

Take the Next Step in Your Credit Building Journey

Using Credit Cards Responsibly to Help Build Good Credit History



Katie H., Member Since 1998

Wright-Patt Credit Union® (WPCU®) is your partner in your Financial Flexibility and Freedom® journey, here to help you at every stage! Follow these steps to Borrow Smarter, use credit cards responsibly and help build a good credit history.

Rebuilding or Starting Your Credit Journey

A First Time User Credit Card or Share Secured Credit Card is a great way to build good credit through responsible credit card use. With these card options, you get:

- A predictable fixed rate
- Potential credit limit increase after a full year of on-time payments
- Manage your account in online banking or the WPCU mobile app. You can track your spending, check your credit score, make payments and view statements.
- Protected by Visa's Zero Liability Program***

Next Step: Building on Your Strong Credit Foundation

When you're ready to continue using credit responsibly, choose from our Platinum Low Rate Visa® or Platinum Rewards Credit Cards, offering an increased credit line to give you more financial flexibility.

For more helpful credit tips and tools, visit our **online Education Center** (WPCU.coop/Education). WPCU also offers a number of **free Financial Learning events**, including in-person seminars and online webinars to help you build your credit confidence.

Which WPCU Credit Card is Best for You?

Platinum Low Rate Credit Card

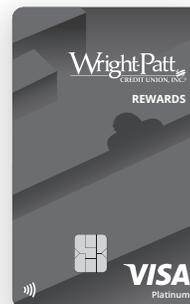
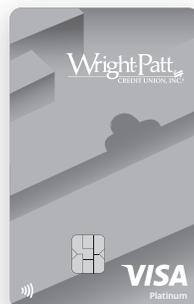
Carry a balance on your card? Borrow Smarter with a great low rate.

- Low interest rate
- No annual fees*
- No balance transfer fees*
- No cash advance fees*

Platinum Rewards Credit Card

Pay off your card monthly? Choose the card with cash-back rewards!

- Earn 1.5% cash back on every purchase**
- Great rates
- No annual fees**
- Expanded rewards options with WPCU's Lifestyle Rewards™
- Plus, with either card, you'll continue to receive the benefits of ALL of WPCU's credit card options:
- No Annual Fees
- Protected by Visa's Zero Liability Program***
- Easily file a dispute by calling (800) 762-0047



Ready to Take the Next Step?

Schedule an appointment at a Member Center or apply for a credit card online at WPCU.coop/BestCardForYou.

Understanding Your Credit Score

What Goes into Building Good Credit

Using credit responsibly is an important part of your Financial Flexibility and Freedom[®] journey. Learn how your credit score is determined, and how to keep track of your score.

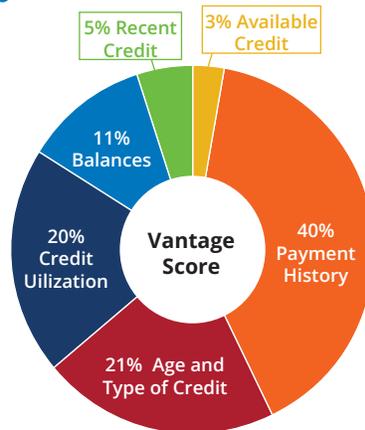
What is a Credit Score?

Your credit score is how lenders evaluate your credit risk when you apply for a loan. The higher your score, the better!



What Makes Up My Score?

This chart highlights factors that make up your credit score:



VantageScore credit scoring model. For informational purposes only.

Payment History: This looks at whether you consistently pay your bills on time. Remember, late payments hurt your score!

Age and Type of Credit: How long you've had different credit accounts open.

Credit Utilization: The relationship between the amount of credit you're using and your total credit limit. Keep this under 30% if possible.

Balances: The total balances remaining on all of your credit accounts. High balances can hurt your score.

Stay on Top of Your Credit

Get instant access to your credit score, credit report and helpful tips for improving your credit using WPCU's free My Credit Score tool in Mobile and Online Banking. You can also view your report at AnnualCreditReport.com to make sure errors aren't affecting your score.

Get a Smart Start with Credit

Stop by your local Member Center to talk with a Financial Coach and learn how WPCU can help you Borrow Smarter and use credit responsibly throughout your credit building journey.



Save Better. Borrow Smarter. Learn A Lot! WPCU.coop | (800) 762-0047

Federally Insured by NCUA Equal Housing Opportunity
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All loans are subject to credit review and approval. The Annual Percentage Rate (APR) for the Platinum Low Rate Credit Card and the Platinum Rewards Credit Card are based on your creditworthiness. The APR will vary with the market based on the Prime Rate. 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. APRs are accurate as of 10/29/2025 and may change at any time.

***First Time User:** The APR for Purchases, Balance Transfers and Cash Advances for the First Time User credit card is 17.99% APR and is a fixed rate for the duration of the loan. Applicants must have an open WPCU checking account, be employed with proof of income and no established credit history, or for a college student you must be enrolled in at least 2 classes per quarter with no established credit history. All applicants must show proof of their ability to repay or if under 21 have a qualified cosigner over the age of 21 and have documented gross income of at least \$900.00 per month.

****Platinum Rewards:** The 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 Platinum Rewards and WSUA Rewards credit cards will vary from Prime Rate + 6.00% (currently 13.25% APR) to Prime + 14.00% (currently 21.25% APR), depending upon your creditworthiness. The rate may increase or decrease quarterly, but it will never exceed 25.00% APR. Earn unlimited 1.5% cash back on every qualifying purchase; you will earn 1.5 points for every \$1.00 spent. Cash advances and balance transfers are not eligible for the 1.5% cash back rewards.

*****VISA ZERO LIABILITY POLICY.** This policy protects you from unauthorized charges if your card is lost or stolen. However, you should always use care in protecting your Card. You must notify us immediately and assist us in our investigation if your card is lost or stolen, or if you believe someone is using your card without your permission. Visa's Zero Liability Policy does not apply to certain commercial cards, anonymous prepaid card transactions, or transactions not processed by Visa.