

Club 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 Club 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, the General Fee Schedule, and our Current Dividend Rates.

OPENING AND USING YOUR ACCOUNT	YOUR CLUB ACCOUNT: FEES, TERMS, AND CONDITIONS	
		Club Account
	Minimum Balance to Open Your Account ¹	\$0
	Monthly Service Charge	\$0
	Dividends Earned on Your Account	Yes See Current Dividend Rates sheet for dividend rates and annual percentage yields (APYs)
	Minimum Daily Balance Required to Earn Dividends	\$0.01
	How Dividends Are Compounded and Credited	Monthly
	Balance Computation Method	Daily Balance
	Transaction Limitations	None

ACCOUNT FEE SCHEDULE	YOUR CLUB ACCOUNT: ² THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT ³	
	Returned Deposit Item (per item)	\$10.00
	WPCU ATM Use	\$0 (Balance Inquiry Only)
	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.

¹ The minimum balance to open a Club Account is in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver® account.

² 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.

³ Fees incurred in connection with your Club Account will be deducted from your Club Account. If funds are not available in your Club Account, such fees will be deducted from your share account.



Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beavercreek, Ohio 45431
(937)912-7000 | (800)762-0047 | TTY (800)750-0750 | www.wpcu.coop



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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.	
Young Adult	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
Associate	ADB of less than \$300.
Partner	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. ⁴ 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.
Advantage	ADB between \$10,000 & \$49,999.99.
Premier	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.

POSTING ORDER	
Posting Order	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.

⁴ "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.



ADDITIONAL CLUB ACCOUNT TERMS AND CONDITIONS

1. **RATE INFORMATION.** Club Accounts are variable-rate accounts. The dividend rates and APYs may change at any time at the sole discretion of the Credit Union. There is no limitation on the frequency or on the amount the dividend rate may change. The dividend rates and APYs provided in the Current Dividend Rates sheet are as of the last dividend declaration date. Please contact us for current rate information. Dividends are based on the Credit Union's earnings at the end of a dividend period and cannot be guaranteed. The dividend rate and APY will be paid on the entire balance in your account, based on the Daily Balance Computation Method. See Current Dividend Rates sheet for current dividend rate and APYs.
2. **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 account before dividends are credited to your account, you will not receive accrued dividends.
3. **MINIMUM BALANCE REQUIREMENT.** The minimum balance required to open a Club Account is provided in the chart above. The minimum balance to open a Club Account is in addition to the purchase of one \$5.00 membership share in the Credit Union that is required to be maintained 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.
4. **BALANCE COMPUTATION METHODS.** Dividends are calculated using the daily balance method which applies a daily periodic rate to the principal balance in your account each day. This means if, on any day during the calendar month, your account balance falls below the required minimum daily balance to earn dividends, you will not obtain the disclosed APY for the applicable balance tier provided in the Current Dividend Rates sheet.
5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue no later than the business day you deposit noncash items (e.g., checks) to your account. 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. **NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividends cannot be guaranteed. The dividend rates and APYs may change at any time at the sole discretion of the Credit Union.
7. **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 additional fee information.
8. **FUNDS AVAILABILITY.** 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.
9. **DISTRIBUTION DATE AND ACCOUNT CLOSURE:**
 - Members may designate the distribution date of their Club Account. If no specific distribution date is designated at the time of account opening, the default distribution date will be the first day of the month that is twelve months from the date the account is established.
 - The balance of your Club Account will be transferred to your TrueSaver® Account on the designated distribution date unless you select to transfer to your Share (Savings) Account, Money Market Account, or Checking Account.
 - Club Accounts remain open after the distribution date and additional funds may be deposited immediately, except if the account remains at a zero dollar (\$0) balance for six (6) months with no activity, at which time the account will be closed without notice.



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10. **ATM AND DEBIT CARD ACCESS.** Club Accounts may be linked to any ATM or debit card associated with the account for ATM balance inquiry access only. Please contact a Member Service Representative if you have questions.
11. **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, or may be requested by emailing us at ContactUs@wpcu.coop, or by calling our Member Help Center at the numbers listed below.
12. **DISPUTE RESOLUTION.** Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
13. **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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