



Photo taken before 2020

“Wright-Patt Credit Union had ‘Wright-Patt’ in their name, so we knew it was military friendly, and credit unions usually give better interest rates. Money always talks. The money we earn on interest has been better than anywhere else. The service is always friendly and the interest rate is so much better on our TrueSaver® account.”

- Brian & Renée F., Members since 2006

SHARE ACCOUNTS

Our mission at Wright-Patt Credit Union (WPCU) is to help people through life, and we would like to see you and your family build your wealth for a strong, secure financial future. That’s why we are committed to offering you a wide range of savings options to meet your goals at your current stage of life.

Because we are a member-owned financial cooperative, your regular savings at WPCU are recorded as shares and represent your share of ownership of the credit union. The minimum deposit for a TrueSaver® (share) account at WPCU is only \$5.00. While WPCU’s TrueSaver account is the most basic of the savings accounts, it’s also the one savings account that every member of the credit union has at the core of their savings plan.

SAVINGS OPTIONS

TrueSaver® – Earn our Highest Rate, from Your First Penny Saved

At WPCU, saving money has changed completely! With most financial institutions, only the biggest savers get the highest savings rates. But at WPCU, we’ve changed that with our groundbreaking TrueSaver program, which gives you the opportunity to earn our very highest savings rate, from your very first penny saved. There’s really nothing else like it anywhere in our area.

For qualifying members, TrueSaver pays our very highest savings rate – 6.00% APY* – on the first \$500 in your primary savings account. After that, the rate reverts to a more traditional savings account rate, but once you’ve accumulated \$500 in savings, your savings options become much greater.

How do you become eligible to receive the TrueSaver 6.00% APY? It’s Easy!

- If you’re under 18, you automatically qualify.
- If you’re 18 or older, you need to have an active Wright-Patt Credit Union checking account** and eStatements or Direct Deposit.

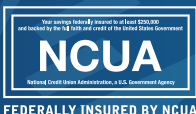
- Other reasonable restrictions apply, such as the requirement of having the primary account owner’s Social Security number on the account.
- TrueSaver does not work with business savings accounts.

Club Accounts – Save for Anticipated Expenses

Club accounts from WPCU help you budget for various anticipated expenses throughout your life by allowing you to save money on a regular basis through convenient services such as direct deposit or payroll deduction.

Historically, club accounts have been used by our members to save for taxes, the holidays, back-to-school, and vacations, but they can be used for other expenses, too. Save for tuition for private school, kids’ birthdays - almost anything you can plan ahead for a certain date.

Simply open a club account, choose a term between 3 and 12 months, and create a name for your account. You’ll earn a competitive savings rate until your account matures (term ends). Then, your funds will be transferred to the account you choose – either your TrueSaver or checking account – on the first day of your club account’s maturity month. No minimum balance required.



Money Management

At WPCU we strive to offer our members the practical tools they need to manage their lifestyle and their money – the techniques and practices to ensure a healthy financial future. We want to provide you the information you need to better understand and manage your money.

We have partnered with GreenPath Debt Solutions to offer you a variety of financial assistance including:

- Personal and family budgeting
- Understanding your credit report and how to improve your credit score
- Addressing foreclosure, repossession, legal action and shut-offs
- Managing debt – bills, credit cards, student loans and more***
- Housing counseling

SET UP A CONSULTATION WITH A CERTIFIED COUNSELOR

During a free consultation with one of our certified counselors, we can decide – together – the best solutions*** for you. Our counselors are certified by the National Foundation for Credit Counseling, receive complete intensive training that is periodically updated, and have passed the applicable state-administered exams.

Counselors are available for one-on-one appointments at many of our Member Centers and a full-service call center is available by phone at (888) 893-2713. Call to schedule an appointment or to speak to someone today.

Visit GreenPath.com for resources and tools to help you manage and keep more of your hard-earned money.

**APY=Annual Percentage Yield. This account is a variable rate and the dividend rate and APY, accurate as of 08/22/2019, may change after the account is open. \$5 minimum deposit required. \$0.01 minimum balance to earn APY. Fees may reduce earnings on your account. Primary member must not be delinquent on any WPCU loan obligation, have any negative balance in any WPCU share account, or have caused WPCU a financial loss of any kind. The applicable dividend rate is paid monthly in a Tiered Method, based on the average daily balance in the account for the dividend period. Example: As of 08/22/2019, based on an average daily balance of \$1,000.00, a dividend rate of 5.84% will be paid only on the portion of the average daily balance that was greater than \$0.00 but less than \$500.01. The APY for this tier would be 6.00%. A dividend rate of 0.15% will be paid only on the portion of the average daily balance that is \$500.01 to \$1,000.00, with a combined APY of 3.07%. The actual APY paid to the share will vary depending on the average daily balance in the share for the dividend period.*

***Must have active checking account - one in which at least 4 qualifying transactions per month are made, including online bill pay transactions, ACH deposits and withdrawals, debit card transactions, point of sale transactions, and cleared drafts.*

****Debt repayment programs are available and are designed to fit within your financial means. Any fees are reasonable and based on your ability to pay.*

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Save Better. Borrow Smarter. Learn A Lot!

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