Option per month is ten (10), and the maximum number of overdraft payments using Courtesy Pay per twelve (12) month period is sixty (60). If the maximum is reached, your transaction will be declined and you will be charged a NSF fee.

3. **Debit/ATM Overdraft Coverage.** If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you can add Debit Card Coverage to your account using the separate overdraft coverage for debit/ATM transactions form. There is a service fee if we pay an overdraft using your everyday debit or ATM card as outlined in our General Fee Schedule and Important Account Information. If you do not select Debit Card Coverage, we will simply decline the transaction and you will not be charged a NSF fee.

In cases where your account does not have a sufficient balance to cover a transaction you have protected with overdraft coverage, we will attempt to cover your transaction using the least expensive option you have selected first. In the event more than one coverage option is needed to pay your transaction, you will only be charged one fee, which will be the highest fee for the coverage options used.

Additional information is available for all coverage types. Please ask us for details.

***Depending on the circumstance, it is possible you could receive a third-party fee.*

†ATMs subject to surcharges and/or Member Choice fees.

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