Wright-Patt Credit Union, INC. (WPCU) Report on Fees and Expenses for Wright State University Student Members
Reporting Period: July 1, 2017 – June 30, 2018

Overview: During the reporting period, WPCU identified 6,058 students who were also members of the credit union. This number was identified by matching Student Enrollment records with WPCU's total membership files.

Total Average Fee per Member during reporting period: $24.50 (see chart below for a specific breakdown of fees).

Students ages 17-24 are considered Young Adult Members at WPCU, so many of the fees associated with membership do not apply to them. In addition, as you will see below, the fees that have been associated with our Student Members are considered opt-in or "behavior-driven", taken on as a result of an action/choice.

Fee Type	# of Members with Fee	Percentage of Total Members with the Fee	Frequency of Fee Occurrence	Fee Average (Mean)	Median
CentisibleSpend®	12	0.20%	69	$0.0456	$0
Overdraft Adv.	413	6.82%	2,449	$8.9467	$0
Automatic Transfer	1,673	27.62%	6,555	$5.4102	$0
NSF Fee	665	10.98%	2,380	$9.8217	$0
Plus Fee	25	0.41%	127	$0.0314	$0
Transaction Fee	47	0.78%	83	$0.0601	$0
Cashier's Check	56	0.92%	71	$0.0586	$0
Foreign ATM Fee	139	2.29%	1,296	$0.1284	$0

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Data Set
The data set used is based on the student enrollment file provided by WSU. The file from WSU contained name, phone number and email address of students registered between 07/01/17 and 06/30/18. That file is run against our member data base, comparing first/last names, phone number and email address. The fee information is pulled from this pool of members. For the 2017/2018 list, there are 6058 members identified. From this pool of members, a select Transaction Table is created, containing all transaction **for the defined time period** for the select members.

CentsibleSpend®
CentsibleSpend® is a check free account available to all members that protects individuals from overdraft. Students may elect this account as an alternative or in addition to our Totally Fair Checking® account. This account charges a $4.00 fee per month. In the Transaction Table, the program is counting all fee transactions where the share is a *CentsibleSpend*®, where the description is 'Monthly Fee' and the amount of the fee is $4.00.

Overdraft Advantage
In the Transaction Table, the program is looking for any fee transaction caused by a check, ACH or debit that causes a negative balance and the item is paid. This fee can be $19.00 (Debit) or $25.00 (Check or ACH).

Automatic Transfer
In the Transaction Table, the program is looking for any fee transaction caused by a check, ACH or debit where funds were transferred by the system to cover the amount of the item. This is a $5.00 fee.

NSF Fee
In the Transaction Table, the program is looking for any fee transaction caused by a check, ACH or debit that causes a negative balance and the item is not paid. This fee is $25.00.

Plus Fee (ATM Fee)
Plus fees are charged in cases where the individual chooses to use an ATM that falls at a certain level in network. The ATM may be subject to this fee, although the amount is lower than the non-network fee (often times $3.50 - $4.50 for some ATMs). In the Transaction Table, the program is looking for any fee where the description is 'Plus Fee'. This fee is $1.50.

Transaction Fee
For the Transaction Fee, data is pulled from the transaction table in two ways. This is a $2.00 fee. This is charged based on member level and number of transactions completed by employee (such as withdrawals, transfers and check cashing).

- For fees collected at the time of the transaction, the program is looking for Withdrawal Fees performed by a teller with a description containing 'Withdrawal Fee'.
- For fees collected at the end of the month, the program is looking for Withdrawal Fees performed by the system with a description containing 'Excess Trans Fee'. Fee is based on member level, and allotted free checks varies.

Cashier's Check Fee
For the Cashier's Check Fee, data is pulled from the transaction table in two ways. This is a $5 fee.

- For fees collected at the time of the transaction, the program is looking for a description containing 'Check Printing Fee'.
- For fees collected at the end of the month, the program is looking for Withdrawal Fees performed by the system with a description containing 'Excess Check WD'.

Note: Cashier's Check Fees are not charged for any requests related to payment to the University. Fee is based on member level, and allotted free checks varies.

Foreign ATM Fee
Foreign ATM fees are charged when an individual uses a non-WPCU or non-network ATM, after hitting a certain amount of allotted uses based on member level. In the Transaction Table, the program is looking for any fee where the description is 'Online Fee'. This fee is $0.60.