

Save to Win® Savings Account

Disclosure of Fees, Terms and Conditions

(Truth-in-Savings Disclosure)



How Your Account Works for You

Wright-Patt Credit Union, Inc. ("WPCU®" or the "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 savings 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 the Save to Win Official Account and Prize Entry Rules ("Save to Win Official Rules").

OPENING AND USING YOUR ACCOUNT	YOUR SAVE TO WIN ACCOUNT: FEES, TERMS, AND CONDITIONS	
		Save to Win
	Minimum Balance to Open Your Account ¹	\$0.00
	Monthly Minimum Balance Fee or Monthly Service Charge	\$0
	Dividends Earned on Your Account	N/A
	Transaction Limitations	None

ACCOUNT FEE SCHEDULE	YOUR SAVE TO WIN ACCOUNT: ² THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT ³	
	Stop Payment Fees (per request)	\$9.00
	Non-Sufficient Funds Fee (NSF Fee) by ACH Fee (per item) ⁴	\$9.00
	Returned Deposit Item Fee (per item)	\$10.00
	Inactivity Fee (per month; per sub account; applies to accounts with no activity for one year with balances of less than \$100.00)	\$1.00
	WPCU ATM Use	\$0
	Non-WPCU ATM Use (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.

¹ The minimum balance to open a Save to Win account is in addition to the purchase of one \$5.00 membership share required to be maintained in your TrueSaver® account.

² Fees incurred in connection with your Save to Win account will be deducted from your Save to Win account. If funds are not available in your Save to Win account, such fees will be deducted from your TrueSaver account.

³ 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.

⁴ Returned items may be represented. We may charge an NSF fee each time an item is presented. Please see the Important Account Information for additional detail.



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



Federally Insured by NCUA

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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.

OVERDRAFT COVERAGE	YOUR SAVE TO WIN ACCOUNT: OVERDRAFT COVERAGE PLANS AND FEES	
	The following overdraft protection plans are available on your Savings account.	
	Overdraft Coverage	Fees (per item) How Transactions Are Handled
	No Overdraft Coverage	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. 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.

Wire Transfer, per Transfer	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.	
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. ⁵ 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 SAVE TO WIN® ACCOUNT TERMS AND CONDITIONS

1. ACCRUAL OF DIVIDENDS. This account does not earn Dividends. Dividends will not accrue on this account.
2. MINIMUM BALANCE REQUIREMENTS. The minimum balance required to open your Save to Win account is provided in the chart above. The stated minimum balance required to open a Save to Win 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.

⁵ "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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3. **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.
4. **FUNDS AVAILABILITY.** Deposits made at Wright-Patt Credit Union, Inc. 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 Disclosure. Please refer to our Funds Availability Policy Disclosure, which can be found in our Important Account Information document.
5. **ATM AND DEBIT CARD ACCESS:** The Save to Win account may be linked to any debit card associated with the account for ATM usage. Please contact a Member Service Representative if you have questions.
6. **SAVINGS PROMOTION RAFFLE:** See full terms, conditions, and eligibility requirements at WPCU.coop/SaveToWin.
7. **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, the Save to Win Official Rules, and the Important Account Information document, including the Master 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 the Save to Win Official Rules, our Important Account Information document and General Fee Schedule, are available in our member centers and are generally available online 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.
8. **DISPUTE RESOLUTION.** Please see the Important Account Information document for our Arbitration of Claims and Disputes and Waiver of Class Action Provision.
9. **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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