Eft: 08/01/2021



Account Summary

Senior Draft

Senior Draft is a transactional account for all consumer members aged 55 and older. Senior Draft is a draft account with no minimum balance or monthly maintenance fee.

(This document is meant to give a summarized overview of account type, features, and fees. It does not replace the official Wyrope Fee Schedule, Terms & Conditions, EFT Disclosures, as well as other Account Agreement documents. This is subject to change at any time.)

Minimum Account Daily Balance: Monthly Maintenance Fee: Requirements to Avoid Monthly Maintenance Fee: Combined Items: Receives Dividends: Use of In-Network ATMs: No Fee Non-Network ATMs: Eligible for Debit Cards: Check Costs/Discounts: Free single checks, costs vary on other styles Individual- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share entirely, no other ownership balance). Account Opening Features, and Services Account Opening Check Costs/Discounts: Account Opening Features, and Services Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required	documents. This is subject to change at any time.)			
Monthly Maintenance Fee: Requirements to Avoid Monthly Maintenance Fee: Combined Items: Receives Dividends: No Use of In-Network ATMs: No Fee Non-Network ATMs: Eligible for Debit Cards: Check Costs/Discounts: Account Ownership Types: Individual—The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship—The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance). Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: Oran include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address—If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address—If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address—Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay		Minimum Deposit at Opening:	\$0	
Requirements to Avoid Monthly Maintenance Fee: Combined Items: Receives Dividends: No Use of In-Network ATMs: No-Network ATMs: No-Network ATMs: Rigible for Debit Cards: Check Costs/Discounts: Account Ownership Types: Account Ownership Types: Account Oyening Features, and Services Account Opening (Required for each signer) Account Oyening Documents/Information: (Required for each signer) Required for each signer) Required for each signer Overdraft Fee: Sign for each item we pay Return Item Fee: Sign for each item we do not pay			\$0	
Maintenance Fee: Combined Items: Receives Dividends: No Fee Non-Network ATMs: Receives ATMS: No Fee Non-Network ATMS: Recount Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) Account Opening Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required for each sign		Monthly Maintenance Fee:	None	
Combined Items: Receives Dividends: No Use of In-Network ATMs: No-Network ATMs: No-Network ATMs: Receives Dividends: No-Network ATMs: No-Network ATMs: Receives Dividends: No-Network ATMs: No-Fee Non-Network ATMs: Religible for Debit Cards: Check Costs/Discounts: Recount Ownership Types: Check Costs/Discounts: Free single checks, costs vary on other styles Individual- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share entirely, no other ownership in the designated share (excluding membership balance). Account Opening Documents/Information: (Required for each signer) Valid (unexpired) Government Issued Photo ID-Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee:		Requirements to Avoid Monthly	None	
Receives Dividends: Use of In-Network ATMs: No Fee Non-Network ATMs: No Fee Eligible for Debit Cards: Check Costs/Discounts: Account Ownership Types: Account Ownership Types: Account Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) Required for each signer) Account Opening Services Account Opening Documents/Information: Required for each signer) Account Opening Documents/Information: Required for each signer) Required for each signer Overdraft Fee: Single checks, costs vary on other styles Individual- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance). Valid (unexpired) Government Issued Photo ID-Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee:		Maintenance Fee:		
Use of In-Network ATMs: No Fee Non-Network ATMs: 8 free, \$1.00 per item over 8 Eligible for Debit Cards: 1 per draft owner (cards without activity will be closed after 18 months) Check Costs/Discounts: Free single checks, costs vary on other styles Individual- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance). Account Opening Documents/Information: (Required for each signer) Valid (unexpired) Government Issued Photo ID-Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card, Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee:		Combined Items:	No maximum items/No charge	
Non-Network ATMs: Eligible for Debit Cards: Check Costs/Discounts: Account Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) (Required for each signer) Account Opening Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: Return Item Fee: Safer for single checks, costs vary on other styles Individual- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance). Valid (unexpired) Government Issued Photo ID-Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested		Receives Dividends:	No	
Eligible for Debit Cards: Check Costs/Discounts: Account Ownership Types: Account Opening, Features, and Services Account Opening (Required for each signer) Required for each signer) Check Costs/Discounts: Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Can idd Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: Sa0 for each item we pay Return Item Fee: \$30 for each item we do not pay		Use of In-Network ATMs:	No Fee	
Closed after 18 months) Check Costs/Discounts: Account Ownership Types: Individual- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share entirely, no other ownership access granted. Joint W/Survivorship- The Primary member owns the share and has granted one or more person's equal ownership in the designated share (excluding membership balance). Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address- Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay		Non-Network ATMs:	8 free, \$1.00 per item over 8	
Check Costs/Discounts: Account Ownership Types: Individual		Eligible for Debit Cards:	1 per draft owner (cards without activity will be	
Account Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) (Required for each signer) Account Opening Documents/Information: (Required for exclusions) Account Opening Documents/Information: (Required for exclusions) Account Opening Documents/Information: (Required for exclusions) Account Opening Documents/Information			closed after 18 months)	
Account Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required for each sign		Check Costs/Discounts:	Free single checks, costs vary on other styles	
Account Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) (Required for each signer) Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: Return Item Fee: \$30 for each item we pay		Account Ownership Types:	Individual- The Primary member owns the share	
Account Opening, Features, and Services Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: Return Item Fee: \$30 for each item we pay			entirely, no other ownership access granted.	
Features, and Services Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay			Joint W/Survivorship- The Primary member	
Services Share (excluding membership balance).	Account Opening,		owns the share and has granted one or more	
Services Account Opening Documents/Information: (Required for each signer) Documents/Information: (Required for each signer) Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay	Features, and		person's equal ownership in the designated	
Account Opening Documents/Information: (Required for each signer) (Required for each signer) Account Opening Documents/Information: (Required for each signer) (Required for each signer) Account Opening Documents/Information: (Required for each signer) Can include Passports, Driver's License, State ID Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay			share (excluding membership balance).	
(Required for each signer) Card, Green Card, Permanent Resident Card. Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay	Scivices	Account Opening	Valid (unexpired) Government Issued Photo ID-	
Proof of Valid Physical Address- If not on Photo ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay		Documents/Information:	Can include Passports, Driver's License, State ID	
ID, may be on items including a paystub, utility bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay		(Required for each signer)	Card, Green Card, Permanent Resident Card.	
bill, filed tax return. Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay				
Valid Mailing Address- If different than physical address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay				
address Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay			•	
Date of Birth Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay			·	
Social Security or Tax Identification Number Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay				
Phone Number Email Address- Only required if electronic notices or internet banking is requested Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay				
Dverdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay				
Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay				
Overdraft Fee: \$30 for each item we pay Return Item Fee: \$30 for each item we do not pay			· · · ·	
Return Item Fee: \$30 for each item we do not pay			notices or internet banking is requested	
Return Item Fee: \$30 for each item we do not pay		Overdraft Fee:	\$30 for each item we pay	
Over well Feed and				
Overdraft Protection Transfer Fee: 3 free per month, \$5 per transfer after.	Overdraft Fees and	Overdraft Protection Transfer Fee:	3 free per month, \$5 per transfer after.	
Posting Order (If elected, funds are transferred from the	Posting Order		I	
designated suffix when you have insufficient			designated suffix when you have insufficient	
funds to cover items presented in your account.)			,	





Eft: 08/01/2021



		federal credit union	
Overdraft Fees and Posting	Courtesy Pay:	Eligible after 90 days and no overdrafts.	
Order (continued)	Wyrope will generally pay items in chronological order when date and time of transaction information is available. Wyrope may consider paying items when you do not have sufficient funds in your account to cover the transactions. You will be charged a fee as outlined in our fee schedule for both paid and returned items when there are insufficient funds available. These items are paid at the sole discretion of the Credit Union, and in compliance with current regulations.		
Funds Availability	Generally, funds from checks deposited at the branch, with a teller, are immediately available. Cash and wire transfers are available immediately upon receipt. Electronic deposits are available on the date they are submitted for settlement from the sending source, but you may see an advance notice of "pending deposits" prior to their availability. This pending deposit may be subject to change or correction from the sending party prior to the funds being released.		
	Check availability is subject to many factors including check amount, account history, type of check, method of deposit, and any special holds placed on the check. See our Funds Availability Schedule for full details.		
	ATM Deposits, including cash, are subject to different availability dependent upon the type and servicer of the ATM used.		
	Online Banking with Bill Pay:	No Charge	
	Check Images:	Reproduced in Branch- \$3.00 per item	
		Online Banking- No Charge	
	Stop Payment:	\$10	
Other Service Fees	Money Order or Official Check:	\$1	
(See Fee Schedule for full list of fees)	Deposited Item Returned Unpaid:	\$30	
	Online Bank Statements:	No Charge	
	Account Research or Reconciliation:	\$25 per hour	
	Replacement Debit Cards:	\$10 may be charged for non-standard renewal replacements	
Requirements and Account Restrictions	Co-mingling of Funds:	Business- Transactions may not be deposited into a personal account. Representative Payee- Funds must be deposited into a Representative Payee titled account. Funds Ownership- Items may not be deposited into a share without the fund's owners name on account OR that party present with photo ID.	
	Membership Eligibility:	Primary member must qualify for membership.	
	Remote Deposit:	Eligible for RDC up to \$1,500 per check after 90 days and no overdrafts.	





Rolled Coin: 2 rolls per coin type

Currency: \$3,000 withdrawn

Weekly Currency and Coin Limit

Without Prior Order: