



Before You Begin

Applying for an account has never been easier! You are just a few short steps away from opening a new account.

During the process, you will be asked to:

- Enter your full legal name on the application.
- Select which products and related services you wish to apply for.
- Fill out the online application.
- Review and accept our account disclosures.
- Answer a few brief questions that help us verify your identity and protect your information.
- Choose how you would like to initially fund your account (You can transfer from an existing account, transfer from another bank account or use a debit/credit card).

Important Information Regarding Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. Approval of your membership application may be delayed pending further verification of your identity.

Federal E-SIGN Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and print a copy for your records. Wright-Patt Credit Union, Inc. (we, our, us) is pleased to offer you the opportunity to receive important information about your account electronically. This Disclosure documents your consent and describes your rights and obligations to receive disclosures, notices, and other important documents related to your account (collectively “Documents”) electronically. Please read this Disclosure carefully and thoroughly. You will confirm your agreement to this Federal E-SIGN Act Disclosure and provide consent to electronic delivery of Documents by placing a checkmark in the box on the webpage.

Scope of Communications to Be Provided in Electronic Form

This Disclosure and Consent agreement applies to all Documents that we provide to you relating to the account for which you are applying, except as otherwise prohibited by law. This includes disclosures, notices, and other important documents associated with your account.

Getting Paper Copies

You understand that you have the right to receive all required Documents related to your account in paper form at no cost to you. If you would like a paper copy of any such Documents, you will have the ability to download or print copies of any of Documents we provide to you through this application portal or by e-mail. You may also request a paper copy of any Documents by calling WPCU at 937-912-7000, 800-762-0047, e-mailing WPCU at contactus@wpcu.coop, or writing to WPCU at P.O. Box 340134, Beavercreek, OH 45434-0134. You may obtain a free of charge copy of any electronic Documents.



Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beavercreek, Ohio 45431
(937)912-7000 | (800)762-0047 | TTY (800)750-0750 | www.wpcu.coop



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Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided by access to this application portal or by e-mail from us.

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

- An up-to-date device (computer, smartphone, tablet, etc.) that can connect to and access the Internet.
- Local, electronic storage capacity and a printer if you wish to print out and/or retain electronic records.
- An active e-mail account and an Internet web browser capable of supporting 128bit SSL encrypted communications, this would include but not limited to Google Chrome.
- Your system or device must have 128-bit SSL encryption software.
- Software that enables you to receive and access Portable Document Format or "PDF" files.

Your access to this page verifies that your browser and encryption software/device meet these requirements. Your access to this page also verifies that your system/device has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You can change your electronic delivery preferences at any time. Should you decide to no longer receive electronic delivery, you may withdraw your consent at any time by contacting WPCU at 800-762-0047 ex. 6572 or e-mailing at elc@wpcu.coop. Please make sure to provide in the body of the e-mail, your e-mail address, full name, mailing address, and telephone number. In the event you withdraw your consent, WPCU will not charge you a fee for delivery of paper documents.

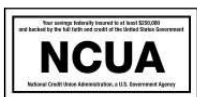
Changes to Hardware or Software Requirements

If a change in hardware or software is needed for you to access or retain electronic Documents, and that change would create a material risk that you would not be able to access or retain your Documents, we will give you notice of the revised hardware or software requirements. You will be able to withdraw your consent without a fee as provided above. Your continued use of this application portal after receiving notice is reaffirmation of your consent.

How to Update Your Records

By consenting, you also consent to receive electronic Documents via e-mail. You agree to provide us with a true and valid e-mail address and other contact information related to your account. To let us know of any changes in your email address or other contact information, notify WPCU 937- 912-7000, 800-762-0047, e-mailing WPCU at contactus@wpcu.coop, or writing to WPCU at P.O. Box 340134, Beavercreek, OH 45434-0134. Please make sure to provide in the body of the e-mail, your previous e-mail address, and your new e-mail address.

Please confirm your agreement to these terms and conditions and consent to electronic delivery by placing a checkmark in the box on the webpage.



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