Individual Retirement Accounts

How to Submit IRA Forms Electronically

At Wright-Patt Credit Union® (WPCU®), we've partnered with a trusted, third-party site to make filling out and submitting Individual Retirement Account (IRA) forms an easier and better experience for you!

Once you submit an IRA form through our IRA Service Center, depending on your request, a WPCU partner-employee will review your transaction once it is submitted and then complete the appropriate action on your account or contact you with any further questions.

The IRA Service Center is only accessible to current WPCU IRA Members.

If you would like to become a WPCU IRA Member, visit your nearest Member Center and one of our partners would be happy to help you.

For existing IRA members, if you're looking to:

Add an IRA

- Start the process of opening an additional WPCU Share Certificate Roth or Traditional IRA through our new IRA Service Center. Once you've completed the opening steps, a partner-employee will follow-up with you to complete the account opening process.

Make a Transfer, Distribution, Rollover or Withdrawal Request

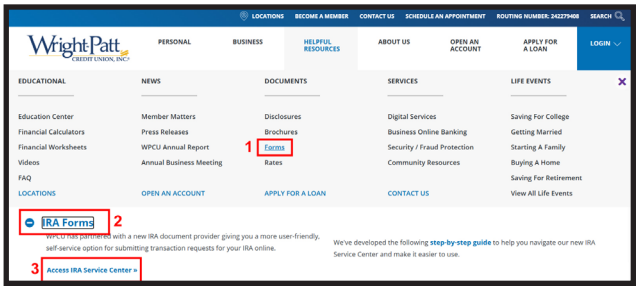
- Move your Traditional IRA assets or Roth IRA assets from another financial organization to your Traditional or Roth IRA at WPCU.
- Request a direct movement of assets from an employer-sponsored retirement plan to your WPCU IRA.
- Request or set up a distribution to your IRA.
- If you would like to withdraw funds from your IRA.

Simply follow the following steps to access our new member portal and submit your IRA forms electronically.

Logging In to IRA Service Center:

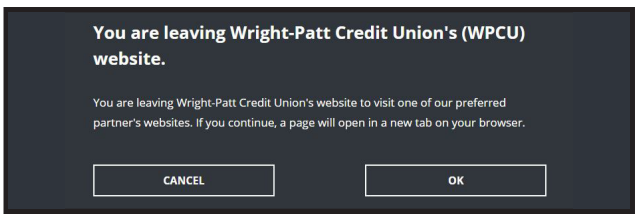
1 | Visit WPCU.coop/Forms to Login.

Visit WPCU.coop/Forms to login to our IRA Service Center. It is located under the IRA forms dropdown menu.



2 | Select "OK" when you receive the trusted third-party website pop-up.

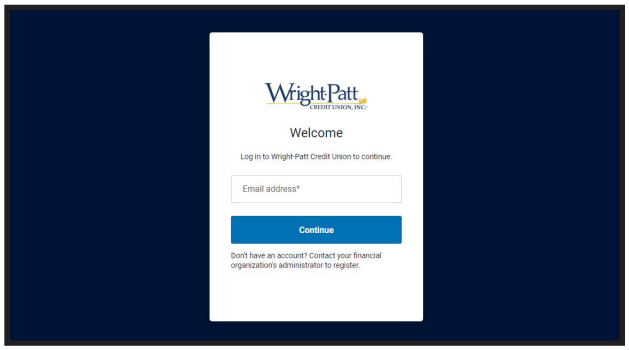
When you select the IRA Service Center, you will receive a pop-up "You are leaving Wright-Patt Credit Union's (WPCU) website." Select "OK" to advance to the IRA Service Center.



3 | Enter your email address in the email address field.

When you access the IRA Service Center, you will be asked to enter your email address in the email address field and then will select “Continue”.

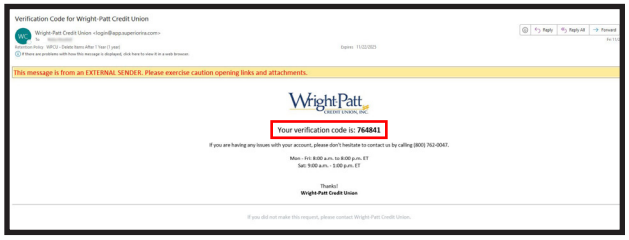
Please note: *This email address is the email address assigned to your WPCU member account. Not sure what email address is assigned to your WPCU account? Log into Mobile or Online Banking and select “My Contact Information” to see the email address you’ve selected for your WPCU account.*



4 | Check your email for the verification code.

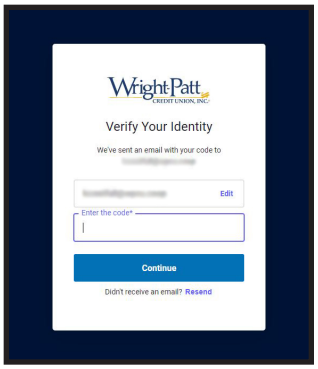
Once you enter in your email address, you will be sent an email from login@app.superiorira.com with the subject line “Verification Code for Your Wright-Patt Credit Union Account” with a verification code.

Please note: *This verification code is valid for five minutes before you will need to re-submit your email address and receive a new code.*



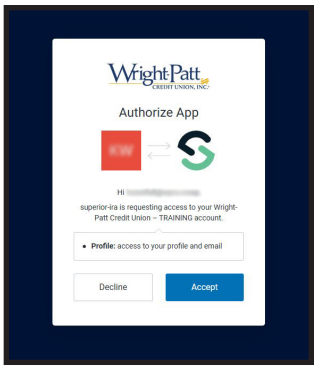
5 | Enter the verification code.

Toggle back to the IRA Service Center screen and enter in the verification code you received in your email. Once you’ve entered the verification code, select “Continue”.



6 | Receive an Authorize App page.

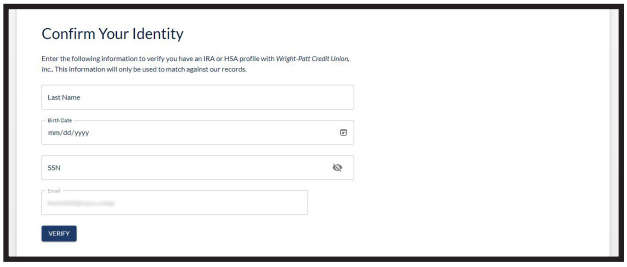
After you enter in the verification code, you’ll be asked to “Accept” an Authorize App allowing our trusted third party to access your WPCU IRA.



7 | Confirm your identity.

On the next screen you will verify your identify by entering in your Last Name, Birth Date, and Social Security Number. Once you’ve entered the your information, select Verify to finish logging in.

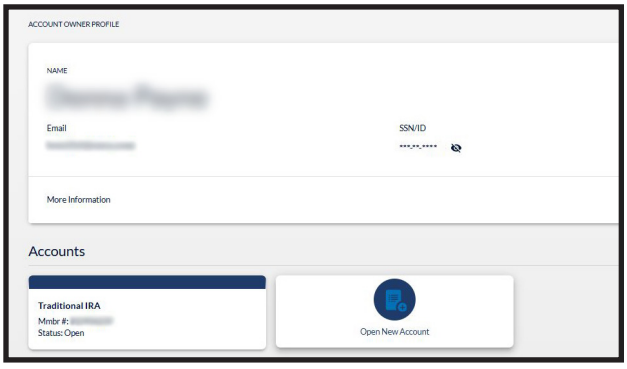
Please note: *You will only be asked to provide this information the FIRST time you login. Once you’ve logged in for the first time, you will only enter in your email and new verification code moving forward.*



8 | Your IRA Service Center Dashboard.

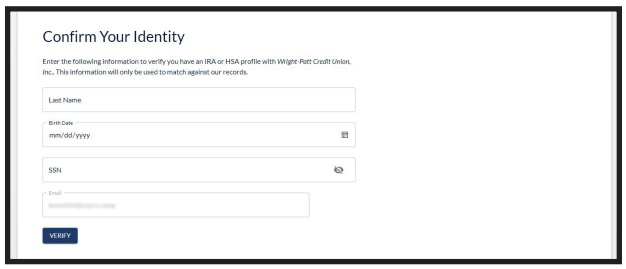
Once you’ve logged into the IRA Service Center, you will see your member information. From here, you can access your IRA and start the process of:

- Opening a New Account
- Making a Transfer, Distribution, Rollover or Withdrawal Request



Please note: *You will only be asked to provide this information the FIRST time you login. Once you’ve*

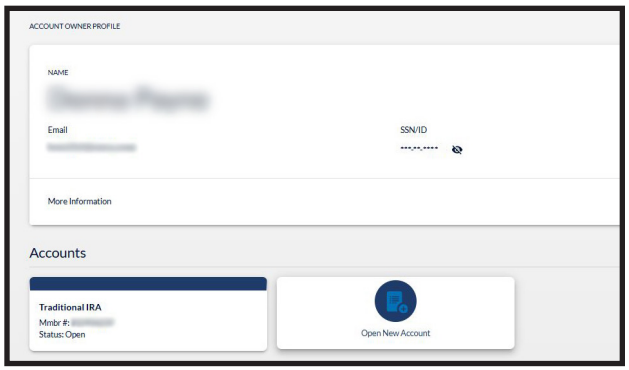
logged in for the first time, you will only enter in your email and new verification code moving forward.



Open New Account:

1 | Select "Open New Account" from the member dashboard screen.

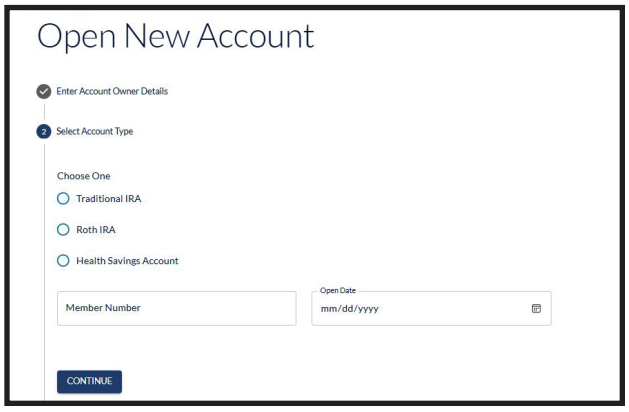
Once logged into the IRA Service Center, select "Open New Account".



2 | Choose the Account Type.

Once you've selected "Open New Account", you'll want to select the account type to open:

- Traditional IRA (Share)
- Roth IRA (Share)



3 | Next, provide the deposit information.

Once you've clicked on the account type, you will be asked to either "Make Initial Deposit" or "Skip."

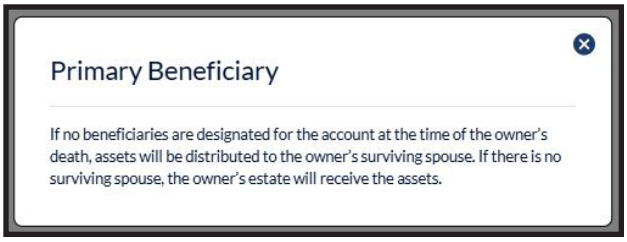
***Please note:** If you select "Make Initial Deposit", you will need to enter in the following information:*

- *Deposit Method*
- *Type of Deposit*
- *Amount of Deposit*

4 | Name Primary Beneficiaries.

The next step will ask you to add beneficiary information or skip.

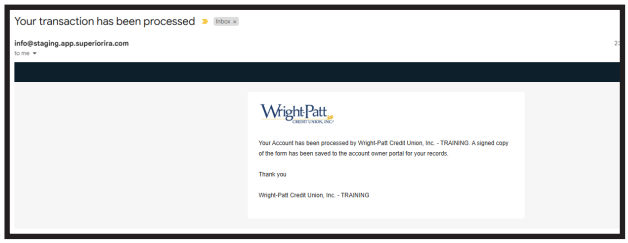
***Please note:** If no beneficiary information is entered, you will receive the following pop-up box.*



5 | Lastly, review and sign the document.

Before the new account can be processed by WPCU, you must review and sign the document. Once you sign the document electronically, it will be automatically sent to the WPCU Deposit Services Team. They will review within two business days. You will also receive a confirmation email.

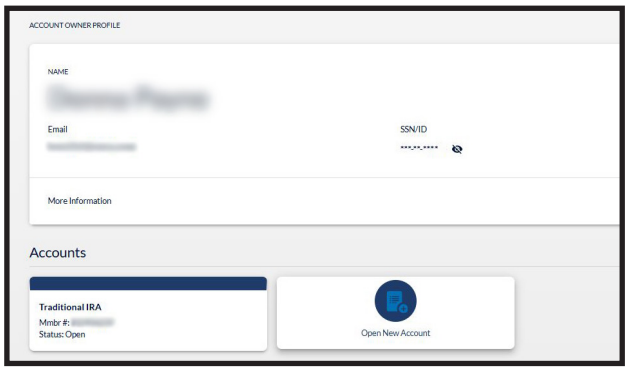
***Please note:** In this step, you'll be asked to create a signature to electronically sign the document. It is important to note that the confirmation email you receive is a receipt that the document has been **SENT** to WPCU and **NOT** that the account opening has been finalized.*



Request Rollover/Transfer:

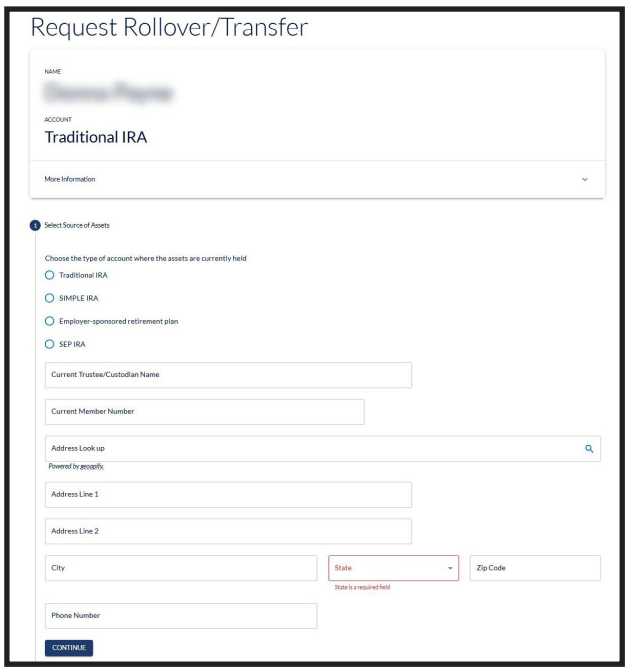
1 | Select the account you'd like to make a rollover and/or transfer to.

Once logged into the IRA Service Center, select the account you'd like to make a rollover and/or transfer to from the accounts listed on your dashboard.



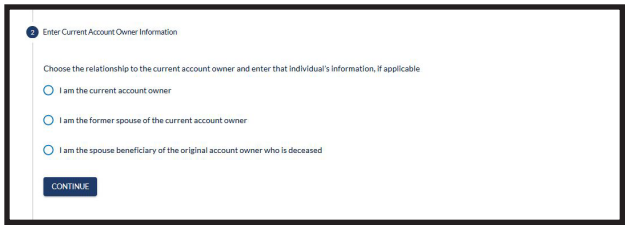
2 | Select Source of Assets.

In this step, you'll select the account type where the assets are currently held. You'll also enter in the Current Trustee/Custodian Name, Member Number, Address and Phone Number.



3 | Enter in the Current Account Owner Information.

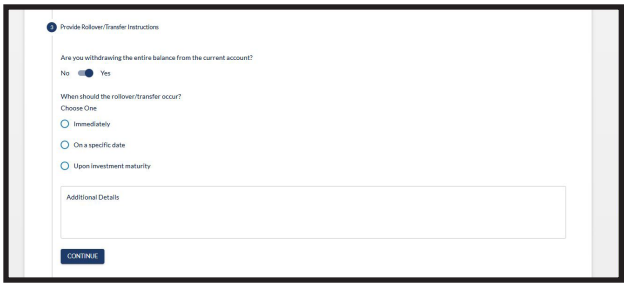
In this step, you'll choose the relationship to the current account owner and enter the individual's information (if applicable).



4 | Follow the Rollover or Transfer Instructions.

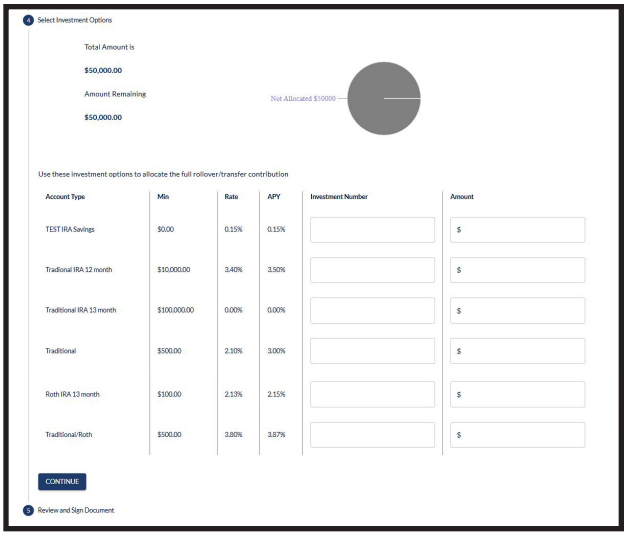
Next, follow the prompts to provide instructions for the rollover or transfer.

Please note: *Whether you select rollover or transfer, it is important to pay close attention to the custodian section. The custodian section is the financial institution you are transferring the amount to/from, not your member information.*



5 | Select the Investment Options

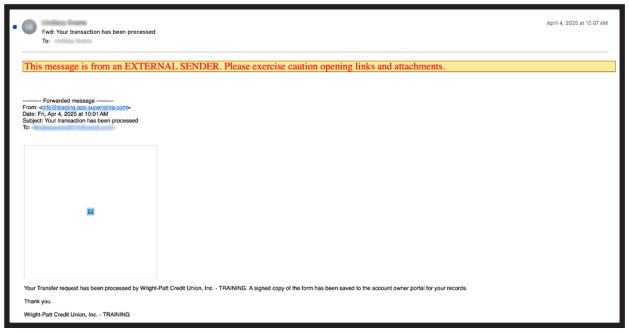
The next step, you will be asked to enter in the investment options filling in the investment number (share) and amount.



6 | Lastly, review and sign the document.

Before the rollover or transfer can be processed by WPCU, you must review and sign the document. Once you sign the document electronically, it will be automatically sent to the WPCU Deposit Services Team. They will review within two business days. You will also receive a confirmation email.

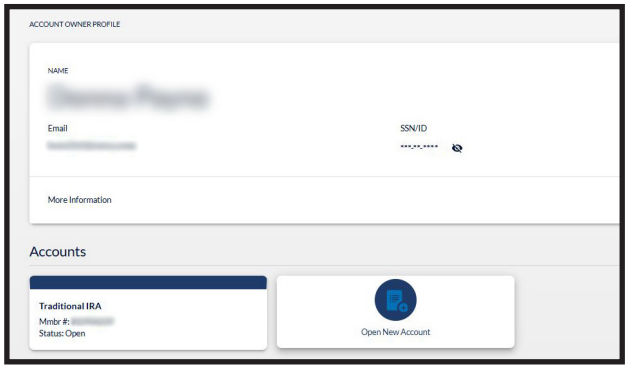
Please note: *In this step, you'll be asked to create a signature to electronically sign the document. It is important to note that the confirmation email you receive is a receipt that the document has been **SENT** to WPCU and **NOT** that the rollover or transfer has been finalized.*



Add Deposit:

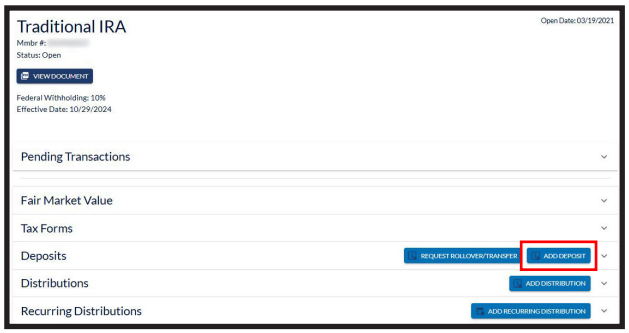
1 | Select the account you'd like to add a deposit to.

Once logged into the IRA Service Center, select the account you'd like to add a deposit to from the accounts listed on your dashboard.



2 | Under Deposits, click on "Add Deposit."

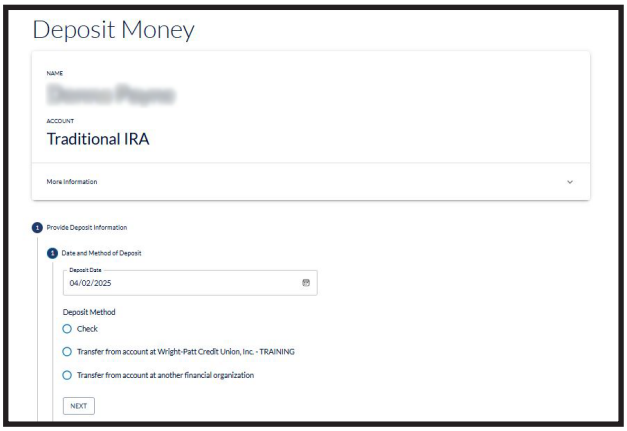
After you've selected the account you'd like to add a deposit to, click on "Add Deposit" under the Deposit section.



3 | Next, select the date and deposit method.

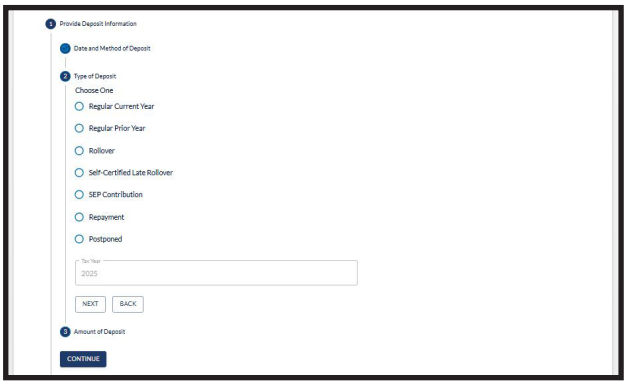
In this step, you'll select the deposit date and then choose the deposit method (i.e., Check, Transfer from an account at Wright-Patt Credit Union, or Transfer from an account at another financial organization). Based on your selection, you'll enter in the corresponding information, like:

- Who to make the Check Payable to
- Date on Check
- The Source Account Type (where the money came from)
- Account Type (Checking, Savings, Other Non-Retirement Account)



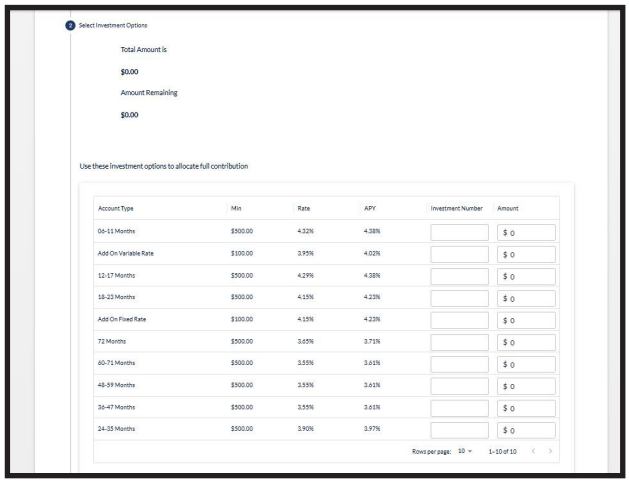
4 | Then, choose the type of deposit.

Once you've selected the deposit method and date, you will be asked to select the type of deposit.



5 | Then, choose the type of deposit.

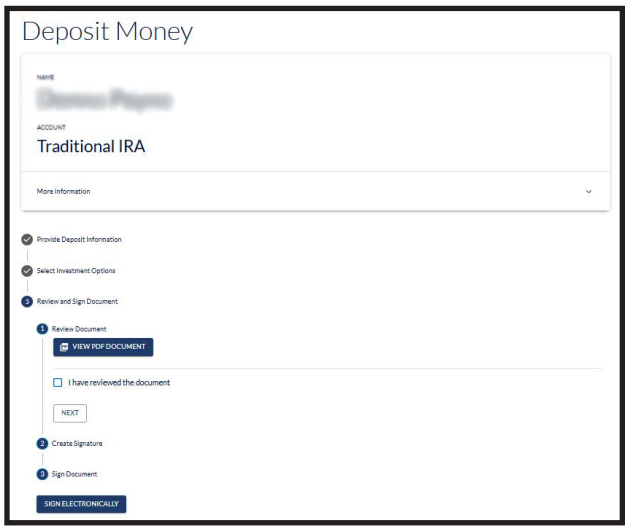
Once you've selected the deposit method and date, you will be asked to select the type of deposit.

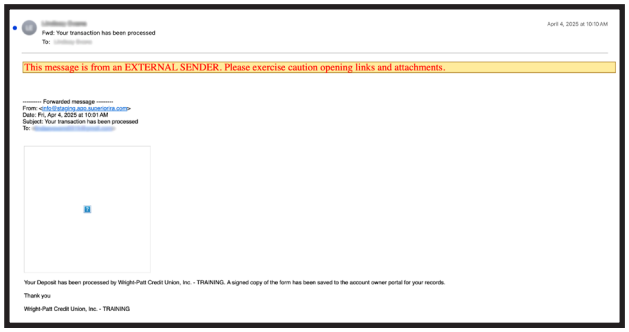


6 | Lastly, review and sign the document.

Before the deposit can be processed by WPCU, you must review and sign the document. Once you sign the document electronically, it will be automatically sent to the WPCU Deposit Services Team. They will review within two business days. You will also receive a confirmation email.

Please note: *In this step, you'll be asked to create a signature to electronically sign the document. It is important to note that the confirmation email you receive is a receipt that the document has been* ***SENT*** *to WPCU and* ***NOT*** *that the deposit has been finalized.*

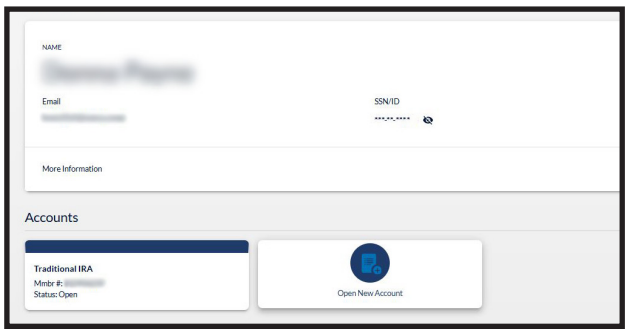




Add Distribution:

1 | Select the account you'd like to add a distribution to.

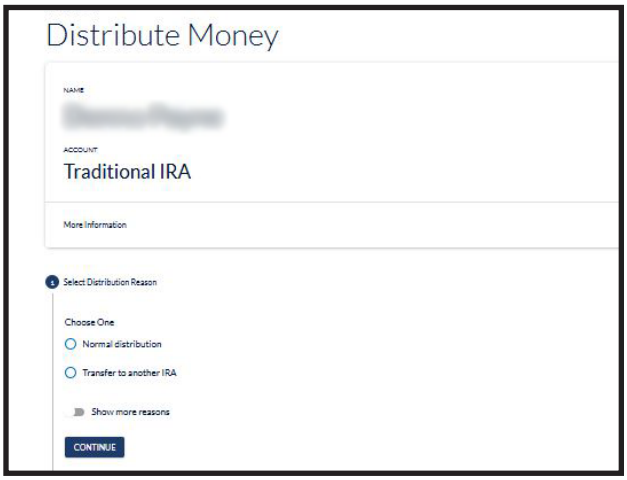
Once logged into the IRA Service Center, select the account you'd like to add a distribution to from the accounts listed on your dashboard.



2 | Next, select the distribution reason.

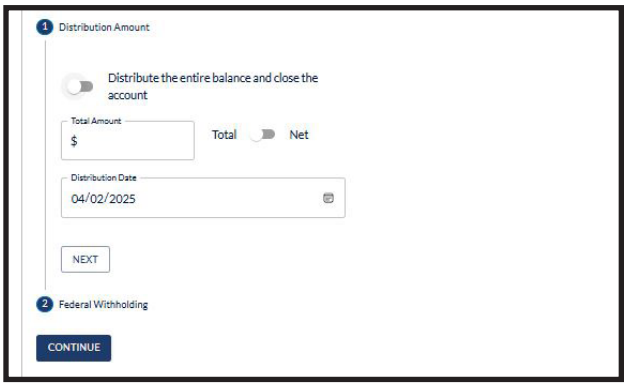
In this step, you will select the distribution reason.

Please note: *If you do not see the distribution reason, click on "Show More Reasons" and select from the drop-down list.*



3 | After, select the distribution amount and date.

After selecting the distribution reason, you will be asked to fill in the distribution amount and the date.



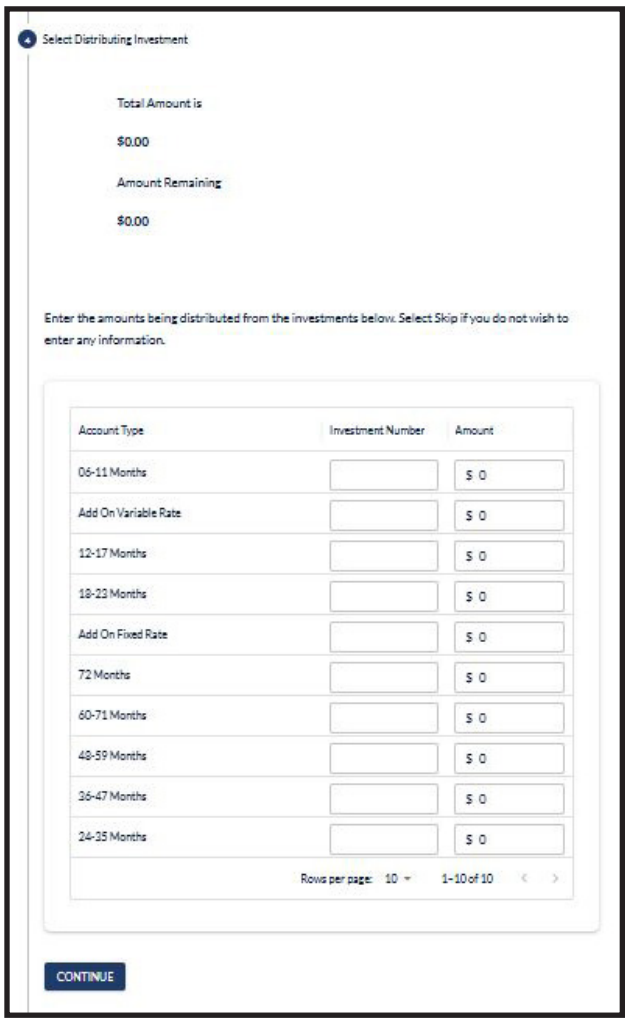
4 | Choose the distribution method.

In the next step, choose one of the distribution methods (i.e., Check, Transfer from an account at Wright-Patt Credit Union, or Transfer from an account at another financial organization). Based on your selection, you'll enter in the corresponding information, like:

- Who to make the Check Payable to
- Date on Check
- The Source Account Type (where the money came from)
- Account Type (Checking, Savings, Other Non-Retirement Account)

5 | Select the Investment Options.

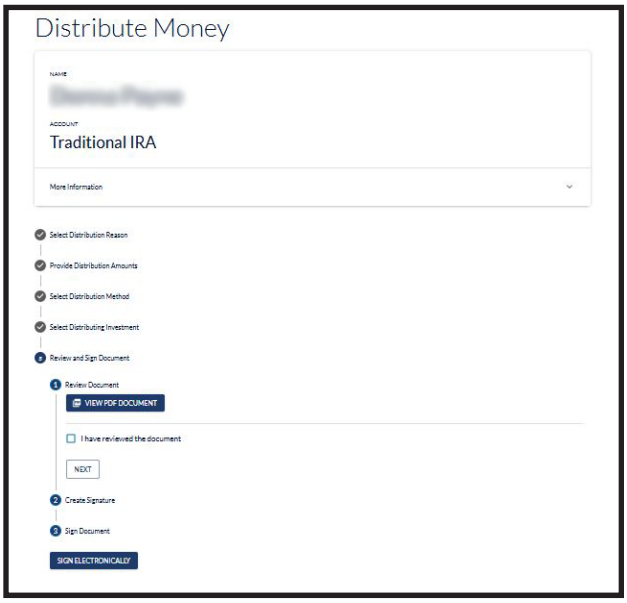
The next step, you will be asked to enter in the investment options filling in the investment number and amount.

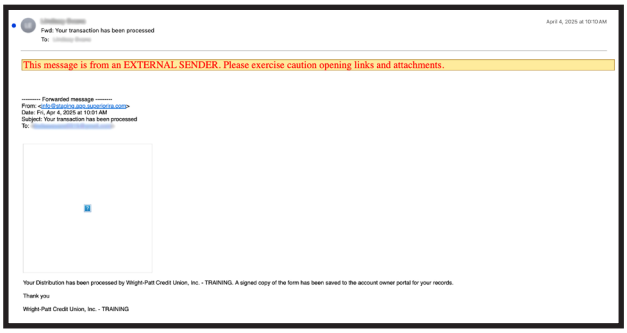


6 | Lastly, review and sign the document.

Before the distribution can be processed by WPCU, you must review and sign the document. Once you sign the document electronically, it will be automatically sent to the WPCU Deposit Services Team. They will review within two business days. You will also receive a confirmation email.

Please note: *In this step, you'll be asked to create a signature to electronically sign the document. It is important to note that the confirmation email you receive is a receipt that the document has been* ***SENT*** *to WPCU and* ***NOT*** *that the distribution has been finalized.*





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At Wright-Patt Credit Union, we're doing whatever we can to make your life a little easier and that includes providing some of our IRA forms electronically through our new IRA Service Center. If at any time you have questions while submitting your IRA forms, we invite you to call our Member Help Center at (800) 762-0047 or stop by your nearest member center and one of our partner-employees would be happy to help you!