

Checking Account 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 checking account works, how to avoid fees, and how to grow your money. For complete terms governing your account, please see your "Important Account Information" document.

	YOUR CHECKING ACCOUNT: FEES, TERMS, AND CONDITIONS			
		Totally Fair Checking	Checking with Dividends	Select Checking
OPENING AND USING YOUR ACCOUNT	Minimum Deposit to Open Your Account	\$0	\$1,000.00	\$5.00
	Monthly Service Charge	\$0	\$5.00	Up to \$5.00 ¹
	How to Avoid the Monthly Service Charge	N/A	If you maintain a \$1,000.00 minimum balance, the monthly service charge will be waived.	"Premier" membership qualifies for no monthly service charge. (SEE MEMBER CHOICE BROCHURE FOR MEMBER CHOICE TIER REQUIREMENTS)
	Dividends Earned on Your Account ²	No	Yes See current Rate Sheet	Yes See current Rate Sheet
	Minimum Avg. Daily Balance Required to Earn Dividends	N/A	\$0.01	\$1,000.00
	How Dividends are Compounded and Credited ³	N/A	Monthly	Monthly
	Balance Computation Method ⁴	N/A	Average Daily Balance	Average Daily Balance
	Monthly Transaction Limits	None	None	None

	YOUR CHECKING ACCOUNT: FEE SCHEDULE FOR ALL CHECKING ACCOUNTS	
ACCOUNT FEE SCHEDULE	Minimum Balance Fee (balance falls below minimum)	\$0 Totally Free Checking and Select Checking \$5.00 Checking with Dividends
	Stop Payment Fee	\$25.00
	Non-Sufficient Fund (NSF) Check & ACH Fee	\$25.00
	Deposited Item Return Fee	\$10.00
	WPCU ATM Use	\$0
	Non-WPCU ATM Use	<ul style="list-style-type: none"> ❖ Premier members: Up to \$10.00 a month refunded for non-WPCU ATM transactions ❖ Associate members: First two (2) monthly ATM transactions free; \$.60 per transaction thereafter ❖ All remaining members: First six (6) monthly ATM transactions free; \$.60 per transaction thereafter ❖ Fees from ATM owner will apply SEE MEMBER CHOICE BROCHURE FOR MEMBER CHOICE TIER REQUIREMENTS
	Teller Assisted and Shared Branching Transactions (excluding deposits) ⁵	<ul style="list-style-type: none"> ❖ Advantage and Premier members: \$0 ❖ Associate members: \$2.00 ❖ Partner members: First four (4) free per month; \$2.00 per transaction thereafter ❖ SEE MEMBER CHOICE BROCHURE FOR MEMBER CHOICE TIER REQUIREMENTS

¹ Fee varies based on member choice level. Monthly service charge is assessed on the last calendar day of each month. Please refer to the Member Choice brochure for Member Choice tier requirements.

² Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Dividends are based on the Credit Union's earnings at the end of a dividend period and cannot be guaranteed. The applicable dividend rate is paid on the entire balance in your account. The dividend rate and Annual Percentage Yield (APY) may change at any time at the sole discretion of the Credit Union.

³ The dividend period is monthly. Dividends are declared by the last day of the period on the last day of each month. If you close your account before the dividends are credited, you will not receive the accrued dividends.

⁴ The average daily balance is calculated by adding the balance in your account for each day of the period and dividing that figure by the number of days in that period. Dividends begin to accrue on the business day you make a deposit to your account.

⁵ Teller assisted transactions conducted at WPCU member centers, PTMs, and Member Help Center; Shared branch transactions conducted at CO-OP branch locations.

YOUR CHECKING ACCOUNT: OVERDRAFT PROTECTION PLANS		
The following overdraft protection plans are available on your checking account.		
Overdraft Options	Fees	How Transactions Are Handled
Option A No Overdraft Protection (Default Option)	No Overdraft Fee	If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined.
Option B Overdraft Protection using Savings Account	\$5.00 Transfer Fee	Overdraft Protection using a savings account moves money from a pre-determined savings account into your checking account to cover an overdraft. Funds are transferred in increments of \$100.00 per overdraft to cover negative account balance. Limited to six (6) per month.
Option C Overdraft Protection using Line of Credit	\$0.00 Transfer Fee	Overdraft Protection using a line of credit moves money from a pre-determined line of credit account into your checking account to cover an overdraft. Interest will apply for transfers from your line of credit. Funds are transferred in increments of \$100.00 per overdraft to cover negative account balance.
Option D Debit/ATM Overdraft Coverage ⁶	\$19.00 Overdraft Fee	Overdraft Coverage that allows us to authorize debit card and ATM transactions, at our discretion, when there is not enough funds available in your account.
Option E Courtesy Pay Coverage ⁷ (Checks/ACH)	\$25.00 NSF Fee	If no funds are available or if you have declined Overdraft Protection on your account, we can honor your checks and ACH transactions and draw your account negative. However, you will avoid merchant returned item fees and will only be charged Our standard NSF fee. Not to exceed more than 10 checks per month or 60 checks per year.

YOUR CHECKING ACCOUNT: DEPOSIT HOLD POLICY	
When Funds Deposited to Your Account are Available (Applies to all Checking Accounts)	
Deposit Type	When Funds Are Available
❖ Cash Deposit with Teller	Same business day
❖ Check Deposit with Teller	First \$200 next business day, next \$4,800 second business day, remaining funds 5 th business day
❖ Cash and Check Deposit at ATM (non-WPCU)	Five business days
❖ Cash Deposit at ATM (WPCU)	Same business day
❖ Check Deposit at ATM (WPCU) or via Mobile Device	First \$200 next business day, next \$4,800 second business day, remaining funds 5 th business day
❖ Direct Deposit	Same business day
❖ Wire Transfer	Same business day

⁶ Overdraft coverage is not routinely permitted on transactions performed at an ATM.

⁷ Qualification criteria may apply. Please refer to the Courtesy Pay Opt-in Disclosure.

YOUR CHECKING ACCOUNT: TRANSACTION POSTING ORDER

How Transaction Items are Posted to Your Account (Applies to all Checking Accounts)

Transactions can be posted to your account in two different ways. "Real time" transactions are posted as they occur throughout the day. Other transactions are posted to your account in a batch process. The order we use for posting batch transactions is described below.

Posting	Item Type	Order
Real Time Transactions	Deposits; ATM and Debit Card Transactions; In-Branch Transactions; Wires; Overdraft and Non-Sufficient Funds (NSF) Fees; Immediate WPCU to WPCU Share Transfers	Posted chronologically based on the date and time our records indicate the transaction was initiated or authorized.
Items Posted in Batch	1 Scheduled and Automated Account Transfers between WPCU accounts	Scheduled WPCU to WPCU share and loan transfers are posted at the beginning of each business day.
	2 ACH Credits and Debits; Electronic Funds Transfers (EFT); External Share Transfers, Pop Money Transfers	ACH credits post prior to ACH debits; All ACH transactions post in order from the smallest dollar amount to the largest (includes Bill Pay ACH).
	3 Checks	Posted in numerical check order on or after 4:00 p.m. EST (includes checks initiated by Bill Pay).
	4 Non-Sufficient Funds (NSF) Fee (excludes Overdraft Fees)	Posted at the time a transaction is processed that causes a negative account balance.

HOW ITEMS ARE POSTED

OTHER TERMS AND CONDITIONS

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Changes to the fees, terms, or conditions of all accounts may be made at the discretion of the Credit Union. Advance notice of changes will be provided to you if required by law.

By opening an account and signing the Master Membership and Account Agreement, you acknowledge that you have received and agree to the additional terms and conditions stated in this Disclosure and the Membership and Account Agreement.

DISPUTE RESOLUTION

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To report an error or dispute, please contact us at (800) 762-0047.

If you have a dispute with the Credit Union and we are not able to resolve the dispute informally, you agree that the dispute will be resolved through an arbitration process further detailed in the Dispute Resolution section of the Account Agreement. If a claim is eligible to be resolved in small claims court, you may pursue the claim in small claims court.

