



Katelyn W., Member since 2018



Mitch H., Member since 1997



Imani D., Member since 2011

### MANAGING YOUR MONEY MADE EASY!

#### Become a Wright-Patt Credit Union® (WPCU®) Member

If you qualify to become a WPCU member, joining is easy!<sup>1</sup>

#### Savings

College can be expensive, but saving for the future is easier than you think. When you open a TrueSaver® account with as little as \$5, earn our highest rate<sup>2</sup> on your first penny saved!

#### Checking with Debit Card

Every student needs a checking account to manage day-to-day spending. With our student-friendly checking, there's no minimum balance or monthly fees, plus you get the convenience of our free ATM/Debit Card. Use it around campus, at the grocery, or at thousands of lower-to-no fee ATMs nationwide.<sup>3</sup>

#### Mobile Banking

With WPCU Mobile Banking, you can access your account anytime, anywhere.

Plus, with Mobile Deposit, you can deposit checks fast from the comfort of your smart phone!

- Check your account balance
- Transfer funds to cover a purchase
- Make payments
- Get account activity alerts
- Locate Member Centers and ATMs
- Manage your budget

*1 To join the Credit Union, you must meet the eligibility and membership requirements including purchase and maintenance of at least one (1) share (membership share). We need to add "For TrueSaver accounts, the minimum deposit to open the account is the purchase of one \$5.00 membership share in the Credit Union and is required to remain in your TrueSaver account."*

*2 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.*

*3 ATMs may be subject to surcharges and/or Member Choice fees. For ATM fee information, view our General Fee Schedule. Visit [www.wpcu.coop/locations](http://www.wpcu.coop/locations) to view ATM locations.*

*4 In accordance to the Credit Card Act of 2009, borrowers applying for a credit card under the age of 21 must either show proof of "ability to pay" or have a qualified cosigner over 21 years of age or older. All credit applications are subject to credit review and approval.*

*5 All loans are subject to approval and restrictions may apply. Must meet school's Satisfactory Academic Progress (SAP) requirements. Please remember that federal loans offer certain benefits and protections that do not transfer to a private loan. By refinancing your federal student loans to a private loan, you will lose any federal benefits that may apply to your loan. If you are considering refinancing your federal student loans, please make sure to review these measures and understand your options. Additional information can be located at [StudentAid.gov](http://StudentAid.gov).*

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### ESSENTIAL EXTRAS

Customize your experience with some of our other great services.

#### WPCU's eStatements and eNotices

Be faster, greener and more secure with eStatements and eNotices. By enrolling in eStatements and eNotices through Mobile or Online Banking, you'll receive your statements electronically days sooner than paper statements and ultimately reduce paper waste. Plus, you'll get notified via email any time something important happens with your account.

#### Student Credit Cards

At some point you may need a credit card to help pay for necessary expenses and establish your credit. Count on WPCU's First Time User Credit Card for a card option to help you borrow smarter! If you're under 21, you may need a co-signer age 21 years<sup>4</sup> or older to apply.

#### Money Management

Money Management, available through WPCU's Mobile and Online Banking, lets you see all of your financial accounts, including those with other institutions, all in one place. Plus, you can easily track your spending, create budgets, set goals and much more!

#### 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 flexible terms, convenient repayment options, and we may be able to offer you a lower interest rate. Graduating soon? We also have a variety of private refinance loans to help manage your money beyond college.<sup>5</sup>



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