

# Enhanced HSA Disclosure of Fees, Terms and Conditions

(Truth-in-Savings Disclosure)



## How Your Account Works for You

Wright-Patt Credit Union, Inc. (WPCU or 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 Health Savings Account (HSA) 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.

OPENING AND USING YOUR ACCOUNT	YOUR HSA ACCOUNT: FEES, TERMS, AND CONDITIONS	
		Enhanced HSA Account
	Minimum Balance to Open Your Account <sup>1</sup>	\$0
	Monthly Service Charge	\$0
	Dividends Earned on Your Account	Yes See Current Dividend Rates sheet for dividend rates and annual percentage yields (APYs)
	Minimum Avg. Daily Balance Required to Earn Dividends	\$0.01
	How Dividends are Compounded and Credited	Monthly
	Balance Computation Method	Average Daily Balance
	Transaction Limitations	Withdrawals from Health Savings Accounts are limited by law. You have the right to withdraw your funds at any time; however, you may be subject to certain penalties. It is your responsibility to maintain your Health Savings Account in accordance with applicable law. Please seek advice from your tax professional.

HSA ACCOUNT FEES	YOUR HSA ACCOUNT: THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT <sup>2</sup>	
	Stop Payment Fee (per request)	\$9.00
	Non-Sufficient Fund (NSF) by Check & ACH Fee (per item) <sup>3</sup>	\$9.00
	Return Deposit Item Fee (per item)	\$10.00
	Overdraft ATM/Debit Fee	\$9.00
	Check Printing	The first order of checks on the Health Savings Account is paid for by the Credit Union. Any subsequent check order cost is the obligation of the member.

<sup>1</sup> All minimum balances are in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver® account.

<sup>2</sup> Fees incurred in connection with your HSA Account will be deducted from your HSA Account. If funds are not available in your HSA Account, such fees will be deducted from your share account. 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> Returned items may be re-presented. We may charge an NSF fee each time an item is presented. Please see the Important Account Information for additional detail.



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<b>Inactive Account Fee</b> (per month; per sub account; applies to accounts with no activity for one year with balances of less than \$100.00)	\$1.00
<b>WPCU ATM Use</b>	\$0
<b>Non-WPCU ATM Use</b> (per transaction)	\$0 Note: This does not include the surcharge an ATM owner may charge for use of their machine. Premier members are eligible to receive a maximum ATM surcharge rebate of \$10 per month, at member's request.
<b>Teller Assisted Transaction and Inquiry</b> (per transaction or inquiry) <sup>4</sup>	<b>Teller Assisted Activity - Does Not Apply to Deposits</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
<b>Wire Transfer, per transfer</b>	Incoming: FREE Outgoing – Domestic: \$20.00 Resend (due to incorrect information provided by member): \$20.00 Outgoing – International: \$50.00 Resend (due to incorrect information provided by member): \$50.00

### Member Choice Tiers

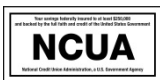
**Member Choice Status is based on a member's Average Daily Balance (ADB).** The combination of average daily balance in deposits and month-end balances in loans determines ADB. Student loans are not included. Month-end balances are used for assets under management by a financial advisor.

<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.

<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 HSA ACCOUNT: OVERDRAFT COVERAGE PLANS AND FEES		
The following overdraft protection plans are available on your HSA account.		
Overdraft Options	Fees (per item)	How Transactions Are Handled
<b>Option A</b> No Overdraft Coverage (Default Option)	\$9.00 NSF Fee	Our standard overdraft practice is that we do not authorize and pay overdrafts for any transactions when you do not have sufficient funds in your account to cover the transaction, unless you ask us to by selecting one of our overdraft coverage options. If we do not authorize and pay an overdraft, your transaction will be declined, and your account assessed an NSF fee. The only exception is everyday debit card and ATM transactions, for which we do not charge an NSF fee when declined. You may also be subject to returned item fees from a merchant.

Posting Order	
Posting Order	Transactions can post to your account in two different ways. "Real time" transactions are posted chronologically as they occur throughout the day. Other transactions are posted to your account in a "batch" process. Please see the Important Account Information for additional detail related to your checking account balance, including posting order and the calculation and payment of overdrafts.



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## ADDITIONAL HSA ACCOUNT TERMS AND CONDITIONS

1. **RATE INFORMATION.** The Enhanced HSA account is a variable-rate account. The dividend rate and APY 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.

**ENHANCED HSA:** This account is a tiered-rate account. For Enhanced HSA accounts, dividends are paid at the stated dividend rates and APYs only on the portion of the balance within the specified balance tier. The first dividend rate and APY shown on the Current Dividend Rates sheet 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 will be paid only on the portion of your average daily balance that was greater than \$1,000.00. See Current Dividend Rates sheet for current dividend rate and APYs.

2. **COMPOUNDING AND CREDITING.** The dividend period of the Credit Union is monthly. Dividends, if applicable, are compounded monthly and credited to your account monthly. If you close your HSA account before dividends are credited to your account, you will not receive accrued dividends.
3. **MINIMUM BALANCE REQUIREMENT.** The minimum balance required to open an HSA Account is provided in the chart above. The minimum balance to open an HSA Account is in addition to the purchase of one \$5.00 membership share in the Credit Union that is required to be maintained 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 METHODS.** 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.
5. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue no later than the business day you deposit noncash items (e.g., checks) to your 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 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. **HSA CUSTODIAN:** The Credit Union is solely the custodian of your Enhanced HSA account and cannot provide you with tax or benefits advice. Please consult your employer or a financial or tax professional for additional guidance.
10. **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, the Health Savings Custodial Account Agreement and the Important Account

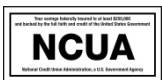


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Information document, including the Membership and Account Agreement. Changes to any fees or terms and conditions governing your account may be made at the discretion of the Credit Union. Advance notice of changes will be provided to you if required 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 online 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.

11. DISPUTE RESOLUTION. Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
12. 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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