



YOU GOTTA HEAR THIS...

FALL 2007

20 members will truly feel the love when we hand out \$500 TrueSaver accounts



At Wright-Patt, there's nothing we appreciate more than you, our members..after all, we're nothing without you.

We've offered some great prizes in past years during Member Appreciation Month, such as the \$10,000 prize one lucky member won last year. That was awesome, but we wondered if it might be better this year to take that same \$10,000, and spread it around to twenty members. So, that's what we're gonna do!

We love our new TrueSaver account... and so do our members. So, to help more members feel the TrueSaver love, we're going to randomly select one member from each of our nineteen member centers and one member through our Member Help Center, for a total of twenty members. Each winner will receive a \$500 TrueSaver account, with its amazing 7.0% APY on the first \$500.¹

SO, HOW DOES IT WORK?

- Don't normally qualify for a TrueSaver 7% APY? You'll get the \$500, plus we'll make sure you get that great rate for a full year.
- Already have more than \$500 in your TrueSaver savings account? We'll add your \$500 winnings to it.



TRUESAVER, A TRULY NEW WAY TO SAVE

TrueSaver, which has become the primary savings account for our members, truly is a whole new way of saving money. It pays our very highest savings rate, 7.0% APY, on the

first \$500 in qualifying TrueSaver accounts. After that, the rate reverts to a more traditional savings account rate...but once you've accumulated \$500 in savings, your savings options become even greater. It's easy to qualify for this 7.0% APY. If you're under 18 or have an active WPCU checking account² with either Direct Deposit or eStatements, you qualify to receive the 7% APY on your personal TrueSaver savings account.

We'll conduct the contest drawings on every Thursday in October, and, since you're a member, you're already entered. You can find out more about TrueSaver and its 7% APY, by visiting www.wpcu.coop, search *TrueSaver*.



NOTICE AND CLOSINGS

ENTERTAINMENT BOOKS FOR CHILDREN'S MIRACLE NETWORK

This year, we are pleased to again offer 2008 Entertainment Books at our 19 member centers as a fund-raiser for the Children's Miracle Network (CMN). Filled with value, the Dayton book is \$25, and the Cincinnati book is \$20. Plus, with every book you buy, you'll receive a FREE membership to "Entertainment on Vacation," which offers 2 weeks of savings wherever you vacation, even at home—\$9.95 value. Available through December 28, 2008 Entertainment Books are great holiday presents. Plus, at least \$5.00 from each book sold will go to our local Children's Medical Center, and depending on how many we sell, it could be up to \$10.00 per book...so tell your friends.

HOLIDAY CLOSINGS

Our member centers and administrative offices will be closed in observance of the following holidays:

- VETERANS DAY: MONDAY, NOVEMBER 12**
- THANKSGIVING: THURSDAY, NOVEMBER 22**
- CHRISTMAS DAY: TUESDAY, DECEMBER 25**
- NEW YEAR'S DAY: TUESDAY, JANUARY 1**

International Credit Union Day—we're better together

OCTOBER 18 IS INTERNATIONAL CREDIT UNION DAY

As a member of Wright-Patt, you're part of something bigger...a financial cooperative created to serve our members. And as a credit union, we're part of a larger whole...the international credit union movement. Millions of people, more than 42,000 financial cooperatives of all shapes and sizes in 97 countries around the world, all working toward the same goal: the betterment of our members

and the betterment of our communities. It's really quite amazing when you think about it.

We celebrate the credit union movement by celebrating the most essential thread of our being: our members.

See our News and Notes column on page 4 for a schedule of Navigators Club events celebrating Wright-Patt Credit Union's Member Appreciation Month.

now you gotta love that!

SPECIAL WORKSHOP EVENT... PICK 1 NIGHT & 2 TOPICS

Join us for a no-obligation workshop with our Financial Advisors. For information and to register, visit www.wpcu.coop search *financial workshop*, or call (937) 912-7855 or (800) 762-0047, ext. 7855. Appetizers and refreshments will be served. Topics covered will be:

Asset Allocation: Steve Harrell & Dick Pacifico, Financial Advisors, CUSO Financial Services, L.P.

Retirement Income & Investment Strategies: Bill Knall, Financial Advisor, CUSO Financial Services, L.P. and David Kearney, Investment Representative, CUSO Financial Services, L.P.

401(k) Retirement Plan Distributions: Bob Scarfo, Financial Advisor, CUSO Financial Services, L.P. and Chuck Kromer, Investment Representative, CUSO Financial Services, L.P.

OCTOBER 23 & 25

WRIGHT STATE UNIVERSITY
NUTTER CENTER, BERRY ROOM

6:30 pm : Registration

7:00 pm: Introduction

7:15–9:00 pm: 2 Workshop Sessions

THINK AHEAD, PLAN WISELY

Please join us for these no-obligation seminars, brought to you through CUSO Financial Services, L.P., our broker/dealer. Call (937) 912-7855 or (800) 762-0047, ext. 7855 to reserve your spot today! Lunches provided.

OCTOBER 19

GANTT MEMBER CENTER

2465 EXECUTIVE PARK BLVD., FAIRBORN

12:00 am–1:30 pm: **Retirement Plan Distributions**

Presented by: Bob Scarfo, Financial Advisor, CUSO Financial Services, L.P.

OCTOBER 24

MIAMI VALLEY GOLF CLUB

3311 SALEM AVE., DAYTON

12:00 pm–1:30 pm: **Investment Fundamentals**

Presented by: David Kearney, Investment Representative, CUSO Financial Services, L.P.

OCTOBER 26

XENIA MEMBER CENTER

88 S. PROGRESS DR., XENIA

12:00 pm–1:30 pm: **Retirement Plan Distributions**

Presented by: David Kearney, Investment Representative, CUSO Financial Services, L.P.

NOVEMBER 5

WRIGHT-PATTERSON AIR FORCE BASE

AREA C, BLDG. 2, RM. 244

11:00 am–12:30 pm: **Long Term Care Insurance**

Presented by: Dick Pacifico, Financial Advisor, CUSO Financial Services, L.P.

Investment products and services offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Advisors are employed by Wright-Patt Credit Union (WPCU), and registered through CFS. WPCU is in partnership with CFS. (Member FINRA/SIPC and SEC Registered Investment Advisor).

Giving back to our members, every day...now you gotta love that!

A cooperative like Wright-Patt is a pretty special thing. You come to us when you need a loan, or when you're looking for a safe place to save your money, and we work hard to give you the best possible value in exchange for the trust you place in us.

Then something magical happens: simply by using your credit union to manage your money, you give the credit union resources to help even more people. It's about providing real value to our members, something we're dedicated to doing every second of every day.

This has been an exciting year, with innovations, investments and programs all designed to do one thing: give Wright-Patt members a better way to get ahead. Let me touch on just a few of our new programs in 2007:

7% dividends on TrueSaver accounts:

To encourage personal savings, only your Credit Union is paying 7% on the first \$500 in an everyday savings account for eligible members. At almost any other financial institution on the planet the highest rates are reserved for the biggest balances ... but not at Wright-patt. We help everybody save!



Doug Fecher, President/CEO

EasySaver Debit Card Roundup Program.

Here's another way to save: Every time you pull out your debit card to make a purchase we round up your purchases to the nearest dollar and put the change into your EasySaver account. Plus, we match a percentage of your contributions to help you save even more.

New member centers. This year we're relocating two member centers to provide drive-through convenience, and opening a new member center in Springfield. Your convenience is important, and we're currently evaluating where to grow next.

Expanded hours. We've expanded hours at many of our locations, with the Cross Pointe Member Center now open until 7:00 pm for your convenience. In addition, the Kettering Member Center is also open until 7:00, and our new Mad River Station Member Center is open until 8:00 pm!

These are just a few examples of the uncommon service and surprising products we're working to give you as a credit union member. Stop by your nearest member center location for more information, and tell your friends about Wright-Patt. And thanks for being a member!



SHOWING THE LOVE: SOME BENEFITS OF WRIGHT-PATT MEMBERSHIP

\$261,190

Total money saved in member EasySaver debit card accounts (as of September 19)

\$40,871

Contributed to members' accounts as EasySaver debit card account match (as of September 19)

66,675

Number of members earning 7.0% APY on the first \$500 in their TrueSaver accounts (as of August 31)

\$23,638

Paid to members through the Home Rebate Program (June-August 2007)

5,587

New Wright-Patt members (June-August 2007)

Wright-Patt and GreenPath Debt Solutions: the path to success

FREE CREDIT COUNSELING CAN HELP BEFORE AND AFTER THE HOLIDAYS, AND ALL YEAR 'ROUND.

Debt can sneak up on you. And there's no time of year where it can sneak up on you faster than the holidays. Just a few more gifts. Some more food for the party. An out-of-town trip to see relatives. And, of course, don't forget gifts from Santa!

Pair this festive, and expensive, time of year with your everyday bills, plus the occasional unexpected expense: a medical bill, layoff, emergency home or car repair. The next thing you know, your debt has taken over.

At Wright-Patt, we strive to offer you the tools you need to not only get out of trouble...but to keep you from getting overwhelmed in the first place. That's why we're pleased with our alliance with GreenPath Debt Solutions.

GreenPath is dedicated to helping people resolve their financial problems and to promoting the wise use of credit through counseling and education.

Wright-Patt members have access to free, confidential financial counseling at any of our 19 member centers, with a GreenPath debt counselor who has been certified by the National Foundation for Credit Counseling. In addition, GreenPath offers a full-service call center, where you can receive comprehensive counseling by phone

Over the past 7 months, hundreds of members have received assistance on issues ranging from budgeting, help with collection agencies, tax problems, credit report education and review, HLPB loan counseling... they'll even help negotiate repayment plans with creditors on your debts. They also offer BudgetSmart, a software tool that helps you establish a budget, track spending, and more. (BudgetSmart is available as a free download—visit our website, search BudgetSmart.)

To speak to a GreenPath debt counselor by phone, or to schedule an in-person meeting, simply call GreenPath at (888) 893-2713.

TIPS FOR A HAPPIER HOLIDAY SEASON

The holidays are a wonderful time, filled with food, family, festivity...and more than just a little bit of stress. With the holidays just around the corner, it seems a good idea to share some tips the Credit Union National Association (CUNA) and the Consumer Federation of America (CFA) put together to help keep the holidays under control.

- **Budget your holiday spending.** Before you go shopping, decide how much you can afford to spend and stay within that budget.
- **Make a list.** Staying within this budget will be much easier if you make a price list of all gifts and other holiday items you plan to purchase. It's easy to overlook extra expenses for holiday foods, party clothes, holiday décor and postage.
- **Comparison shop.** You can easily save more than 10 percent on most items, sometimes considerably more, by comparing prices at different stores. Or use the Internet and compare offers online.
- **Pay off debts quickly.** Remember that credit card debt is relatively expensive. Remember that your card's grace period—the time between your purchase and when interest is charged—doesn't apply if you're carrying over a balance.
- **Plan for next year.** A club account is a practical way to save small amounts over time. Direct Deposit can help you add to your club account every month.
- **Don't borrow too much.** If you must finance your purchases, don't borrow more than you can pay off in a few months.
- **Be smart about gift cards.** Read the fine print...hard to believe, but some store gift cards charge fees for checking your balance as well as a monthly inactivity, maintenance, administrative, or service fee. And remember, a gift card is handy and convenient, but like cash, if you lose a store gift card, it's gone.
- **Shop wisely online.** Whether shopping online or at the "brick and mortar" location, make sure you understand a store's return policy; for electronic items, this can often be especially important.

“ We also want to thank all the WPCU staff for many years of professional financial services. Our relationship with your institution has been nothing but positive and the quality of your services are second to none. We wish you continuing success in the future. —Peter and Marian

“ Good customer service is rare and appreciated. Very helpful staff —ALWAYS! —Kim

Realtor® on Duty: solid information

Each month, a Realtor from our Home Rebate Program will be on hand to answer your questions about buying or selling a home, in a no-pressure, no-obligation atmosphere. Whether for your first house or your fifth, you'll find the solid information you need to make the right decisions.

You can also learn how to earn a rebate equivalent to 20% of your real estate agent's sales commission when you buy or sell using one of our qualified Realtor partners through our Home Rebate Program.*

Call (937) 912-7289 or (800) 762-0047, ext. 7289 for more information.

OCTOBER 26

KETTERING MEMBER CENTER

2070 E. DOROTHY LANE, KETTERING

11:00 am - 1:00 pm: Realtor: Ralph and Kathy Mantica of Kinzeler Realty

*Agent must be selected through Wright-Patt Credit Union or CU Realty. Rebate provided by CU Realty Services, Inc. WPCU is in partnership with CU Realty Services, Inc. Some restrictions apply.

WRIGHT-PATT SPONSOR OF DAYTON BOMBERS HOCKEY

Members receive discounted tickets to home games.

Wright-Patt is proud to be the official financial institution of the Dayton Bombers of the ECHL. Since we're a sponsor, members are entitled to \$2 off Silver, Center Ice Silver and Gold level seats for adults. The regular prices range from \$15 to \$19, and the member prices are from \$13 to \$17.

To receive your members-only discount, simply identify yourself as a Wright-Patt Credit Union member when purchasing your tickets at the Nutter Center Box Office.

All home games are held at the Ervin J. Nutter Center, 3640 Colonel Glenn Highway, Fairborn. For more information and a full schedule check out www.daytonbombers.com.

DAYTON BOMBERS OCTOBER AND NOVEMBER HOME SCHEDULE

DATE: TIME: OPPONENT:

October

20 7:00 p.m. Cincinnati
28 5:00 p.m. Cincinnati

November

2 7:00 p.m. Johnstown
3 7:00 p.m. Trenton
4 5:00 p.m. Cincinnati
7 7:00 p.m. Augusta
13 7:00 p.m. Cincinnati
17 7:00 p.m. Wheeling
27 7:00 p.m. Elmira
30 7:00 p.m. Reading

INTERNATIONAL CREDIT UNION DAY...NAVIGATORS CLUB CELEBRATIONS

OCTOBER 18

NAVIGATORS HALLOWEEN BASH
GILBERT'S PARTY BARN (6:00 PM)

Cost is \$6.00 per person for barnyard grill-out, hay-ride, pumpkin painting, and more. Space is limited, so RSVP is required to attend.

OCTOBER 28

NAVIGATORS & JR. RAIDERS SOCCER DAY –
WSU'S ALUMNI FIELD (12:30 PM)

Fun activities for kids, plus WSU Women's & Men's Soccer Games. FREE admission for members 15 & younger. \$2 for adults. RSVP required to attend.

NOVEMBER 10

EYES ON EARTH EXHIBIT
BOONSHOFT MUSEUM (11:00 AM)

FREE admission for first 25 Navigators members & their guest who make reservations (2 tickets per family) to join us. RSVP required to attend.

RSVP to WPCU at (937) 912-7304 or email to Navigators@wpcu.coop. VISIT our website at www.wpcu.coop for more detailed information on each event.

Help for the holidays

PLATINUM CREDIT CARDS WITH RATES AS LOW AS 7.9% APR*

How would you like to have a little more of two precious commodities this holiday season? No, not silver and gold...money and time.

A Wright-Patt Platinum Card comes with a generous credit limit that can offer a little help when you need to stretch your budget. And with no annual fee, no fees for balance transfers or cash advances, and rates as low as 7.9% APR, it's very affordable as well. Plus, you earn ScoreCard Rewards points on every purchase you make, which you can redeem for travel and great merchandise.

A Wright-Patt Platinum card can also save you time by making your in-store purchases faster, more convenient and more secure. Plus, it lets you save time shopping online, with the peace of mind knowing it's safe and secure.

To apply for a Wright-Patt Platinum card, visit our website or any member center, or call (937) 912-7000 or (800) 762-0047.

*APR=Annual Percentage Rate. Rate based on credit history.

“❤️” This is the most amazing place I've ever been for service and accounts/loan. Thanks and kudos to Wright-Patt for my first car loan.

—Mark

Right size, right color, right price

WRIGHT-PATT GIFT CARDS

Everything's right about Wright-Patt Gift Cards. You can “fill” your gift card with any amount from \$25 to \$500, so the price is right. And since your recipient can buy exactly what they want, they won't have to fight long post-holiday return lines. Unlike store gift certificates, Wright-Patt Gift Cards can be used at any merchant who accepts Visa debit cards, or at any ATM with the STAR logo. They even work with mail-order or Internet purchases.

Wright-Patt Gift Cards are much safer than cash, since they can be replaced if lost or stolen. Plus, to make a purchase or ATM withdrawal, a Personal Identification Number is required for safety. The recipient can even check the available balance and transaction history on the card by phone or Web. And the price of all this convenience? Only \$2.95 per card. Wright-Patt Gift Cards are the easiest, most convenient gift you can give, and they're available at any Wright-Patt member center.



“HIDDEN” WORD CONTEST— WIN A \$100 GIFT CERTIFICATE

This month's word is: *magical*. It can be in any article or text in this newsletter! Find the word, then visit us online at www.wpcu.coop, search hidden word, and enter to win a \$100 Visa® gift card. Include your name, account number and the article or section in which you found the word. The drawing will be held on or about October 15th. September's winner was Ursula Mattox. Congratulations!

For a complete set of contest rules, visit our website at www.wpcu.coop or write to Wright-Patt Credit Union, Hidden Word Contest, P.O. Box 286, Fairborn, OH 45324. Entries may also be mailed to P.O. Box 286, Fairborn, OH 45324. Be sure to include your name, account number and article or section in which you found the hidden word.

MEMBER HELP CENTER

(937) 912-7000 • (800) 762-0047
TDD: (937) 912-7001

CALL-24™

(937) 912-8000 • (800) 336-7277
24 hours a day

WWW.WPCU.COOP



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2455 EXECUTIVE PARK BLVD.
P.O. BOX 286
FAIRBORN, OHIO 45324



now you gotta love that!