Wright-Patt CREDIT UNION, INC.®

IT'S AN HONOR SERVING YOU.

Airmen, Guardians, Civilians and Contractors — We Have All the Essentials You Need!

Wright-Patt Credit Union® (WPCU®) understands you need all the essentials, in a convenient way, from a financial institution that has your best interest in mind. We're the official on-base credit union at WPAFB, and you can count on us to provide you with the service you deserve. It's simple. Just ask, and we'll set you up with all of your top priorities:

- **TrueSaver®** - Earn our highest savings rate* – on your first penny saved!
- **Totally Fair Checking®** - No monthly service fee, daily negative balance fees or minimum balance requirements and unlimited check writing with no per check charges.
- **Direct Deposit®** - Take the worry out of paycheck cashing! With WPCU's direct deposit, your money will be sent right to your account – taking the hassle out of payday and making it easy!
- **Platinum Low Rate Credit Card** - With rates as low as 9.75% APR** (up to 17.75% APR**), the Platinum Low Rate Visa® Credit Card has your best interest in mind. Plus, no annual fee, no balance transfer fees and no cash advance fees make this a smart way for airmen to manage and keep more of their hard-earned money.**
- **First-Time Auto Buying Program for Military Members** - This program assists airmen with financing their first auto purchase while keeping money in their pocket.
- **eServices -** On the go? Check account balances, make transfers and pay bills from anywhere, at any time, with WPCU's Mobile and Online Banking.

Financial Flexibility and Freedom® - WPCU offers free seminars, budgeting tools and resources to help our members reach their financial goals. Information is available at WPCU.coop/Education. Through our trusted partner GreenPath Financial Wellness, members can receive one-on-one financial counseling, on-site and over the phone! To schedule an appointment or speak with a counselor, call (888) 893-2713.

WPCU® Retirement Solutions[***] - We realize that planning for retirement can be stressful, even under the best situations. Trying to make sense of all the information can seem like an impossible and daunting task – especially if you are trying to do it on your own. The financial advisors on WPCU Retirement Solutions team are available to sit down and talk with you about your retirement goals. To schedule a no-obligation appointment, call (937) 912-7855 or (800) 762-0047 ext. 7855, stop by any of our neighborhood Member Centers or visit WPCU.coop/Retirement today.

WPCU Takes Care of Your Top Priorities ... Because You're Our Top Priority

WPCU is here for you. With three on-base Member Centers, we're always right around the corner. And, with numerous Member Centers throughout Southwest and Central Ohio, we're available even when you're on the move. If you're not close to one of WPCU's Member Centers, you can access your account at another credit union that is part of the Shared Branching Network. Plus, your WPCU ATM/Debit Card gives you access to over 40,000 surcharge-free ATMs worldwide.

When you need us, we're here:

Mobile and Online Banking: Access your account while you're on the go – online or on your cell phone, WPCU is at your fingertips! Visit WPCU.coop today.

Member Help Center: (937) 912-7000 or (800) 762-0047.

Call-24: This 24/7 audio response telephone system allows members to make fund transfers, check account balances, request withdrawals and more: (937) 912-8000 or (800) 336-7277

Wright-Patt CREDIT UNION, INC.®

Save Better. Borrow Smarter. Learn a Lot.

CO-OP SHARED BRANCH℠

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.

**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 6.75%. 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 9.75% APR) to Prime Rate + 11.00% (currently 17.75% 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 1/29/2026 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. 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.

***<u>**Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).**</u> Insurance products are offered through LPL or its licensed affiliates. Wright-Patt Credit Union® and WPCU® Retirement Solutions <u>**are not**</u> 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**

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

©2026 Wright-Patt Credit Union, Inc.® All Rights Reserved. Federally insured by NCUA | Equal Housing Opportunity