



SAVINGS ACCOUNTS

Our mission at Wright-Patt Credit Union® (WPCU®) is to help people through life. We offer a wide range of savings options so you can be sure you're making the most of your hard-earned money in every stage of life.

Because we are a member-owned financial cooperative, your regular savings at WPCU are recorded as shares and represent your share of ownership of the credit union. The minimum deposit to open a WPCU TrueSaver® account is only \$5.00. While WPCU's TrueSaver is the most basic of the savings accounts, it's also the one savings account that every member of the credit union has at the core of their savings plan.

As an added protection for you, each member's funds are federally insured up to a total of \$250,000 per ownership interest by the National Credit Union Administration (NCUA), an agency of the federal government.

SAVINGS OPTIONS

TrueSaver® – Earn our Highest Rate* on Your First Penny Saved

With most financial institutions, only the biggest savers get the highest savings rates. But at WPCU, our TrueSaver account, gives you the opportunity to earn our highest savings rate* on your very first penny saved.

Personal Capital Money Market Savings Account

WPCU's Personal Capital Money Market Savings Account combines the best in money market account features to offer you a single, complete account designed to provide the most value for your savings needs.

Save to Win® - A Savings Account with a Twist!

With Save to Win, rather than earning dividends, **every \$25 you save in your Save to Win account earns you an entry into monthly, quarterly and annual drawings for a chance to win cash prizes** from our WPCU member-only prize pool and a national prize pool.**

*To earn the higher rate on your first \$1,000.00 in your TrueSaver®, the following qualifications must be met: (1) The Primary member must provide the Credit Union with a Social Security Number or Tax Identification Number. (2) Primary members with more than one qualifying TrueSaver account will receive the TrueSaver rates specified in the Current Dividend Rates sheet for the qualifying account with the oldest open date. (3) The primary member must be a Member in Good Standing at the time dividends are paid to the account. A Member in Good Standing is any member of the Credit Union who meets all the following: (a) The member currently has at least \$5.00 on deposit in his/her TrueSaver account, and (b) The member is not delinquent on any loan obligation to the Credit Union, and (c) The member does not have a negative balance in any share account he/she owns with the Credit Union, and (d) The member has not previously caused the Credit Union a financial loss of any kind. (4) The account must have an active checking account. An active checking account is defined as an account that has a minimum of four (4) "qualifying transactions" per dividend period, in any combination. Qualifying transactions are: (a) Bill Pay Transactions, (b) ACH deposits and withdrawals, (c) Debit Card transactions, (d) Point of Sale transactions, or (e) Cleared checks. (5) The account must have at least one (1) direct deposit transaction within a 45-day period OR be set up to receive eStatements. Accounts where the primary member is 17 years of age or younger must only meet qualifications 1-3 above. The first dividend rate and APY shown on the Current Dividend Rates sheet for "Qualifying Balance" will be paid only on the portion of your average daily balance that was greater than \$0.00 but less than \$1,000.01. The second dividend rate and APY shown on the Current Dividend Rates sheet for "Qualifying Balance" will be paid only on the portion of your average daily balance that was greater than \$1,000.00. If you do not meet the rate qualifications outlined above, the dividend rate and APY shown for "Non-Qualifying Balance" will apply. For additional information about our savings accounts, please visit WPCU.coop/Savings.

** Wright-Patt Credit Union membership and Qualifying Save to Win Account required. Participating Member will be eligible for one (1) entry for each \$25 increase in the monthly balance of the Qualifying Account calculated on the last calendar day of the month. Eligible entries cannot exceed 100 entries for the monthly Prize Drawing, 300 entries for each quarterly Prize Drawing and 1,200 entries for each annual Prize Drawing, per Participating Member. Odds of winning are based on the number of eligible entries received. Except for making the required deposits taking any other action, or purchasing any goods or services, will not increase the odds of winning. Eligibility restrictions apply. See Official Rules for more details.



WPCU.coop



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Federally insured by NCUA
Equal Housing Opportunity

Save Better. Borrow Smarter. Learn A Lot!

WPCU.coop | (800) 762-0047 | TTY: (800) 750-0750 or 711

Wright-Patt
CREDIT UNION, INC.®

SHARE CERTIFICATES – EARN HIGHER DIVIDENDS

When you want more robust dividends and can deposit your funds for a fixed length of time, one of our Share Certificates might be just the solution. Share Certificates are great savings vehicles which provide you a guaranteed rate of return when you keep the money on deposit for the term of the Certificate. Certificates are available with a minimum deposit of \$500 and terms from 6 – 72 months. Plus, with Jumbo Certificates, you can earn higher dividends with certificate balances of at least \$100,000!

CLUB ACCOUNTS - SAVE FOR ANTICIPATED EXPENSES

Club accounts from WPCU help you budget for various anticipated expenses throughout your life by allowing you to save money on a regular basis through convenient services such as direct deposit or payroll deduction.

Historically, club accounts have been used by our members to save for taxes, the holidays, back-to-school, and vacations, but they can be used for other expenses, too. Save for tuition for private school, kids' birthdays - almost anything you can plan ahead for a certain date.

Simply open a club account, choose a term between 3 and 12 months, and create a name for your account. You'll earn a competitive savings rate until your account matures (term ends). Then, your funds will be transferred to the account you choose – either your TrueSaver or checking account – on the first day of your club account's maturity month. Must maintain a balance of \$5.00 in a TrueSaver account.

IRAs

Individual Retirement Accounts (IRAs) are a great foundation for saving toward your retirement. At WPCU, you can invest your retirement dollars in three different ways:

Single Deposit

These IRAs are funded with a minimum "lump sum" initial deposit of \$500. They are available in terms of 6- to 72-months and pay dividends monthly.

Add-On Variable Rate

With a minimum deposit of only \$100, you can make additional deposits at any time to build your savings. Dividends are paid monthly, and rates are subject to change weekly. Add-on IRAs have an 18-month term.

Add-On Fixed Rate

This IRA is just like the add-on variable rate mentioned above, but comes with the security of a fixed rate for the term of the IRA.

All three options are available as either a Traditional or Roth IRA. While there are many investment options available to you, your risk tolerance and years until retirement will be factors in determining which product(s) makes the most sense for you.

