

Share Certificate

Disclosure of Fees, Terms and Conditions

(Truth-in-Savings Disclosure)



How Your Account Works for You

Wright-Patt Credit Union (WPCU) is committed to helping you Save Better, Borrow Smarter and Learn a Lot! The following Disclosure will help you understand exactly how your Share Certificate 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 SHARE CERTIFICATE: FEES, TERMS, AND CONDITIONS		
Share Certificate		
OPENING AND USING YOUR ACCOUNT	Minimum Balance to Open Your Account ¹	\$500 or \$100,000 (depending on the Dividend Tier)
	Monthly Service Charge	\$0
	Dividends Earned on Your Account ²	Yes See Current Dividend Rate sheet for dividend rates and annual percentage yields (APYs)
	Minimum Balance Required to Earn Dividends	\$500 or \$100,000 (depending on the Dividend Tier)
	How Dividends are Compounded and Credited ³	Monthly
	Balance Computation Method	Daily Balance
	Transaction Limitations ⁴	No deposits permitted prior to the maturity date.
	Bump Rate Feature	Based on current availability and can be exercised one time during the term of the Certificate.

YOUR SHARE CERTIFICATE: ⁵ SHARE CERTIFICATE ACCOUNT FEES ⁶		
SHARE CERTIFICATE FEES	Return Check Fee	\$10.00
	Teller Assisted Transaction and Inquiry (per transaction or inquiry) ⁷	Teller Assisted Activity - Deposits Are Not Allowed Young Adult: FREE Associate: \$2.00 Partner: FREE Advantage: FREE Premier: FREE

¹ All minimum balances are in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver™ account.
² Your dividend rate and annual percentage yield ("APY") are fixed for the term of the Share Certificate ("Certificate") and will remain in effect until the maturity date. The APY is based on the assumption that dividends will be credited to the Certificate and will remain in the account until maturity. Withdrawals will reduce earnings. If this is a new Certificate, the dividend rate, and Annual Percentage Yield (APY) are shown on the actual Certificate. If you are renewing an existing Certificate, see your Automatic Renewal Notice for rate information.
³ Dividends are credited at the end of the calendar month to your Certificate unless you select to transfer to your Share (Savings) Account, Money Market Account, or Checking Account.
⁴ Funds may be deposited at Certificate opening and at renewal during the ten-calendar day grace period.
⁵ 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.
⁶ Fees incurred in connection with your Certificate will be deducted from your checking account. If funds are not available or you do not have a checking account, fees will be deducted from your share account.
⁷ Teller assisted transactions include cash withdrawals, check cashing, and balance transfers conducted at WPCU member centers, PTMs, and the Member Help Center.



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



Shared Branching Transactions (per transaction)⁸	Young Adult: Free Associate: \$2.00 Partner: FREE Advantage: FREE Premier: FREE	
	Early withdrawal penalties apply to all certificates	
	Original Term	Amount of Penalty
	6-17 Months	3 Months of Dividends (whether paid or not)
	18-35 Months	6 Months of Dividends (whether paid or not)
	36-47 Months	9 Months of Dividends (whether paid or not)
Early Withdrawal Penalty⁹	48-72 Months	12 Months of Dividends (whether paid or not)

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.

Young Adult	Members qualify for Young Adult status until they reach the age of 24, regardless of their other relationships.
Associate	ADB of less than \$300.
Partner	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. ¹⁰ 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.
Advantage	ADB between \$10,000 & \$49,999.99.
Premier	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.

ADDITIONAL SHARE CERTIFICATE ACCOUNT TERMS AND CONDITIONS

- RATE INFORMATION.** Your dividend rate and annual percentage yield ("APY") are fixed for the term of the Share Certificate ("Certificate") and will remain in effect until the maturity date. The APY is based on the assumption that dividends will be credited to the Certificate and will remain in the account until maturity. Withdrawals will reduce earnings. If this is a new Certificate, the dividend rate, and Annual Percentage Yield (APY) are shown on the actual Certificate. If you are renewing an existing Certificate, see your Automatic Renewal Notice for rate information. The dividend rates and APYs provided in the Current Dividend Rates sheet are as of the date specified on the Rate Sheet.
- 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 Share Certificate account before dividends are credited to your account, you will not receive accrued dividends.
- MINIMUM BALANCE REQUIREMENTS.** The minimum balance required to open your Share Certificate account is provided in the chart above. The stated minimum balance required to open each Share Certificate account is in addition to the

⁸ Shared Branching transactions include cash withdrawals, check cashing, and balance transfers conducted at CO-OP branch locations.

⁹ See section 8 of the Additional Account Terms and Conditions for more information regarding Early Withdrawal Penalties.

¹⁰ "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.



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



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 daily balance method which applies a daily periodic rate to the principal balance in your account each day.
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. No dividends will be paid on the Certificate during the ten-day grace period if the Certificate is closed. Please see Balance Computation Method above for additional detail on how dividends are calculated.
6. **NATURE OF DIVIDENDS.** Dividends are paid from current earnings 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. **EARLY WITHDRAWAL PENALTIES.** Wright-Patt Credit Union imposes a penalty for the withdrawal of funds from this account prior to maturity date. The penalty will be deducted from the amount withdrawn. This penalty will be waived in the event of the depositor's death
9. **FUNDS AVAILABILITY POLICY.** 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 Policy. Please refer to our Funds Availability Policy Disclosure, which can be found in our Important Account Information document.
10. **ADDITIONAL SHARE CERTIFICATE TERMS:** Additional terms and conditions are stated on the Rate Sheet or Automatic Renewal Notice and General Fee Schedule and are incorporated by reference into this Disclosure.

The Certificate may not be pledged, transferred, or assigned to any party other than Wright-Patt Credit Union.

11. **BUMP RATE FEATURE:** "Bump Rate" features are not available on all Share Certificates and are based on current availability. See your Certificate for more details. The following conditions apply to Certificates that contain "Bump Rate" features.
 - At the written or verbal request of any Certificate owner, the dividend rate can be changed to the current rate offered on new Certificates without incurring a penalty.
 - The "Bump Rate" will remain in effect until the Certificate maturity date.
 - The "Bump Rate" option may be exercised one time during the initial term of the Certificate. Certificates receiving special promotion rates do not qualify for the "Bump Rate" feature.

12. MATURITY AND RENEWAL:

- If this is a new Certificate, your Certificate will mature on the date shown on the actual Certificate. If you are renewing an existing Certificate, see the Automatic Renewal Notice for the new maturity date. Your Certificate will renew automatically at maturity.
- You will have a grace period of 10 calendar days beginning on the maturity date to withdraw the funds in the Certificate without being charged an early withdrawal penalty. No dividends will be paid on the Certificate during the ten-day grace period if the Certificate is closed.
- All Certificates will renew automatically for a like term and at the dividend rate and APY in effect at the time of renewal.



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



13. **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, or may be requested by emailing us at ContactUs@wpcu.coop, or by calling our Member Help Center at the numbers listed below.
14. **DISPUTE RESOLUTION.** Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
15. **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.



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

