

# EasySaver® Account

## Disclosure of Fees, Terms and Conditions

(Truth-in-Savings Disclosure)

### How Your Account Works for You

Wright-Patt Credit Union is committed to helping you Save Better, Borrow Smarter and Learn a Lot! The following Disclosure will help you understand exactly how your EasySaver® Account works, what fees may apply, and how to grow your money. For complete terms governing your account, please see your "Important Account Information" document, the General Fee Schedule, and our Current Dividend Rates.

	YOUR EASYSAVER® ACCOUNT: FEES, TERMS, AND CONDITIONS	
		EasySaver®
OPENING AND USING YOUR ACCOUNT	Minimum Balance to Open Your Account <sup>1</sup>	\$0
	Monthly Service Charge	\$0
	Minimum Avg. Daily Balance Required to Earn Dividends	\$0.01
	Dividends Earned on Your Account	Yes See Current Dividend Rates sheet for dividend rates and annual percentage yields (APYs)
	How Dividends are Compounded and Credited	Quarterly
	Balance Computation Method	Average Daily Balance
	Transaction Limitations	The following are not permitted on this share account: <ul style="list-style-type: none"> <li>• Deposits, including online transfers to the account, other than the daily EasySaver® transfer and quarterly match</li> <li>• ATM/Debit card transactions</li> <li>• ACH deposits and withdrawals</li> <li>• Use of EasySaver® share account as overdraft protection for any other share account.</li> </ul>

ACCOUNT FEE SCHEDULE	YOUR EASYSAVER® ACCOUNT: <sup>2</sup> THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT <sup>3</sup>	
	Inactive Account Fee (per month; per sub account; applies to accounts with no activity for one year with balances of less than \$100.00)	

<sup>1</sup> The minimum balance to open is in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver™ account.

<sup>2</sup> Please read this entire document and refer to our General Fee Schedule for a complete list of all fees that may be assessed against your account.

<sup>3</sup> Fees incurred in connection with your EasySaver® Account will be deducted from your EasySaver® Account. If funds are not available in your EasySaver® Account, such fees will be deducted from your share account.



	<b>Teller Assisted Transaction and Inquiry</b> (per transaction or inquiry) <sup>4</sup>	<b>Teller Assisted Activity - Deposits Are Not Allowed</b> Young Adult: FREE Associate: \$2.00 Partner: FREE Advantage: FREE Premier: FREE
	<b>Shared Branching Transactions</b> (per transaction) <sup>5</sup>	Young Adult: Free Associate: \$2.00 Partner: FREE Advantage: FREE Premier: FREE

## Member Choice Tiers

### Member Choice Status is based on a member's Average Daily Balance (ADB). The combination of average daily balance in deposits and month-end balances in loans determines ADB. Student loans are not included. Month-end balances are used for assets under management by a financial advisor.

<b>Young Adult</b>	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
<b>Associate</b>	ADB of less than \$300.
<b>Partner</b>	ADB of \$300 to \$9,999.99, or a Direct Deposit or recurring ACH deposit that posts at least monthly. Member must be a member in good standing. <sup>6</sup>  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 will be placed in the appropriate relationship determined by their ADB.
<b>Advantage</b>	ADB between \$10,000 & \$49,999.99.
<b>Premier</b>	ADB of \$50,000+. 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 appropriate relationship determined by their ADB.

## YOUR EASYSAVER® ACCOUNT: DEBIT CARD ROUND-UP SAVINGS PROGRAM

<b>ROUND-UP SAVINGS PROGRAM</b>	<ul style="list-style-type: none"> <li>When you enroll in the EasySaver® Debit Card Round-Up Savings Program, Wright-Patt Credit Union (WPCU), on a daily basis, will round up the amount of each debit card purchase posted to your checking account to the next whole dollar amount and transfer the total excess amount from your checking account to your EasySaver® share account.</li> <li>WPCU will aggregate the rounded-up amounts from purchases that post to your checking account each business day and make a single transfer ("daily round-up transfer") at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we cancel the daily round-up transfer for that day.</li> <li>If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in the EasySaver® share account. Refunded or adjustment transactions will not be rounded-up.</li> <li>The Credit Union reserves the right to cancel or modify the EasySaver® Debit Card Round-Up Savings Program at any time, at its sole discretion. Only transactions posted to your account as debit card purchases are eligible. The Credit Union does not control whether a transaction is processed as a debit card transaction and is not responsible for how the merchant or any network processes a transaction.</li> </ul>
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<sup>4</sup> Teller assisted transactions include cash withdrawals, check cashing, and balance transfers conducted at WPCU member centers, PTMs, and the Member Help Center.

<sup>5</sup> Shared Branching transactions include cash withdrawals, check cashing, and balance transfers conducted at CO-OP branch locations.

<sup>6</sup> "Member in good standing" is any member that has at least \$5.00 on deposit in the TrueSaver™; is not delinquent on any loan obligation to the Credit Union; does not have a negative balance in any share account with the Credit Union; and has not previously caused the Credit Union a financial loss.



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## YOUR EASYSAVER® ACCOUNT: DEBIT CARD MATCH PROGRAM

### MATCH PROGRAM

- WPCU will match 50% of the daily round-up transfers that post to the EasySaver® share account in the first 30 days after enrolling in the program. This 30-day period begins when the first daily round-up transfer posts to the EasySaver®.
- After the first 30-day period, WPCU will match 5% of the daily round-up transfers that post to the EasySaver® share account.
- To receive the Credit Union Match ("CU match"), you must be enrolled in the EasySaver® Debit Card Round-Up Savings Program and enrolled in e-statements at the time of quarterly match.
- The CU match amount will be credited to the EasySaver® share account at the end of each calendar quarter in an amount based on the applicable percentage of the accumulated daily round-up transfers for that calendar quarter or the actual balance in the account at the end of the calendar quarter, whichever is less.
- The annual cap on the CU match amount is \$300.00.
- The annual amount of the CU match will be reported to the IRS on Form 1099-MISC.
- The Credit Union reserves the right to cancel or modify the EasySaver® Debit Card Match Program at any time, at its sole discretion. Only transactions posted to your account as debit card purchases are eligible. The Credit Union does not control whether a transaction is processed as a debit card transaction and is not responsible for how the merchant or any network processes a transaction.
- If you close your EasySaver® Share account before the CU match amount is posted to the share, you will not receive the CU match for that calendar quarter.

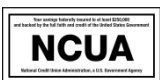
If you have questions, please see a Member Experience Representative.

### ADDITIONAL EASYSAVER® ACCOUNT TERMS AND CONDITIONS

1. **RATE INFORMATION.** EasySaver® accounts are variable-rate accounts. The dividend rates and APYs may change at any time at the sole discretion of the Credit Union. There is no limitation on the frequency or on the amount the dividend rate may change. The dividend rates and APYs provided in the Current Dividend Rates sheet are as of the last dividend declaration date. Please contact us for current rate information. Dividends are based on the Credit Union's earnings at the end of a dividend period and cannot be guaranteed.

EasySaver® accounts are tiered-rate accounts. This means the dividend rate and annual percentage yield (APY) paid on the account is determined by reference to a specified balance in the account. The dividend rate and APY that corresponds to the applicable balance tier will be paid on the entire balance in your account, based on the Balance Computation Method for this account. See Current Dividend Rates sheet for balance tier information and current dividend rates and APYs.

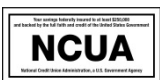
2. **COMPOUNDING AND CREDITING.** The dividend period of the Credit Union for this account is quarterly. Dividends, if applicable, are compounded quarterly and credited to your account quarterly. If you close your EasySaver® account before dividends are credited to your account, you will not receive accrued dividends.
3. **MINIMUM BALANCE REQUIREMENTS.** The minimum balance required to open an EasySaver® account is provided in the chart above. The stated minimum balance required to open an EasySaver® account is in addition to the purchase of one \$5.00 membership share in the Credit Union that is required to remain in your TrueSaver™ account. All members are required to open and maintain a TrueSaver™ account in order to have any other WPCU product or service.
4. **BALANCE COMPUTATION METHOD.** Dividends are calculated using the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. If you do not maintain the stated minimum average daily balance to earn dividends in your account, you will not obtain the disclosed APY for the applicable balance tier provided in the Current Dividend Rates sheet.



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5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue no later than the business day the first daily round-up transfer posts to your EasySaver<sup>®</sup> account. If you close your account before dividends are credited, you will not receive accrued dividends. Please see Balance Computation Method above for additional detail on how dividends are calculated.
6. NATURE OF DIVIDENDS. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividends cannot be guaranteed. The dividend rates and APYs may change at any time at the sole discretion of the Credit Union.
7. FEES AND CHARGES. The fees and charges stated in the charts above may be assessed against your account. Under certain circumstances, other fees may be assessed against your account. Please refer to our General Fee Schedule for additional fee information.
8. FUNDS AVAILABILITY. Deposits, other than daily round-up transfers and the CU match, if applicable, are not permitted to EasySaver<sup>®</sup> accounts. Deposits to other accounts made at Wright-Patt Credit Union member centers, ATMs, PTMs, and through night depositories will be available for withdrawal based on the type and amount of the deposit pursuant to our Funds Availability Disclosure. Please refer to our Funds Availability Disclosure, which can be found in our Important Account Information document.
9. EASYSaver<sup>®</sup> ACCOUNT LIMITATIONS. Subject to the limitations contained in this and other applicable disclosures, you may use or access your EasySaver<sup>®</sup> account by conducting transfers or withdrawals from the account over-the-counter, at a PTM, or over the telephone through Call-24. You may also use Mobile and Online Banking to make transfers and Pay A Person payments from your EasySaver<sup>®</sup> account. EasySaver<sup>®</sup> accounts are not accessible by writing checks, through ACH transactions, or at an ATM. EasySaver<sup>®</sup> accounts may be accessed through shared branching for withdrawals only. No deposits are permitted to EasySaver<sup>®</sup> accounts other than the daily round-up transfers and the CU match, if applicable. EasySaver<sup>®</sup> accounts cannot be used as overdraft protection.
10. ATM AND DEBIT CARD ACCESS: There is no ATM/Debit card access for EasySaver<sup>®</sup> accounts.
11. IMPORTANT DOCUMENTS. By opening an account and agreeing to the Master Membership and Account Agreement, you acknowledge that you have received and agree to the additional terms and conditions stated in this disclosure, the General Fee Schedule, Current Dividend Rates sheet, and the Important Account Information document, including the Membership and Account Agreement. Changes to any fees or terms and conditions governing your account may be made at the discretion of the Credit Union. Advance notice of changes will be provided to you if required by law. The documents referenced in this disclosure, including our Important Account Information document and General Fee Schedule, are available in our Member centers and are generally available at [WPCU.coop](http://WPCU.coop), or may be requested by emailing us at [ContactUs@wpcu.coop](mailto:ContactUs@wpcu.coop), or by calling our Member Help Center at the numbers listed below.
12. DISPUTE RESOLUTION. Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
13. CONTACT US. If you have questions about this disclosure or your account(s), other documents, or to report any error, please visit one of our Member Centers or contact our Member Help Center at (937) 912-7000 or (800) 762-0047 or TTY (800) 750-0750.



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