

## Open new accounts for anything you want...online? Now you gotta love that!



You're busy. We get that! So do you really want to spend your time banking? Or would you rather spend it with friends and family, enjoying yourself?

This month, we're pleased to announce a time-saving new addition to your Wright-Patt membership: sub-accounts online. OK, that may not sound too exciting at first blush. But dig a little deeper and we think you'll find it may revolutionize your banking and budgeting...and save lots of time in the process.

### OPEN SUB-ACCOUNTS FOR ALL YOUR SAVINGS NEEDS

Saving is tough enough. And if you're saving for several things at once, tracking the money you've socked away for your various needs can be a pain. That's where sub-accounts come in.

Let's say you're saving for a vacation next spring. Open a sub-account, name it "vacation," and start putting your money in. Saving for the

\* Business, Trust, Representative Payee, & Charge-off accounts are excluded.

down payment on a new car or a home? Create a sub-account! Holiday gifts, back-to-school, whatever? Sub-accounts are user friendly.

**Sub-Accounts**  
Make organizing  
your financial life  
a whole lot easier

### AND HOW DO YOU OPEN SUB-ACCOUNTS?

You can open sub-accounts online, at YOUR convenience, with just a few mouse clicks. Just login to your Wright-Patt online banking account, click on the "Open a Sub-Account" link and follow the prompts. It's that easy!

Once you've opened your sub-accounts, don't forget to update your Direct Deposit to automatically deposit money into your new

sub-accounts. Or simply make transfers using online banking.

Sub-accounts are currently available for money markets, club accounts and secondary savings accounts,\* but we have a lot more in store in the coming months. Watch future issues of *MemberMatters* for more information.

Questions? Visit [www.wpcu.coop](http://www.wpcu.coop) or any member center, or call our Member Help Center.

## NOTICES AND CLOSINGS

### A TIME OF THANKS

Thanksgiving is such a wonderful time of year...a time to ponder the many blessings for which we can be thankful, visit with family and friends, and eat delicious food. It would be nice to carry this spirit through the entire year. Alas, we often get so busy living our lives—working, commuting, driving kids to school and soccer, running a household—we just run out of time!

As the warm feelings of Thanksgiving begin to embrace us, take a moment and stop. Think of a time each week or each month you could set aside to thank the people who mean so much to you. A time to carry the spirit of Thanksgiving all through the year.

And know that everyone at Wright-Patt is thankful for the trust you show in us by being a member. Thank you so much, and Happy Thanksgiving.

### TROY MEMBER CENTER GRAND OPENING

The new Troy Member Center, located at 2501 W. Main St., will be open November 5. Join us at our Grand Opening on November 30.

### 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**

## Make the holidays more convenient, more affordable, less stressful

The holiday season is getting closer and closer! But don't stress, Wright-Patt has what you need to help make the most of your holiday season.

A Wright-Patt Platinum Visa® or MasterCard® is the most convenient way to make your holiday purchases. It's faster than a check and safer than carrying cash. Your Platinum card also makes it easy to shop online, safely and securely, so you'll save even more time.

If you need to stretch your budget a little, your Wright-Patt Platinum credit card offers an annual percentage rate (APR) as low as 7.9%.

Plus, you pay no annual fee, or any fees for balance transfers or cash advances.

### HOW ABOUT A REWARD FOR YOU?

Every time you use your Wright-Patt Platinum card to make a purchase, you earn ScoreCard Bonus Points. Redeem these points for airline tickets, hotels, great merchandise and more...think of it as your little gift to yourself

this holiday season.

To apply for a Wright-Patt Platinum card, call our Member Help Center, drop by any member center, or visit us online at [www.wpcu.coop](http://www.wpcu.coop).

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

**Platinum  
Credit Cards**  
Rates as low as  
**7.9% APR\***

## HAVE YOUR INVESTMENTS HAD THEIR "ANNUAL CHECKUP"?

No matter what your investment position or experience, it's often important to not only save and invest, but to consider having the appropriate "asset allocation," or mix of investments, to help reach your goals. Many experts suggest a checkup at least annually and a "rebalancing" of your investments if necessary.

To schedule a no-obligation review with a Financial Advisor at Wright-Patt, registered through our broker/dealer, CUSO Financial Services, L.P., call (937) 912-7855 or (800) 762-0047, ext. 7855.

## 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. Food and refreshments provided.

### NOVEMBER 5

#### WRIGHT-PATERSON AIR FORCE BASE AREA C, BLDG. 2, ROOM 244

11:00 am – 12:30 pm: **Long Term Care Insurance**, presented by Dick Pacifico, Financial Advisor, CUSO Financial Services, L.P.

### NOVEMBER 6

#### ABIDING CHRIST LUTHERAN CHURCH- FELLOWSHIP HALL

326 E. DAYTON-YELLOW SPRINGS RD., FAIRBORN  
5:30 pm – 7:00 pm: **Investment Fundamentals**, presented by David Kearney, Investment Representative, CUSO Financial Services, L.P.

### NOVEMBER 9

#### GANTT MEMBER CENTER

2465 EXECUTIVE PARK BLVD., FAIRBORN  
12:00 pm – 1:25 pm: **Estate Planning**, presented by Bob Scarfo, Financial Advisor, CUSO Financial Services, L.P.

### NOVEMBER 16

#### GANTT MEMBER CENTER

2465 EXECUTIVE PARK BLVD., FAIRBORN  
12:00 pm – 1:15 pm: **Retirement Plan Distributions**, presented by Bob Scarfo, Financial Advisor, CUSO Financial Services, L.P.

### NOVEMBER 26

#### WRIGHT-PATERSON AIR FORCE BASE AREA C, BLDG. 2, ROOM 244

11:00 am – 12:30 pm: **Retirement Planning**, 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).

## Preparing for Home Ownership

### A FREE SEMINAR FOR ANYONE CONSIDERING A HOME PURCHASE

Wright-Patt Credit Union and the HomeOwnership Center of Greater Dayton are pleased to present a free seminar to help prepare you for buying a new home, which is the most important investment you'll ever make. The HomeOwnership Center is a non-profit organization dedicated to community development in the region, offering a wide variety of tools and education resources.

Mortgage loans processed and underwritten by Wright-Patt Financial Group, Ltd. - a wholly-owned subsidiary of Wright-Patt Credit Union, Inc.

Reserve your seat today by calling Angela Yarbrough at (937) 912-7037.

### NOVEMBER 13

#### WRIGHT STATE UNIVERSITY

NUTTER CENTER, BERRY ROOM

6:00 pm – 8:30 pm: **Preparing for Home Ownership**, sponsored By Wright-Patt Financial Group & HomeOwnership Center of Greater Dayton



The person that assisted me was just wonderful. I have not had that kind of service in a long time. Thanks.

-Rachelle

## Wright-Patt Gift Cards

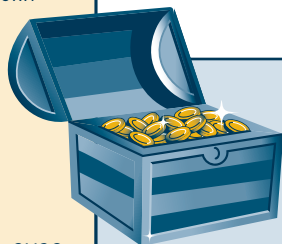
### THEY'RE JUST RIGHT

The right size, the right color, the right price. Everything about the Wright-Patt Gift Card is just right.

They're available in any amount you wish from \$25 to \$500, so you can pick an amount that's right for anyone from your child's teacher to your sister. The best part of this gift is that they can buy exactly what they want. And, unlike store gift certificates, Wright-Patt Gift Cards can be used at any merchant who accepts Visa debit cards...even online.

Wright-Patt Gift Cards are much safer than cash, since they can be replaced if lost or stolen. Plus, a Personal Identification Number is required for each purchase or ATM withdrawal so they're safe. The recipient can even check the available balance and transaction history on the card by phone or Web.

The price of all this convenience? Only \$2.95 per card. Get yours today at any Wright-Patt member center.



## "HIDDEN" WORD CONTEST— WIN A \$100 GIFT CERTIFICATE

This month's word is: *embrace*. It can be in any article or text in this newsletter! Find the word, then visit us online at [www.wpcu.coop](http://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 November 15th. October's winner was Edward Janeczko, Jr.

For a complete set of contest rules, visit our website at [www.wpcu.coop](http://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](http://WWW.WPCU.COOP)

### ADDRESS

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

**Wright-Patt**  
CREDIT UNION, INC.

1932 Celebrating 75 Years 2007



Every member matters...now you gotta love that!