



We hear it all the time: members telling us that unless they have thousands of dollars to save, it's almost impossible to find a high enough rate to make saving worthwhile.

With most financial institutions, only the biggest savers get the highest savings rates. At Wright-Patt Credit Union® (WPCU®), our TrueSaver® account gives you the opportunity to earn our highest savings rate* on your first penny saved!

Here's how it works: For qualified accounts, TrueSaver pays our highest savings rate – 7.00% APY* – on the first \$1,000! Balances greater than \$1,000 pay a more traditional savings account rate of 0.25% to 7.00% APY*.

SAVINGS FOR OUR MEMBERS

While other financial institutions want to reward their “most valuable” customers, we feel that every member is valuable. We also feel that it's the first-time saver who needs the most incentive to get started with a savings plan.

That's why for qualifying accounts, TrueSaver pays 7.00% APY* on the first \$1,000! Balances greater than \$1,000 pay a more traditional savings account rate of 0.25% to 7.00% APY*.

Some restrictions apply, such as having an active checking account and eStatements or Direct Deposit. See all requirements in the [Truth-in-Savings disclosure](#).

TRUESAVER: QUALIFYING BALANCE	APY%*
\$0.01 to \$1,000.00:	7.00%
\$1,000.01 and Higher	0.25% to 7.00%
TRUESAVER: NON-QUALIFYING BALANCE	
\$0.01 and Higher	0.25%

LONG-TERM BENEFITS

What do you do when you've reached \$1,000 in your TrueSaver account? Accumulate another \$100, and use it to open a WPCU Personal Capital Money Market Savings Account! WPCU's Money Market Account combines some of the best features with some of the best rates in Southwest and Central Ohio to offer you a single, complete account designed to provide the most value for your savings needs.

WPCU Share Certificates are also great savings tools which provide you a guaranteed rate of return when you keep the money on deposit for the agreed term. Share Certificates are available at competitive rates ranging from 6 to 72-month terms, so you can always find a term that fits your savings needs.

At WPCU we're committed to helping our members build strong, secure financial futures.

*The dividend rates and Annual Percentage Yields (APYs) shown are accurate as of the declaration date of April 01, 2023. The TrueSaver® Account is a variable rate account, and the dividend rates and APYs may change after the account is opened. Fees may reduce earnings. 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. 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.

