



SURPRISING PRODUCTS AND UNEXPECTED SERVICE

As not-for-profit, member-owned financial cooperatives, credit unions have the unique ability to make a difference for you and your family! We make sure your relationship is a satisfying one by providing service above and beyond what you have come to expect from a financial institution. No one will work harder to earn your trust and confidence.

Wright-Patt Credit Union® (WPCU®) is committed to helping you and your family through life. We do not simply offer checking accounts, mortgages, car loans and IRAs. We do something much more fundamental: we help you and your family live happier, more financially secure lives, no matter what important stage of life you're in.

Purpose Statement

Everyone deserves a caring financial partner who builds hope and improves well-being.

Mission Statement

We help people through life.

Vision Statement

We will be the best organization our member-owners have ever experienced and the best place our partner-employees have ever worked.

CREDIT UNION ADVANTAGE

WPCU is operated for your benefit, not for someone else's profit. All members share the rewards of its 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, special programs to help you manage your finances, and low or no fees for all services and products.

We are also committed to providing you with the surprising products and unexpected level of service you deserve. We understand how hard you work to earn your money and the dreams you have for yourself and your family. We also understand everyone needs help from time to time. Your credit union isn't just there for you – we are you. And we are thousands of other people with goals, dreams and financial needs, just like you. **That's the credit union difference!**

THE CREDIT UNION DIFFERENCE

Is a credit union like a bank? Yes and no. As a member of a credit union, you have access to most of the same consumer services a bank offers – savings, checking, loans, credit cards, IRAs, financial planning, ATMs and more. Your funds are also federally insured and your day-to-day transactions work much like they would through a bank. But the accounts and services we offer are simply the tools we use to help make you happier, more secure and more productive than if you had chosen another financial institution.

And there is a bigger difference. A credit union's earnings don't go to stockholders. They come to you – in the form of better value, such as great rates, lower rates, and low to no fees. **That's the credit union difference!**

As a financial cooperative owned by its members, WPCU is governed by a nine-member board of directors that oversees WPCU's mission of helping members through life. Voting in the WPCU Annual Election is one of the many benefits that comes with being a member. As major shareholders, eligible voters will be able to cast their votes and have the opportunity to make their voices heard in major issues affecting the credit union.

So you are not a customer – you are one of the owners.

WPCU'S FINANCIAL SERVICES

Although we take a conservative, responsible approach to handling our members' money, WPCU has a progressive attitude toward products and services. We are continually adding and expanding our products and services to meet our members' needs and looking for opportunities to provide our members enhanced value when it comes to their financial services.

Savings Accounts to Help Your Money Grow

Your WPCU savings are recorded as "shares." Because we are a financial cooperative, your shares represent your part-ownership of WPCU. At WPCU, your primary share account, the TrueSaver® share account will earn dividends – in much the same way a bank savings account earns interest on the first penny saved.

A Checking Account That's Fair

At WPCU, we understand what you're looking for in a checking account. You want it to be simple, fair and easy to use, with no hidden fees or charges. Plus, if you request a debit card you'll have access to plenty of ATMs wherever you are.

Share Insurance to Protect Your Hard-Earned Money

The National Credit Union Administration (NCUA) operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Share insurance coverage offered through NCUSIF protects members against losses if a federally insured credit union should fail. The NCUSIF provides all members of federally insured credit unions with up to \$250,000 in coverage for their single ownership accounts (accounts include regular savings and checking accounts, money market accounts, club accounts and share certificates). Additionally, a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund also separately protects members' Individual Retirement Accounts up to \$250,000 and provides additional coverage for members' trust accounts. The Share Insurance Fund has the backing of the full faith and credit of the United States.

Affordable Loans* for the Things You Need

WPCU members can choose from a variety of loans to apply for at WPCU. You'll find our loan rates and payment terms are easier on your budget than those required by a bank.

Our goal is to help you keep more of your hard-earned money. We can help you save money on your auto loan, credit card, student loan and even your home loan. We offer several mortgage programs to help make home ownership a reality. WPCU is also here to help you evaluate and prepare your finances before you purchase your home.

Manage Your Hard-Earned Money Anytime, Anywhere

With our wide range of financial services, WPCU members enjoy convenience, flexibility and savings. Services like our online loan application, Mobile and Online Banking, Mobile Deposit, eNotices, eAlerts, eStatements, Online Bill Pay and Call-24 allow members to access their accounts or apply for loans 24 hours a day, 7 days a week in the comfort and convenience of their home or office. Direct deposit and ATM/Debit card access are also among the other services offered by WPCU.

GIVING MEMBERS GREAT VALUE

Thank you for being a WPCU member. We are excited to serve you. You can visit any one of our member centers, go online to WPCU.coop or call us at (800) 762-0047 or (937) 912-7000.

SAVE BETTER • BORROW SMARTER • LEARN A LOT!





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 rate¹ 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.²

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.³

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.⁴



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.⁵ 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 PRODUCTS⁶

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.⁷

Vehicle Loans

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

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

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

⁷ 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 7.25%. 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 10.25% APR) to Prime Rate + 11.00% (currently 18.25% 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 10/29/2025 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 for Credit Card Rates, Fees and Other Cost Information related to our credit card products.

⁸ 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.

⁹ All home equity loans subject to credit approval and property appraisal.

¹⁰ All loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 10/29/2025 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 10.25% APR to 18.25% 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 Loans⁸

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 Loans⁹

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.¹⁰

StretchPay^{®†} Loans

A more economical choice than payday or check cashing lenders, a StretchPay[®] 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.

[†]StretchPay[®] 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 Cards¹¹

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 Solutions¹²

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.

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

¹² 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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1947555

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 Solutions¹³

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:*

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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WPCU® Retirement Solutions is a marketing name for certain wealth-related services of the credit union.





- 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

ENROLL IN MOBILE OR ONLINE BANKING TO OPT-OUT OF PAPER STATEMENTS

In order to opt-out of paper statements and view your eStatements online, you must be enrolled in WPCU’s Mobile or Online Banking. To enroll in Mobile or Online Banking and opt-out of paper statements, simply follow one of the below options.

OPTION 1



1. Visit WPCU.coop and look for **“New 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 Banking registration form.
2. Once you’re registered, log into Online Banking and select **“My Contact Information”** from the main navigation menu.
3. In the **Statement And Notice Delivery Method Selection section**, change the *“How would you like to receive your statements and important notices:”* option to **eStatements and eNotices (Electronic Delivery)**.

OPTION 2

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



1. Open the WPCU Mobile app, tap on **“Sign Up”** in the lower left-hand corner and register your account.
2. Once you’re registered, log into **Mobile Banking**, go to the **“More”** menu in the lower right-hand corner of the app and select **“My Contact Information.”**
3. In the **Statement And Notice Delivery Method Selection section**, change the *“How would you like to receive your statements and important notices:”* option to **eStatements and eNotices (Electronic Delivery)**.

HOW TO ACCESS ESTATEMENTS

eStatements can now be accessed through both Mobile or Online Banking!

For Online Banking, simply login and find **“eStatements”** in the Featured menu in the top right, or **“View My Statements”** under the **“Self-Service Center”** menu.

For Mobile Banking, select the **“More”** menu, then **“View My Statements”** under the **“Self-Service Center”** section.



MEMBER CENTERS | Locations

Wright-Patt Credit Union® (WPCU®) is committed to providing our members with convenient Member Center locations. We offer shared branching for all WPCU members at all of our convenient locations. We have even partnered with other credit unions to offer shared branching locations for non-WPCU members around the country at select member center locations. These centers allow you to conduct most of your business from another credit union as if they were your own credit union. For a Shared Branching location near you, visit SharedBranching.org, call (800) 919-CUSC (2872) or look for this symbol: 

Corporate Offices

Dayton - (800) 762-0047

3560 Pentagon Blvd., Beavercreek, 45431

Monday – Friday 8:00 am – 5:00 pm

Member Help Center

(800) 762-0047

Monday – Friday

8:00 am – 8:00 pm

Saturday

9:00 am – 1:00 pm

+ Retirement Solutions

(Sessions with a Financial Advisor are available by appointment at each Member Center during Member Center hours.)

Mortgage Lending

Monday – Friday

8:00 am – 5:00 pm

Beavercreek

◆◆◆+  **Beavercreek**, 1506 N. Fairfield Rd., Beavercreek, 45432

Monday – Friday

9:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

Centerville

◆◆■ **Cornerstone**, 5419 Cornerstone North Blvd., Centerville, 45440

Monday – Friday

9:00 am – 6:00 pm

Monday – Friday (drive-thru)

8:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆◆◆+  **Cross Pointe**, 277 Alex Bell Rd., Centerville, OH 45459

Monday – Friday

9:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆◆■+  **Mad River** (Behind the Dayton Mall), 8850 Kingsridge Dr., Dayton, 45458

Monday – Friday

9:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

Dayton

◆◆●+  **Downtown Dayton** (One Dayton Centre), 1 S. Main St., Suite H, Dayton, OH 45402

Monday – Friday

8:00 am – 4:30 pm

◆◆■+  **Northwest**, 3239 W. Siebenthaler Ave., Dayton, 45406

Monday – Friday

9:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆  **Twin Towers, 521 Xenia Ave., Dayton, 45410**

Monday – Friday

9:00 am – 5:00 pm

Saturday

9:00 am – 1:00 pm

◆▲◆  **Wright Dunbar**, 1137 W. Third St., Dayton, OH 45402

Monday – Friday

9:00 am – 5:30 pm

Saturday

9:00 am – 1:00 pm

Columbus

◆◆▲■+  **Canal Winchester**, 655 W. Waterloo St. Canal Winchester, 43110

Monday – Friday (lobby)

9:00 am – 6:00 pm

Monday – Friday (drive-thru)

8:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆◆▲■+  **Gahanna**, 1317 N. Hamilton Rd. Columbus, 43230

Monday – Friday (lobby)

9:00 am – 6:00 pm

Monday – Friday (drive-thru)

8:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆◆▲■+ **Graceland**, 30 Graceland Blvd., Columbus, 43214

Monday – Friday (lobby)

9:00 am – 6:00 pm

Monday – Friday (drive-thru)

8:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆◆▲■+ **Grandview Yard**, 860 W. Third Ave., Columbus, 43212

Monday – Friday (lobby)

9:00 am – 6:00 pm

Monday – Friday (drive-thru)

8:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm

◆◆▲■+  **Grove City**, 2404 Stringtown Rd., Grove City, 43123

Monday – Friday (lobby)

9:00 am – 6:00 pm

Monday – Friday (drive-thru)

8:00 am – 6:00 pm

Saturday (lobby)

9:00 am – 1:00 pm

Saturday (drive-thru)

9:00 am – 2:00 pm



WPCU.coop



/WPCU



/WrightPattCreditUnion



/WrightPattCreditUnion



/WPCU



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Equal Housing Opportunity

Save Better. Borrow Smarter. Learn A Lot!

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Wright-Patt
CREDIT UNION, INC.®

(Columbus cont'd)

Hilliard, 1840 Hilliard-Rome Road, Hilliard 43026

Monday – Friday (lobby) 9:00 am – 6:00 pm
Monday – Friday (drive-thru) 8:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Lane Avenue, 1761 W. Lane Ave., Columbus, 43221

Monday – Friday 9:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm

Polaris, 1600 Polaris Parkway, Columbus, 43240

Monday – Friday (lobby) 9:00 am – 6:00 pm
Monday – Friday (drive-thru) 8:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Reynoldsburg, 6525 E. Main St., Reynoldsburg, 43068

Monday – Friday (lobby) 9:00 am – 6:00 pm
Monday – Friday (drive-thru) 8:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Englewood/Clayton

Englewood, 950 Union Blvd., Englewood, 45322

Monday – Friday 9:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Fairborn

Five Points, 1298 E. Dayton-Yellow Springs Rd., Fairborn, 45324

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Gantt, 2465 Executive Park Blvd., Fairborn, 45324

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Greenhills (Cincinnati Area)

Greenhills, 3 Enfield St., Greenhills, 45218

Monday – Friday 9:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm

Huber Heights

Huber Heights, 7345 Old Troy Pike, Route 202, Huber Heights, 45424

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Brandt Pike, 4512 Brandt Pike, Dayton, 45424

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Kettering

Kettering (Behind Aldi and Goodwill), 1810 Woodman Center Dr., Kettering, 45420

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Norwood (Cincinnati Area)

Norwood, 4560 Lafayette Ave., Norwood, 45212

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Piqua

Piqua, 1284 E. Ash St., Piqua, 45356

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Springboro

Springboro, 770 Gardner Rd., Springboro, 45066

Monday – Friday (lobby) 9:00 am – 6:00 pm
Monday – Friday (drive-thru) 8:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Springfield

Springfield, 2097 N. Bechtle Ave., Springfield, 45504

Monday – Friday (lobby) 9:00 am – 6:00 pm
Monday – Friday (drive-thru) 8:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Troy

Troy, 2501 W. Main St., Troy, 45373

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Urbana

Urbana, 1868 E U.S. Highway 36, Urbana, 43078

Monday – Friday 9:00 am – 6:00 pm
Saturday 9:00 am – 1:00 pm

Vandalia

Vandalia, 3324 Benchwood Road, Vandalia, 45414

Monday - Friday (lobby) 9:00 am - 6:00 pm
Monday - Friday (drive-thru) 8:00 am - 6:00 pm
Saturday (lobby) 9:00 am - 1:00 pm
Saturday (drive-thru) 9:00 am - 2:00 pm

Wilmington

Wilmington, 161 Carrie Dr., Wilmington, 45177

Monday – Friday 9:00 am – 6:00 pm
Saturday (lobby) 9:00 am – 1:00 pm
Saturday (drive-thru) 9:00 am – 2:00 pm

Wright-Patterson Air Force Base

◆+■ **Area A**, Building 262, WPAFB, 45433

Monday – Friday 8:00 am – 4:00 pm

◆+▲■ **Area B**, 2195 Tenth St., WPAFB, 45433

Monday – Friday (lobby) 8:00 am – 6:00 pm

Monday – Friday (drive-thru) 8:00 am - 6:00 pm

Saturday (drive-thru) 9:00 am - 2:00 pm

◆+▲+▲ **Kittyhawk**, Building 1224, WPAFB, 45433

Monday – Friday 9:00 am – 6:00 pm

Saturday 9:00 am – 1:00 pm

Wright State University

◆+■ **Wright State University** Student Union, Room 180,

Dayton, 45435

Monday – Friday 9:00 am – 5:00 pm

Xenia

◆+●▲■+▲ **Xenia**, 1636 West Park Square Xenia, OH 45385

Monday – Friday (lobby) 9:00 am – 6:00 pm

Monday – Friday (drive-thru) 8:00 am – 6:00 pm

Saturday (lobby) 9:00 am – 1:00 pm

Saturday (drive-thru) 9:00 am – 2:00 pm

◆ Denotes a WPCU ATM is available.

◆ **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:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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● Denotes safe deposit boxes available.

▲ Denotes coin machine available.

■ Denotes Personal Teller Machines available.

+ Denotes Night Depository (Drop Box)





Your ATM/debit card will give you convenient access to your credit union accounts through any ATM with the STAR™ or Plus® logos. And to make life more convenient WPCU has partnered with ATM providers to give you lower-to-no-fee access to any Alliance One® network or CO-OP Network ATMs. All ATMs are bilingual (English/Spanish). For a complete listing of ATMs, go to WPCU.coop/Locations or call (800) 762-0047.

Beavercreek

Beavercreek Member Center* (Drive-up)
1506 N. Fairfield Rd., Beavercreek, OH 45432

Centerville

Cornerstone Member Center* (Drive-up)
5419 Cornerstone North Blvd., Centerville, OH 45440

Cross Pointe Member Center* (Drive-up)
277 E. Alex-Bell Rd., Centerville, OH 45459

Mad River Member Center* (Drive-up)
8850 Kingsridge Dr., Dayton, OH 45458

Central State University

University Student Center (Walk-up; Withdrawal only:
\$5 increments available)
1400 Brush Row Rd., Wilberforce, OH 45384

Columbus

Canal Winchester Member Center* (Drive-up)
655 W. Waterloo St., Canal Winchester, OH 43110

Gahanna Member Center* (Drive-up)
1317 N. Hamilton Rd., Columbus, OH 43230

Graceland Member Center* (Drive-up)
30 Graceland Blvd., Columbus, OH 43214

Grandview Yard Member Center* (Drive-up)
860 W. Third Ave., Columbus, OH 43212

Grove City Member Center* (Drive-up)
2404 Stringtown Rd., Grove City, OH 43123

Hilliard Member Center* (Drive-up)
1840 Hilliard-Rome Road, Hilliard, OH 43026

Lane Avenue Member Center* (Walk-up)
1761 W. Lane Ave., Upper Arlington, OH 43221

Polaris Member Center* (Drive-up)
1600 Polaris Parkway, Columbus, OH 43240

Reynoldsburg Member Center* (Drive-up)
6525 E. Main St., Reynoldsburg, OH 43068

Dayton

Downtown Dayton Member Center* (Walk-up;
\$5 increments available)
1 S. Main St., Suite H, Dayton, OH 45402

Northwest Member Center* (Drive-up)
3239 Siebenthaler Ave., Dayton, OH 45406

Northwest Plaza* (Drive-up)
3201 W. Siebenthaler Ave., Dayton, OH 45406

Wright Dunbar* (Drive-up)
1137 W. Third Street, Dayton, OH 45402

Englewood/Clayton

Englewood (Drive-up)
950 Union Rd., Englewood, OH 45315

Fairborn

Five Points Member Center* (Drive-up)
1298 E. Dayton-Yellow Springs Rd., Fairborn, OH 45324

Gantt Financial Center* (Drive-up)
2465 Executive Park Blvd., Fairborn, OH 45324

St. Rt. 235 at I-675* (Drive-up)
710 E. Xenia Dr., Fairborn, OH 45324

Greenhills (Cincinnati Area)

Greenhills Member Center* (Drive-up; Withdrawal only:
\$5 increments available)
3 Enfield St., Greenhills, OH 45218

Huber Heights

Brandt Pike Member Center* (Drive-up)
4512 Brandt Pike, Dayton, OH 45424

Huber Heights Member Center* (Drive-up)
7345 Old Troy Pike, Huber Heights, OH 45424

Northpark Shopping Center* (Drive-up)
8189 Old Troy Pike, Huber Heights, OH 45424

Kettering

Kettering Member Center* (Drive-up)
1810 Woodman Center Dr., Kettering, OH 45420

Miamisburg

Shoppes by the Mall* (Drive-up: Withdrawal only)
200 Springboro Pike, Miamisburg, OH 45449

Norwood (Cincinnati Area)

Norwood Member Center* (Drive-up)
4560 Lafayette Ave., Norwood, OH 45212

Piqua

Piqua Member Center* (Drive-up)
1284 E. Ash St., Piqua, 45356

Springboro

Springboro Member Center* (Drive-up)
770 Gardner Rd., Springboro, OH 45066

Springfield

Springfield Member Center* (Drive-up)
2097 N. Bechtle Ave., Springfield, OH 45504

Springfield Plaza* (Drive-up)
1600 Upper Valley Pike, Springfield, OH 45504

Troy

Troy Member Center* (Drive-up)
2501 W. Main St., Troy, OH 45373

Troy Plaza* (Drive-up)
769 W. Market St., Troy, OH 45373

Urbana

Urbana Member Center* (Walk-up)
1868 E US Highway 36, Urbana, OH 43078

Vandalia

Vandalia Member Center* (Drive-up)
3324 Benchwood Rd., Vandalia, OH 45414

Wilmington

Wilmington Member Center* (Drive-up)
161 Carrie Dr., Wilmington, OH 45177

Wright-Patterson Air Force Base

Air Force Museum/Building 489 (Walk-up: Withdrawal only)

Area A - Building 262 (Walk-up; \$5 increments available)

Medical Center/Building 830 (Walk-up: Withdrawal only)

NASIC/Building 822

(Walk-up; Withdrawal only; \$5 increments available)

Area B, Building 16 (Walk-up)

Area B Member Center, 2195 Tenth St., (Drive-up)

AMC Complex/Building 558 (Walk-up: Withdrawal only)

Hilltop/Building 642 (Walk-up; Withdrawal only;
\$5 increments available)

Hope Hotel / Building 823 (Walk-up: Withdrawal only)

Kittyhawk Member Center/Building 1224 (Drive-up)

Wright State University

Main Campus - 3640 Colonel Glenn Highway, Fairborn, OH
45435

Student Union Member Center (Walk-up; \$5 increments
available)

Allyn Hall - (Walk-up; Withdrawal only; \$5 increments
available)

E.J. Nutter Center - (Walk-up; Withdrawal only; \$5 increments
available)

Xenia

Xenia Member Center* (Drive-up)
1636 West Park Square, Xenia, OH 45385

Xenia Plaza* (Drive-up)
33 N. Allison Ave., Xenia, OH 45385

Lost or Stolen Card?

You will want to act as quickly as possible to notify us that your card has been lost or stolen. The quickest way to notify us is to call our Member Help Center at (800) 762-0047.¹

¹ A replacement card fee may apply.

* 24-hour public access

Notifying the Member Help Center will help to reduce any chances of fraudulent activity on a lost or stolen card.





"I initially became a member of Wright-Patt Credit Union® because of their convenient locations and hours. I'll be a member for life because of the extraordinary service; they always go above and beyond."

Chris Q., Member Since 2014



Wright-Patt Credit Union (WPCU®) is a proud participant of CO-OP Shared Branching! As a WPCU member, Shared Branching gives you the ability to do a range of transactions at any one of the more than 5,600 participating credit unions across the nation.

What is Shared Branching?

Shared Branching is a network of credit unions across the country that actually "share" branches. If you are a member of a participating credit union, you can bank at any branch within the network. These branches are identified by the CO-OP Shared Branching Logo.

Where are Shared Branches?

Shared Branches are where YOU are! Thousands of Shared Branches are located across the United States as well as Ecuador, Germany, Italy, Japan, Korea, and Puerto Rico. There is no need to worry if college, business, or a weekend getaway has taken you away from your home credit union location. No matter the reason, you can make real-time transactions at any participating branch.

There is almost always a Shared Branching location nearby. Just look for the CO-OP Shared Branching Logo.

How to locate a shared branch

WPCU is here to help you locate a Shared Branching location anytime, anywhere. Check out the locator search on your WPCU Mobile App or by visiting our website at WPCU.coop/Locations.

How does it work?

Simply stop in any credit union that displays the CO-OP Shared Branching Logo. When performing a transaction at a Shared Branch, remember to provide the following:

- Your home credit union's name
- Your account number
- A valid government-issued photo I.D., such as a state driver's license or U.S. passport

Is it secure?

Yes. Using a Shared Branch is just as safe and secure as using your home credit union.

What transactions can I conduct?

You can conduct the following transactions at any Shared Branch:

- Cash/Check deposits
- Cash/Check withdrawals, up to \$3,500 per day.
- Loan payments
- Transfer between accounts
- Statement printouts
- Purchase money orders*
- Purchase travelers checks*
- Purchase official checks*
- For a full list, visit CO-OPcreditunions.org/Locator

*May not be available at all locations. Fees may apply.

Is there a cost to use Shared Branching?

Shared Branching is a free member service provided by WPCU.

Do I have to sign up?

No. When you become a member, you can automatically use any Shared Branch just like you use your "home" credit union. If you have questions or do not want to have this access on your account please contact us at (937) 912-7000 or (800) 762-0047 or stop into your local WPCU Member Center.





"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.
3. **Paying for transaction services as you go,** including cashing checks and withdrawing funds.

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, exclusive offers 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 four free teller-assisted transactions a month, a free box of checks each year, and more!

If your participation included the following, you would qualify as an Advantage member, with free teller transactions, free official checks and 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**	ASSOCIATE	PARTNER***	ADVANTAGE	PREMIER
	(Age 18-23) \$5+	Less than \$300	\$300-\$9,999.99	\$10,000-\$49,999.99	\$50,000+
WPCU ATMs	FREE	FREE	FREE	FREE	FREE
Free teller-assisted transactions****	All	None	4 per month	All	All
Fee per teller-assisted transaction (includes Non-Call-24 phone assistance)****	None	\$2.00	\$2.00	None	None
Free Official Checks	2 per month	None	2 per month	All	All
Fee for Official Checks	\$5.00	\$5.00	\$5.00	None	None
Deposits only	FREE	FREE	FREE	FREE	FREE
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.
- Increase your combined month-end loan balances and average daily deposit balances* to a monthly total of \$300 or more, and you will be able to conduct at least four (4) FREE teller-assisted transactions each month.
- Use automated ways of conducting routine transactions such as ATM/Debit card transactions, Mobile and Online Banking, and Call-24.

WPCU encourages our members to do business with us at the lowest possible cost to them. In most instances where a fee applies, we provide an alternative to avoid the fee.

* 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 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.