MEMBER CHOICE | Make the Most of Your Membership

"It's almost a family feel with Wright-Patt Credit Union®. I like that it's local. It keeps my money in the community. We're all working together, helping one another."

– Laura Y., Member since 2015

BENEFITS OF COOPERATION

As a credit union, Wright-Patt Credit Union (WPCU®) is a member-owned and operated not-for-profit financial cooperative. That means WPCU joins our members together to meet each others' needs by pooling their financial resources. Like other credit unions, WPCU uses your pooled resources to cover operational costs and then returns our remaining earnings to you through the benefits of better rates on savings and loan products, and overall lower and fewer service fees.

The success of a cooperative like WPCU is dependent upon the commitment of its members. The more members actively use WPCU, the stronger our cooperative becomes, giving it the ability to return more value to our members. That's why we reward our members' use of WPCU products and services in a program called Member Choice. It's a simple plan that will benefit you directly.

WAYS TO CONTRIBUTE

Belonging to WPCU makes a lot of sense, especially the more you use your membership. You can increase the benefits of credit union membership to yourself and other members by contributing in one or more of the following ways:

1. **Making deposits.** Members who contribute as depositors make it possible for WPCU to make loans to other members.
2. **Taking out loans.** Members who borrow at WPCU are contributing to the cooperative by paying interest on the money they borrowed. The interest is used to pay dividends and the operating expenses of the credit union.

When members cooperate with each other by making deposits and taking out loans, we're able to enhance the value of credit union membership for every member involved. That's why if you keep a certain average daily balance in deposits and month-end balance in loans*, you are eligible for additional savings and fewer fees. It's our way of focusing on you – the member – and your financial future.

For example, with a total relationship balance (average daily balance in deposits and month-end balance in loans*) of $300 - $9,999, you can become a Partner Member. At the Partner Member Choice tier, you would receive added freebies including a free box of checks each year.

If your participation included the following, you would qualify as an Advantage member, with free teller transactions, free money orders, and more:

- $7,500 used car loan (month-end balance)
- $3,500 money market (average daily balance)
- $795 checking account (average daily balance) (Total: $11,795)

A complete Member Choice chart is available on the next page to show you how to get more from your membership with WPCU. Please note, Business Accounts are not included in the Member Choice program.

DEPOSITS AND LOANS*	YOUNG ADULT** (Age 18-23) $5+	ASSOCIATE Less than $300	PARTNER*** $300-$9,999.99	ADVANTAGE $10,000-$49,999.99	PREMIER $50,000+
WPCU ATMs	FREE	FREE	FREE	FREE	FREE
Free teller-assisted transactions****	All	All	All	All	All
Free Official Checks	All	All	All	All	All
WPCU online Bill Pay monthly fees	FREE	FREE	FREE	FREE	FREE
Money Orders	$1.00	$1.00	$1.00	FREE	FREE
'Select Checking' benefits monthly fee*****	$5.00	$5.00	$5.00	$4.00	FREE
Free box of standard checks	None	None	1 box / year	1 box / year	All

Our goal at WPCU is to provide each of our members with lower costs and the best return possible on every financial product we offer. Our objective is NOT to increase fee income by charging members for their account, but to ask for a relatively equal contribution from each member based on how they choose to use their credit union membership.

To continue enjoying your credit union membership with fewer fees, please consider the following:

- Initiate a minimum $100 direct deposit or a transfer deposit from another financial institution (ACH) that posts to your account at least once each month and you'll automatically achieve Partner level status.
- Use automated ways of conducting routine transactions such as ATM/Debit card transactions, Mobile and Online Banking, and Call-24.

* The combination of average daily balance in deposits and month-end balances in loans determines relationship. Student loans are not included. Month-end balances are used for assets under management by a financial advisor. 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 relationship determined by their combination of average daily balance in deposits and month-end balance in loans.

** Members who qualify for Young Adult status based on their age will remain Young Adult until they reach the age of 24, regardless of their other relationships.

*** Members can automatically attain Partner status by maintaining a Direct Deposit or recurring ACH deposit that posts at least monthly. Member must be in good standing. A "Member in Good Standing" is any member who meets all of the following guidelines: currently has at least $5.00 on deposit in their Regular Share Account; is not delinquent in any loan obligation to WPCU; does not have a negative balance in any share account owned with WPCU; and has not previously caused WPCU a financial loss of any kind. 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 be assigned to Associate status at the next month-end.

**** Transactions are teller-assisted deposits, cash withdrawals, check cashing, balance transfers & balance inquiries. Also includes Member Help Center based transactions.

***** Please refer to the Account Disclosure for Select Checking and General Fee Schedule for complete details.

Premier members are eligible to receive a maximum ATM surcharge rebate of $10 per month. There are three ways to initiate the rebate: 1) Send date and surcharge details to contactus@wpcu.coop, 2) Contact our Member Help Center at (800) 762-0047, or 3) Visit a Member Center location.