

WHAT MAKES WPCU DIFFERENT IS YOU

Wright-Patt Credit Union (WPCU) was founded on the principal of helping people keep more of their hard-earned money. And that same principal works for businesses, too. We help businesses keep more of their money, and that helps them continually invest in their success.

WHAT MAKES WPCU DIFFERENT?

As a credit union, more members means more financial strength, and that translates to lower fees, better interest rates, current technology, expert financial advice and extraordinary service.

Plus, unlike banks, credit union members are owners – with a vote. Every member's opinion matters, and WPCU gives individual and business members a voice.

Our credit union is actively engaged in the communities we serve. Unlike large national institutions, WPCU is local, personal, and friendly. In fact, our partner-employees generously donate time, talents and money to local organizations, helping make our neighborhoods better places to live, work and raise a family.

Finally, there's an important difference that sets us apart from a bank. We return profits back to our members, not stockholders. In recent years WPCU has given \$105 million back to its members in the form of a Special Patronage Dividend. While a Special Patronage Dividend is not guaranteed, individual member and business use of WPCU services are a direct contribution. The more you use your credit union, the more you can gain.

Now that's different!



Gina M.,
Five Rivers Health Centers
Member Since 2016

*"The customer service from
Wright-Patt Credit Union is
beyond fabulous."*

**Contact our
Member Business
Services team today.**

(800) 762-0047
WPCU.coop/YourBusiness

Testimonials reflect the individual opinions and experiences of those displayed and are not a promise, guarantee, or representation of any specific product or result. Results and experiences may vary.

As Wright-Patt Credit Union (WPCU) has grown, so have our members' needs. Members not only trust us for solutions for their personal finances, but for their business needs too. Our Business Services team has helped everyone from local small businesses to large manufacturers achieve their goals. With affordable deposit and loan products and assistance with retirement planning, we're here to provide you the financial tools you need so you can focus on your employees and running your business.

Being a business owner is hard work; you shouldn't have to worry about whose best interest your financial institution is looking out for. As a member-owned financial cooperative, WPCU is operated for your benefit, not for someone else's profit. Just as you own your business, you own a part of the credit union. You share the rewards of the credit union's strength and success in the form of affordable rates on loans; great returns on your savings; excellent growth of the money you have invested for the future; and low or no fees for your business services and products.

BUSINESS CHECKING ACCOUNTS

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 suite of checking products is designed to meet the unique needs of your business. With low or no fees for the services you use most, a business checking account from WPCU offers the best deal for your financial needs.

- Free ATM/debit card with access to thousands of surcharge-free ATMs*
- Access to our Business Online and Mobile Banking and Call-24 system
- Online Bill Pay

No matter where you are, information and funds from your WPCU checking account are accessible.

TREASURY SERVICES

ACH (Automated Clearing House) Transfers and Online Wire

Make and collect payments quickly and securely, eliminate the need for physical checks and track payment history for all of your customers and clients.

Business Check Capture

No more waiting in line or driving to an ATM to deposit checks. You can make your business deposits conveniently and efficiently—right from your office 24 hours, 7 days a week.

Check/ACH Positive Pay

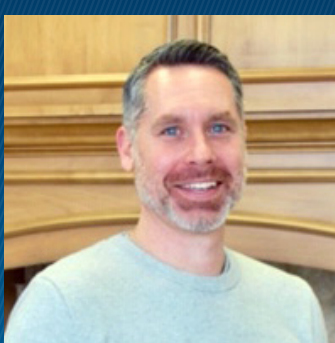
Fraud control is a major concern for businesses everywhere. With Check/ACH Positive Pay, you will have confidence that only the checks and ACHs you issue will be paid.

Merchant Services

Process debit and credit card transactions, open an online store or offer gift cards. You can increase your options with WPCU merchant services.

Payroll

A scalable suite of easy-to-use payroll, HR, and benefits solutions to help you address the unique needs of your business, so you can stay focused on your goals.



Danny M.,
Owner JEM Designs
Member Since 2015

"WPCU offers all the tools you need to build a successful business."

To learn more about how WPCU's business solutions can help you build your business, call Member Business Services at (800) 762-0047!

COMMERCIAL LOANS**

Growth is essential to any business, and owners often need help to see their business grow to its full potential. WPCU offers a wide variety of loans to help you meet your goals. Whether you need a commercial real estate loan, business term loan or revolving line of credit, WPCU is here to help. We'll provide you with quick decisions and straight answers so you can focus on running your business and move forward with your business plans.

Commercial Real Estate Loans

Can help you secure or build the perfect site for your business, whether you're expanding or it's your first location.

- Purchase, refinance, construction, expansion and renovation of owner occupied and investment real estate
- Conventional financing
- Fixed and variable rates
- Amortizations up to 25 years
- Flexible terms

Revolving Lines of Credit

- Can provide short-term working capital or help pay for unexpected business expenses
- Available for any general business purpose
- Variable rates
- Access available through business checking account

Business Term Loans

If you're taking your business to a new level, or simply upgrading your existing equipment, a Business Term Loan may be the solution for your company.

- Purchase or refinance of machinery, equipment or other capital assets
- Permanent working capital or business acquisition
- Conventional financing
- Fixed and variable rates
- Amortizations up to 10 years
- Flexible terms

FEDERALLY INSURED FUNDS

All deposits at WPCU are protected by the National Credit Union Share Insurance Fund, with deposits insured up to at least \$250,000 per individual depositor.

RETIREMENT SOLUTIONS

We know you want to help your employees prepare for the years that follow their service to you while also preparing for your own future. Through a partnership with our broker/dealer, CUSO Financial Services, L.P. (CFS)***, WPCU can provide retirement guidance and advice for you and your employees. From 401(k) plans to SEP and SIMPLE plans, the CFS Financial Advisors and Financial Representatives or our Retirement Solutions team can assist your employees in planning and investing for their financial future.

*Some ATMs may be subject to surcharges a non-WPCU ATM owner may charge for use of their machine.

**All loans are subject to credit review and approval.

***Non-deposit investment products and Services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Wright-Patt Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. To view the Referral Disclosure, please visit WPCU.coop/CFSReferral.

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Contact our
Member Business Services team today.

(800) 762-0047
WPCU.coop/YourBusiness
BusinessDepositServices@wpcu.coop



Go Green with eStatements

- Reduce paper waste
- Receive your statement days sooner (than thru the mail)
- Access statements securely online 24/7
- Access archived statements
- Print only the statements you need
- Access to Tax Statements
- Auto-enrollment in eNotices



How to Enroll in eStatements

You can access your account online and enroll in electronic delivery of statements and notices by setting up **Mobile** and/or **Online Banking** and enrolling in **eStatements** through your computer or mobile device.

To register your account for Mobile and/or Business Online Banking, visit WPCU.coop and look for **"New Business User? Register Here"** in the upper right-hand corner (please note this link will take you to another one of our websites) to fill out the Online Business Banking registration form. Once you've registered, you have two options to enroll in eStatements.

Must be signed up for Mobile Banking and/or Online Banking to enroll in eStatements.

OPTION
1



1. Log into Business Banking from WPCU.coop and select **"My Contact Information"** from the main navigation menu.
2. On this page, you can update your contact information and enroll in **eStatements**.

OPTION
2

If you prefer to use your mobile device, download the **WPCU Mobile App** from the App Store or Google Play™ Store:



1. Go to the **"More"** menu in the lower right-hand corner of the app and select **"My Contact Information."**
2. On this page, you can update your contact information and enroll in **eStatements**.

