



Amy E.
Member since 2007

WELCOME! YOU DESERVE OUR VERY BEST

"I NORMALLY DID BUSINESS WITH AN AREA BANK, AND I NEVER FELT THAT PERSONAL 'TAKE CARE OF YOU' FEELING WITH THEM. I STILL BELIEVE IN THE WHOLE PERSONAL EXPERIENCE, AND WRIGHT-PATT HAS BEEN GREAT. EVERYONE HAS BEEN VERY PERSONABLE, VERY HELPFUL. I FEEL LIKE WRIGHT-PATT TAKES CARE OF ME."

WELCOME TO WRIGHT-PATT CREDIT UNION

SURPRISING PRODUCTS AND UNEXPECTED SERVICE

As not-for-profit, member-owned financial cooperatives, credit unions have the unique ability to make a difference for you and your family! We make sure your relationship is a satisfying one by providing service above and beyond what you have come to expect from a financial institution. No one will work harder to earn your trust and confidence.

Wright-Patt Credit Union is committed to helping you and your family through life. We do not simply offer checking accounts, mortgages, car loans, and IRAs. We do something much more fundamental: we help you and your family live happier, more financially secure lives, no matter what important stage of life you're in.

THE CREDIT UNION DIFFERENCE

Is a credit union like a bank? Yes and no. As a member of a credit union, you have access to most of the same consumer services a bank offers – savings, checking, loans, credit cards, IRAs, financial planning, ATMs and more. Your funds are also federally insured and your day-to-day transactions work much like they would through a bank. But the accounts and services we offer are simply the tools we use to help make you happier, more secure, and more productive than if you had chosen another financial institution.

And there is a bigger difference. A credit union's earnings don't go to stockholders. They come to you – in the form of higher dividends on your shares (savings) and lower interest rates on your loans. **That's the credit union difference.**

The first credit union in the United States was established in 1909 in New Hampshire. Today, Wright-Patt Credit Union is one of over 12,000 federally insured credit unions in the United States. The combined membership of these credit unions totals more than 90 million members and it continues to grow. The quality of service members receive from their credit unions is a key factor for continued growth. As the credit union movement's motto declares, "not for profit, not for charity, but for service."

Vision Statement

Our vision is to be the best financial institution our member-owners have ever experienced and the best place our partner-employees have ever worked.

Mission Statement

Our mission is to help people through life.

Wright-Patt
CREDIT UNION, INC.



Federally Insured by NCUA



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YOU DESERVE OUR VERY BEST

CREDIT UNION CHOICE

A credit union is a not-for-profit financial cooperative, owned and operated by its members for the benefit of all who belong. Credit unions were established to encourage financial responsibility among a group of people who have something in common, such as the same employer. They are designed to promote thrift through convenient, systematic savings and to provide a quick, economical source of credit.

Every member of a credit union is a “major shareholder.” By having the opportunity to vote in the election of the Board of Directors, eligible credit union members have a voice in major issues affecting the credit union. All elected officials (other than employees) serve voluntarily and without pay, including the Board of Directors.

So you are not a customer – you are one of the owners.

CREDIT UNION ADVANTAGES

Wright-Patt Credit Union is operated for your benefit, not for someone else's profit. All members share the rewards of its strength and success in the form of affordable rates on loans; great returns on your savings; excellent growth of the money you have invested for the future; special programs to help you manage your finances; and low or no fees for all services and products.

We are also committed to providing you with the surprising products and unexpected level of service you deserve. We understand how hard you have worked to earn your money. We understand the dreams you have for yourself and your family, and also understand that everyone needs help at some time. Your credit union isn't just there for you – we are you. And we are thousands of other people with goals, dreams and financial needs, just like you.

That's the credit union difference.

ABOUT WRIGHT-PATT CREDIT UNION

The organization that is now Wright-Patt Credit Union was founded in 1932. It was during the national economic depression of the early 1930s that federal employees at Wright Field (now Wright-Patterson Air Force Base) recognized the need for an “every person” financial institution.

Since that time, we've become Ohio's largest member-owned credit union and one of the largest nationwide. Today, Wright-Patt serves thousands of members from numerous employer and community groups and associations.

While we take a conservative, responsible approach to handling our members' money, Wright-Patt has a progressive attitude toward products and services. We are continually adding and expanding our products to meet our members' needs and looking for opportunities to provide our members better deals on their financial services. We maintain state-of-the-art data processing systems to handle the growing volume of financial products and services our members use. We also provide ongoing training programs to increase staff and management capabilities and to enhance service to our members.

WRIGHT-PATT'S FINANCIAL SERVICES

SAVINGS ACCOUNTS TO HELP YOUR MONEY GROW

Your Wright-Patt Credit Union savings are recorded as “shares.” Because we are a financial cooperative, your shares represent your part-ownership of Wright-Patt Credit Union. At Wright-Patt, your TrueSaver share account will earn dividends – in much the same way a bank savings account earns interest – from the first penny saved. But at Wright-Patt, the dividend rate increases with higher average daily balances. So, the more money you save, the more you earn!



YOU DESERVE OUR VERY BEST

SHARE INSURANCE TO PROTECT YOUR HARD EARNED MONEY

All Wright-Patt shares (including savings accounts, checking accounts, money market accounts, share certificates, and club accounts) are federally insured up to a total of \$250,000 per ownership interest by the National Credit Union Administration (NCUA). The NCUA is an agency of the federal government, similar to the Federal Deposit Insurance Corporation (FDIC). The NCUA insures an additional \$250,000 per ownership interest on Individual Retirement Accounts.

FINANCIAL PLANNING TO HELP SECURE YOUR FUTURE

Through a partnership with our broker/dealer, CUSO Financial Services, L.P. (CFS), Wright-Patt provides members full-service personal financial advice and a diverse mix of products to meet virtually any investor's needs. Services and products include retirement and investment planning, professional investment advice on mutual funds, annuities and other non-insured investments, life and health insurance, discount brokerage service, and much more. Our CFS representatives can assist members in planning and investing for their financial future.

** Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Wright-Patt Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.*

AFFORDABLE LOANS FOR THE THINGS YOU NEED

Low-cost loans are available to all members of Wright-Patt Credit Union with approved credit. Your credit union isn't in business to make a profit for anyone except its members, so the interest charged for loans is the minimum needed to pay for the organization's expenses, member services and required reserves. In most cases, you'll find our loan rates and payment terms are easier on your budget than those required by a bank.

In addition to auto and personal loans, we offer several mortgage programs to help make your dream home a reality. Wright-Patt Credit Union is also here to help you evaluate and prepare your finances before you purchase your home.

Mortgage loans processed and underwritten by myCUMortgage, LLC. — a wholly-owned subsidiary of Wright-Patt Credit Union, Inc. All loans subject to credit approval and property appraisal.

EASY WAYS TO MANAGE YOUR MONEY

At Wright-Patt, we understand what you're looking for in a checking account. You want it to be simple and easy to use, with no hidden fees and charges. Our checking accounts offer all of the convenience and services you need to manage your daily finances. In fact, our Totally Fair Checking is the account that never surprises you with hidden fees or excessive penalties if you accidentally overdraw your account. And all of our checking accounts receive unlimited check writing privileges with no per-check fees.

CONVENIENT SERVICES TO SIMPLIFY YOUR LIFE

With our wide range of financial services, Wright-Patt Credit Union members enjoy convenience, flexibility, and savings. Services like our online loan application, free online Home Banking system, Mobile Banking, eStatements, online Bill Pay service, and Call-24™ allow members to access their accounts or apply for loans 24 hours a day, 7 days a week in the comfort and convenience of their home or office. Direct Deposit and ATM/Debit card access are among the other services offered by Wright-Patt for added value to our members.



YOU DESERVE OUR VERY BEST

WHO CAN JOIN WRIGHT-PATT CREDIT UNION?

WRIGHT-PATT CREDIT UNION SERVES:

- Individuals who live, work, worship, or attend school in **Clark, Champaign, Clinton, Greene, Miami, Montgomery, and Warren Counties** in Ohio.
- Individuals who live, work worship or attend school in the **Township of Columbia, City of Deer Park, Village of Elmwood Place, Village of Fairfax, Village of Golf Manor, City of Kenwood, City of Norwood, City of Reading, City of Silverton, or City of St. Bernard, Ohio.**
- Individuals who live in the **Village of Greenhills, City of Forest Park, or Springfield Township, Ohio** (within the boundaries of the Winton Woods City School District).
- Military and civilian employees of **Wright-Patterson Air Force Base.**
- Military personnel residing in a 14-county area adjacent to the Fairborn area who do not have a credit union available.
- Retired United States Government military and civilian personnel.
- Other government employees residing near WPAFB who do not have credit union facilities at their places of employment.
- **Wright State University** students, faculty, staff, and Alumni Association members.
- **Select groups** made up of people associated through employment, geographic location, or other organizational affiliation.
- Spouses, children, and certain other relatives of those eligible for WPCU membership.

Wright-Patt Credit Union membership may be available to additional community and employer groups. Call us at (937) 912-7000 or (800) 762-0047 for the latest information on membership eligibility, or ask your employer if your company is a Wright-Patt Credit Union Select Group.

WE LOVE GIVING YOU BETTER DEALS

If you are looking for a better deal on your financial services and you are eligible for membership, simply visit one of our convenient Member Centers, fill out a new member application and open a share (savings) account with a minimum opening balance of \$5. You'll enjoy the better deals available from Wright-Patt Credit Union.

SAVE BETTER • BORROW SMARTER • LEARN A LOT!

Wright-Patt
CREDIT UNION, INC.