



At Wright-Patt Credit Union® (WPCU®), we work hard to provide our members with a better return on savings, lower loan rates and lower account fees. Our philosophy of putting people before profits is highlighted in the following products and services.

## SAVINGS PRODUCTS

Credit union savings accounts are referred to and recorded as “shares” because we are a financial cooperative, and shares represent members’ ownership of the credit union. They are basic savings accounts for a variety of savings needs.

### TrueSaver® Accounts

Your primary share account, or TrueSaver® account, gives you the opportunity to earn our highest savings rate<sup>1</sup> on your first penny saved – to help you better reach your savings goal.

### Personal Capital Money Market Savings Accounts

Combining the best money market account features, the Personal Capital Money Market Savings Account offers you a low minimum balance of only \$100, competitive dividend rates based on multiple deposit tiers and the convenience of greater account access through withdrawal and check writing privileges.

### 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.<sup>2</sup>

### Share Certificates

A share certificate is an investment vehicle that provides you a guaranteed rate of return. WPCU's share certificates are available at competitive rates with a minimum deposit of \$500 and your choice of terms from 6 to 72 months.

1 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.

2 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.

3 Some restrictions apply.

4 Teller and other transaction fees vary by Member Choice level. Please reference the Member Choice information for details.

## Club Accounts

A club account can help you budget for anticipated expenses while earning monthly dividends.<sup>3</sup>

## Individual Retirement Accounts (IRAs)

Invest your retirement dollars in three different ways – Single Deposit, Add-On Variable or Add-On Fixed. All three are available as a Traditional or Roth IRA.

## Health Savings Accounts (HSAs)

If you have an HSA-qualified High Deductible Health Plan (HDHP), opening an HSA with WPCU could be the right solution for your healthcare savings needs. You’ll be able to save for medical expenses while receiving our high rate of return on your account.

## CHECKING PRODUCTS

At WPCU, we love giving you a better checking deal. We offer several different checking accounts tailored to meet the needs of our members’ unique lifestyles.

### Totally Fair Checking®

Totally Fair Checking® is the account that never surprises you with hidden fees or excessive penalties. In fact, there is no monthly service fee, no minimum balance requirements, unlimited check writing with no per check charges and no daily negative balance fee.<sup>4</sup>



## CentsibleSpend®

Keep more of your hard-earned money instead of paying out-of-pocket NSF fees with 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.<sup>5</sup> 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.

## Checking with Dividends

Our Checking with Dividends account pays dividends on your entire balance and you'll earn higher dividend rates for higher balances. You'll also receive unlimited check writing with no per check charges and no monthly service fee, as long as you maintain a minimum daily balance of \$1,000.

## Business Checking

We know running your business isn't a 9 to 5 job. That's why we offer the tools you need to access your accounts any time – day or night – from your home, office or on the go. Our checking accounts include a free ATM/debit card that gives you access to thousands of surcharge-free ATMs, plus access to our Mobile and Online Banking and Call-24.

## LOAN PRODUCTS<sup>6</sup>

Take advantage of our many loan programs to help you finance debt consolidation, make home improvements, pay for college tuition and much more.

## Visa® Credit Cards

Credit cards are available with no annual fee, no cash advance fee and no balance transfer fees. A First Time User/Student card option is also available to help establish credit.<sup>7</sup>

## Vehicle Loans

Several purchase plan options, including 100% financing, are available for most new or late model vehicle loans.

<sup>5</sup> Depending on the circumstance, it is possible you could receive a third-party fee.

<sup>6</sup> All loans are subject to credit review and approval. This is already stated in the mortgage loans individual disclosures.

<sup>7</sup> Low Rate Platinum and Wright State University Alumni Association (WSUAA) Low Rate Platinum: All loans are subject to credit review and approval. The Annual Percentage Rate (APR) is variable and is based upon an index plus a margin and will vary with Prime Rate (the index) as published in the Wall Street Journal, currently 7.50%. The APR for Purchases, Balance Transfers and Cash Advances for the Low Rate Platinum and WSUAA Low Rate Platinum credit cards will vary from Prime Rate + 3.00% (currently 10.50% APR) to Prime Rate + 11.00% (currently 18.50% APR), depending upon your creditworthiness. The rate may increase or decrease quarterly, but it will never exceed 25.00% APR. APRs are accurate as of 1/29/2025 and may change at any time. There is a Foreign Transaction Fee of 1.00% of the final settlement amount for transactions that are initiated in a foreign currency or for transactions occurring in foreign countries and initiated in U.S. Dollars. There is a Returned Payment Fee of the lesser amount of \$10 for any payment returned unpaid or the minimum payment amount due for the returned payment. If your payment is more than five days late there is a Late Payment Fee of \$20. Credit card applicants under 21 must demonstrate an ability to repay or have a qualified co-borrower or co-signer who is 21 or older. Visit [WPCU.coop/CCAgreement](http://WPCU.coop/CCAgreement) for Credit Card Rates, Fees and Other Cost Information related to our credit card products.

<sup>8</sup> All mortgage loans subject to credit approval and property appraisal. Mortgage loans processed by myCUMortgage, LLC, NMLS ID 565434 – a wholly-owned subsidiary of Wright-Patt Credit Union (WPCU), NMLS ID 510034. VA loans require a VA certificate of eligibility. WPCU is not acting on behalf of, or at the direction of the FHA, VA, the USDA or the Federal Government.

<sup>9</sup> All home equity loans subject to credit approval and property appraisal.

<sup>10</sup> All loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 02/01/2025 and may change at any time. The APR for the ReadyLine Line of Credit® is a fixed rate for the duration of the loan. The APR will vary from 10.50% APR to 18.50% APR, depending upon your creditworthiness; the APR will be determined at the time your application is approved. The minimum loan amount is \$250, and the maximum loan amount is \$50,000. An advance on the Ready Line of Credit® is considered a cash advance. If your payment is 11 or more days late, there is a Late Payment Fee of 5% of the payment due. [Click here for Credit Card Rates, Fees and Other Cost Information](#) related to the ReadyLine Line of Credit®.

## GAP Insurance

Offered at a low, one-time cost, Guaranteed Auto Protection (GAP) helps to protect you in the event your vehicle is totaled by collision or theft. GAP will pay off the outstanding vehicle loan balance if you owe more than your insurance company gives you.

## Route 66 Extended Warranty

Even the most reliable vehicle can develop a mechanical problem. Through a trusted partnership with Route 66 Extended Warranty, you're protected against major mechanical expenses.

## First Mortgage Loans<sup>8</sup>

Whether you are purchasing or refinancing a home, we offer a full line of residential first mortgage products. Choose from fixed rate, adjustable rate, construction to permanent, jumbo and investment property loans.

## Home Equity Fixed Rate Loans<sup>9</sup>

Borrow up to 100% of the equity in your home with no closing costs and a fixed rate.

## Home Equity Line of Credit

This open-end loan allows you to borrow up to 100% of the equity in your home, with continuing use of funds. This loan offers unlimited draws against your available balance and interest-only payments during the draw period.

## Personal Loans

Use this traditional closed-end loan to borrow money for any reason: home improvements, vacation, school, etc. Pay a fixed rate with no collateral required - only your signature.

## QCash Personal Loan

When life happens, QCash is here for you. If you need a little extra cash to cover unexpected expenses such as emergency car repairs, seasonal expenses or anything in between, a QCash Loan can help!



## Share Secured Loans

Share secured loans are perfect for someone who needs money but doesn't want to dig into their savings. Borrowing against the funds currently on deposit in your share (savings), money market or share certificate accounts, this loan offers low variable rates, low monthly payments and a variety of terms.

## ReadyLine Line of Credit

Funds from this open-end loan are available as you need them for overdraft protection on your checking account or as a cash advance. You can borrow up to your limit and pay a fixed interest rate with no fees.<sup>10</sup>

## StretchPay<sup>®†</sup> Loans

A more economical choice than payday or check cashing lenders, a StretchPay<sup>®</sup> loan helps pay for your unexpected expenses. The StretchPay loan is a short-term cash advance available at a low annual fee and fixed annual percentage rate and is payable over a 60-day time period.

## Student Loans

WPCU student loans help you fill your educational funding gaps and get through college the smart way. Our Student Choice Loans come with no origination fees, a low interest rate and convenient repayment options. We also have a private refinance loan to help manage your money beyond college.

## Business Loans

Whether your small business needs a commercial real estate loan, business term loan or revolving line of credit, WPCU can help with flexible terms, competitive rates and personal service.

## Credit Life and Disability Insurance

Low-cost insurance may be purchased to pay off your loan balances in the event of death or to make loan payments in the event a disability causes a loss of your income.

# CONVENIENT PRODUCTS & SERVICES

## Direct Deposit

Direct deposit, payroll deduction, military allotment or any recurring transfer from another financial institution (ACH) saves you time and money. Allocations can be made to any share (savings) or checking account and for loan payments.

## WPCU Digital Services

WPCU's free Mobile & Online Banking is one of the fastest, most convenient ways to access your accounts, view balances, transfer funds, view transaction history and much more. With WPCU's Digital Services, most of the things you can do in a Member Center can be done around the clock at WPCU.coop or through the Mobile App.

## Mobile Banking

With WPCU's Mobile Banking app, you can check your account balance before making a purchase, transfer funds to cover a purchase or loan payment, avoid late fees by making payments to your WPCU loans or other bills, stay on top of your money with alerts about account activity, track spending to stay on budget by viewing up to 20 days of account history, locate WPCU Member Centers and more ... all from your mobile device!

## Bill Pay

Save money and time by using WPCU's free online Bill Pay service. You can set up your bills to be paid once or schedule recurring payments such as your rent or mortgage to be paid on a regular basis.

## eStatements and eNotices

With WPCU eStatements and eNotices, you can reduce paper waste and receive notice of your account statement and important account activity days sooner than you would through the regular mail. eStatements and eNotices will be much more secure since they won't spend any time sitting in your unsecured mailbox.

Must be enrolled in Mobile and/or Online Banking to enroll in eStatements and eNotices.

## Alerts and Notifications

When you sign up for Alerts and Notifications, you can receive customized e-mail or text messages alerting you of your account activity. You can set up notifications for your account balance, checks clearing and Share Certificates or club accounts maturing.

## My Credit Score

Your credit score plays a key role in your ability to borrow smarter. WPCU makes it easier than ever for you to monitor your credit with My Credit Score. Available through WPCU's Mobile and Online Banking, My Credit Score provides you instant access to your credit score, credit report, helpful tips for improving your credit, and personalized money-saving offers.

<sup>†</sup>StretchPay<sup>®</sup> is a registered trademark of the Ohio Credit Union League.



## Call-24

Check your account balances, transfer funds, request withdrawals mailed to you by check and much more over the phone. Use push button or voice recognition to access your accounts 24 hours a day, 7 days a week.

## ATM CARD

Your ATM card provides convenient access to your credit union accounts through any ATMs with the CO-OP and MoneyPass®, Alliance One®, Plus® or STAR® logo. In addition, an ATM card can also be used for in-store purchases if the merchant has a relationship with our Point of Sale provider, STAR.

## ATM/Debit Cards<sup>11</sup>

It works like a check and an ATM card, anywhere you see the Visa® logo.

## Visa® Gift Cards

Visa® gift cards are a gift that always fits! Available in any dollar amount from \$10 to \$1,000, Wright-Patt Visa gift cards can be used at any merchant that accepts Visa debit cards.

## Savings Bonds

You can redeem Savings Bonds at any of our convenient Member Centers.

## Money Orders

When a personal check just won't do, consider the safe, fast and convenient alternative of a money order. WPCU offers money orders in amounts up to \$1,000 that allow you to pay in confidence.

# ADDITIONAL FINANCIAL SERVICES

## CoverPoint™ Insurance Solutions<sup>12</sup>

As part of WPCU, CoverPoint is an independent insurance agency committed to making life easier, locally. CoverPoint shares WPCU's mission of helping people through life and providing members proper insurance coverage on their Financial Flexibility and Freedom® journey by making insurance accessible, affordable and easy to navigate. CoverPoint offers a variety of personal and business insurance solutions to cover your unique needs. They'll guide you through the entire insurance process, helping you protect what matters most with personalized coverage for priceless peace of mind.

<sup>11</sup> ATMs subject to surcharges and/or Member Choice fees.

<sup>12</sup> CoverPoint and CoverPoint Insurance Solutions are registered trade names of Wright-Patt Insurance Products, Ltd. Insurance products are offered by Wright-Patt Insurance Products, Ltd., a CUSO of Wright-Patt Credit Union, Inc. Wright-Patt Insurance Products, Ltd. is licensed in Ohio, Kentucky, and Indiana, and does not offer insurance products in all states. Credit union and insurance decisions are made independently and do not influence each other. Insurance products are not NCUA insured, nor guaranteed by Wright-Patt Credit Union, Inc. and are underwritten and issued by unaffiliated, third-party insurance carriers. Please consult with a CoverPoint insurance professional.

## TruStage® Insurance for Life, Auto & Home

You trust Wright-Patt Credit Union to make products and services available to help you do more with what you have. That's why we've joined with a dedicated team of insurance professionals to bring you the TruStage® Insurance Program.

Working with carefully selected insurance companies, these programs can provide discounted rates designed for our members for auto, home and life insurance. If you haven't compared insurance rates lately, it's a great time to take a look.

## AD&D Insurance

As a WPCU member age 18 or older you can help protect your family's financial future with Accidental Death and Dismemberment (AD&D) Insurance underwritten by Minnesota Life Insurance Company. In addition to the \$2,000.00 Credit Union Paid coverage, you can purchase Additional Coverage at group rates.

- You are pre-authorized for Additional Coverage up to \$300,000
- Your acceptance is guaranteed - No Medical Exams or Health Questions
- Benefits are paid to your beneficiary if you die from a covered accident

You cannot be turned down for the Credit Union Paid Coverage — or any additional coverage you may select. All coverage reduces by 50% at age 70 and older, regardless of age at enrollment.

Remember, the \$2,000.00 coverage is at no cost to you. It's complimentary of WPCU.

Josh Mers, Licensed Insurance Agent #1471643  
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## Safe Deposit Boxes

Various size safe deposit boxes are available at the Gantt, Xenia and Downtown Dayton Member Centers to secure your important documents and valuables.

## Notary Service

As a benefit of membership, WPCU offers free notary service at each of our Member Centers. Just call ahead to verify notary availability, bring a valid photo ID and wait to sign the document until you are in the presence of the notary public.



## WPCU® Retirement Solutions<sup>13</sup>

We can help you address your financial goals with alternative investment options such as stocks and bonds, mutual funds, tax-deferred investments, U.S. Government Securities and more, available through LPL Financial (LPL), our broker/dealer.

## Financial Counseling with GreenPath Financial Wellness

GreenPath, Inc. provides WPCU members a free financial solutions service which includes professional, confidential and money management information resources and counseling services.

*13 Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Wright-Patt Credit Union® and WPCU® Retirement Solutions **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using WPCU® Retirement Solutions, and may also be employees of Wright-Patt Credit Union®. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Wright-Patt Credit Union® or WPCU® Retirement Solutions. Securities and insurance offered through LPL or its affiliates are:*

|   |                                    |   |                       |
|---|------------------------------------|---|-----------------------|
| <b>Not Insured by NCUA or Any Other Government Agency</b> | <b>Not Credit Union Guaranteed</b> | <b>Not Credit Union Deposits or Obligations</b> | <b>May Lose Value</b> |
|---|------------------------------------|---|-----------------------|

*WPCU® Retirement Solutions is a marketing name for certain wealth-related services of the credit union.*

