



Do You Want to be a Millionaire?

TEEN FINANCIAL EDUCATION WORKSHOP

Do you want to be financially secure in your life? Has anyone talked to you about the importance of a budget and maintaining a good credit history? These are vital steps in reaching your financial goals. If you'd like to learn how to prepare for your financial future, join us on **Saturday, January 31, 2009 at 10:30 AM** at Wright-Patt's Corporate Office - 2455 Executive Park Blvd. in Fairborn - for the Navigators Club's TEEN Financial Education Workshop. We'll teach YOU how to manage your money and start working toward your first MILLION!



You'll learn to keep track of your money, and learn to make better choices on what you spend your money on every day. We'll show you how to create a budget and start saving for the things you want in the future.

It's easier than you think, you just have to take the time to come up with a plan, and then you're on your way to RICHES! You'll also learn how to write checks, balance your checkbook register, the pros and cons of credit cards, and how to maintain a good credit history, so you'll avoid the pitfalls many young adults encounter after high school.

All young members who attend the seminar will receive a special gift bag to help them start their good savings habits. You will also have a chance to win some great prizes just by participating in the workshop. Prizes include free movie tickets, \$25 WPCU Visa gift cards, books on financial education, and more!

If you want to get a head start on learning how to manage your finances, call your Credit Union to RSVP for the **Navigators TEEN Financial Education Workshop** at (937) 912-7304 or by email to Navigators@wpcu.coop **no later than Friday, January 23rd.**

A parent or guardian must accompany all attendees to the event & pick them up by 12:30 PM.

Party on the Deck with the Navigators!

CHEER FOR WRIGHT STATE RAIDERS BASKETBALL

Join your fellow Navigators Club members for a Wright State University Men's Basketball game on **Thursday, January 22, 2009 at 7:30 PM**. You'll watch the game and cheer on the Raiders while having lots of fun on the WSU Nutter Center Party Deck located near section 224 on the Concourse. Navigators Club members and their guests will be treated to hot dogs, chips, cookies, and lemonade during the game. The WSU Raiders game versus the Loyola Ramblers starts at 8:00 PM.

Space is limited, so reservations are on a first-come, first-serve basis. You won't want to miss our first

Navigators & WSU basketball party, so reserve your spot right away. RSVP by email to Navigators@wpcu.coop or by telephone to (937) 912-7304 **no later than Thursday, January 15th**. Navigators Club members & their family will receive up to four (4) FREE ADMISSIONS to the game while space is available.

A parent or guardian must accompany all children.

(Tickets are also valid for the Women's Basketball game at 5:30 PM.)





Navigators' Birthdays!

Congratulations to our randomly selected monthly birthday winners! The following Navigators received a stuffed aviator pig as a birthday prize:

October

Natalie Thielen
Tristan Sobotka
Lyndsey Eversole

November

Melissa O'Hara
Benjamin Dorn
Juanita David

December

Austin Sparks
Derrica Sneed
Chloe Bell

Free Valentine's Day Card

COLOR AND CUT CAREFULLY

Be my



Valentine

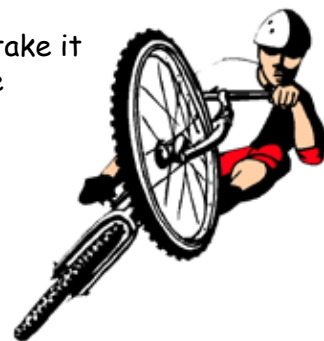
Winter Bike Raffle

GREAT GIFT FOR KIDS

How would you like a chance to win a BIKE? If you are between 5 and 17 years old, here's your chance to enter the *Wright-Patt Navigators Winter Bike Raffle*. One boy and one girl will be randomly selected to WIN a fantastic bicycle.

All you have to do is complete the raffle entry below and take it to any of Wright-Patt's 22 Member Centers or mail to the following address:

Navigators Winter Bike Raffle
Wright-Patt Credit Union, Inc.
P.O. Box 286
Fairborn, OH 45324
Attn: Business Development



All entries must be received no later than 4:00 PM on Friday, February 6, 2009. Don't forget to include your name, age, and phone number with your entry. Additional raffle entries are available at all of our 22 Member Centers.

Navigators Winter Bike Raffle

NAME: _____ AGE: _____

ADDRESS: _____

PHONE: _____

CHECK ONE: MALE FEMALE

Wright-Patt
CREDIT UNION, INC.

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Fairborn, OH 45324-0286

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Call-24™

(24 Hour Automated Telephone Teller)

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(800) 336-7277

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