

Now, you gotta love that...

90-day no-payment, no-interest auto loan

LOAN RATES AS LOW AS 5.90% APR, NO PAYMENTS FOR 90 DAYS AND NO INTEREST EITHER? BRING IT ON!*

Getting a new car doesn't have to be expensive. So, what if we told you we have a way for you to buy a car today, but not pay a penny on your auto loan for 90 days? No way, you say?

Yes, we have a way! It's our new 90-day no-payment, no-interest auto loan. Just find the car you want, finance it with a Wright-Patt auto loan before December 31, 2006, then drive it for 90 days thinking of the money you're saving!

PAY LATER, FREE UP CASH NOW...

With the holidays around the corner, sometimes you have to put off new stuff like a car. But now, there's no need to wait! With our 90-day no-payment, no-interest auto loan, you have the car you need now, and the money you need for the holidays...for presents, a holiday trip, whatever.

*For qualified borrowers only. APR=Annual Percentage Rate. Rate based on credit history. After the first 90 days, fixed-rate loans as low as 5.90% APR and variable-rate loans as low as 6.84% APR, subject to increase based on market conditions. Loan must be closed at a WPCU member center. Refinance must be new money to WPCU. Not valid with any other offer.

Your holiday budget just got better!

HOW CAN YOU INSTANTLY EXPAND YOUR HOLIDAY BUDGET? WITH A WRIGHT-PATT PLATINUM CREDIT CARD.

With everything happening around the holidays, keeping track of your budget can be challenging. And worrying about your budget can take the cheer right out of your holidays.

A Wright-Patt Platinum credit card can help put the fun back in the holidays by giving you the convenience you need for holiday purchases, and a generous credit limit to help you expand your budget when needed. Plus, with every purchase you'll earn ScoreCard points you can redeem for travel and great brand-name merchandise.

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

...OR, PAY NOW, SAVE INTEREST LATER

Have the cash for payments now? Save even more on your Wright-Patt auto loan. Start making your monthly loan payments immediately, and they'll go directly to principal...reducing the total interest paid over the life of the loan, and paying off the loan sooner.

REFINANCE YOUR EXISTING LOAN

If you already have the car you love but a loan from another financial institution you don't...you win! Refinance that loan with Wright-Patt.

Rates as low as 5.90% APR are gonna save you bigtime. Plus, you can grab the 90-day no-payment, no-interest offer as well.

Now, you gotta love that!

Call (937) 912-7000 or (800) 762-0047, visit any member center, or apply online at www.wright-pattcu.coop.

A FESTIVE RATE AS LOW AS 7.9% APR* FOR HOLIDAY SHOPPING

A Wright-Patt Platinum card is already very affordable, with no annual fee, and no fees for cash advances or balance transfers.

But when you add in our low fixed rate...as low as 7.9% APR...the advantage of your Wright-Patt Platinum card really kicks in. Why even consider department store charge accounts or in-store financing when your Wright-Patt Platinum card offers such a sweet rate?

To apply for a Wright-Patt Platinum card, call us, visit any member center, or go to www.wright-pattcu.coop.

NOTICES & CLOSINGS

A time of thanks

Often, we're so busy living our lives... working, commuting, driving kids to school and soccer, running a household... we forget to stop and think about our many blessings. So in this season of Thanksgiving, why not take an evening to list out the many people and things you have to be thankful for...then go one step further. Pick up the phone, write a letter, type out an email...express your thanks to the people who mean so much to you. From everyone at Wright-Patt Credit Union, please accept our thanks for the trust you show in us by being a member. Happy Thanksgiving!

Multifactor authentication

To help make online banking even more secure and to meet the new Federal Financial Institutions Examination Council (FFIEC) guidelines, we will be implementing a login process called multifactor authentication. This process goes beyond a username/password to help assure your identity when logging into your online banking account. For more information, look to future issues of *Threads* or visit www.wright-pattcu.coop, search *multifactor*.

Online gambling notice

Effective January 1, 2007, Wright-Patt Credit Union MasterCard® debit cards will no longer allow the authorization of transactions at internet gambling sites. For more information, give us a call at (937) 912-7000 or (800) 762-0047.

Holiday Closings

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

VETERANS DAY: Friday, Nov. 10

THANKSGIVING DAY: Thursday, Nov. 23

When I'm 65!

RETIREMENT IS CHANGING.
ARE YOU READY?

In 1950, the average retirement lasted just 3½ years. Today, retirement lasts 20, 30, even 40 years and more! The probability that a 65-year-old will make it to age 90 is upwards of 70%...and in a married couple age 65, the chance of at least one spouse living to age 90 is over 90%. Toss in the fact that traditional sources of retirement income such as pensions and Social Security are declining, and one fact is clear: it's up to YOU to save for your retirement... and the money you invest today is going to have to support you for a long, long time.

Please join us for a no-obligation seminar where John Slyman of Lincoln Financial Distributors, Inc. will help you find solutions for these retirement challenges. Appetizers and refreshments will be provided, and seating is limited, so please call (937) 912-7855 or (800) 762-0047, ext. 7855 to reserve your space.

November 15 Wright State University

NUTTER CENTER, BERRY ROOMS 2 AND 3
6:30 – 8:30 pm: When I'm 65

Presented by John Slyman, Lincoln Financial Distributors, Inc.



Think ahead, plan wisely

Wright-Patt is proud to continue our series of no-obligation seminars with our Financial Advisors, brought to you through CUSO Financial Services, L.P., our broker/dealer. Seating is limited, so call (937) 912-7855 or (800) 762-0047, ext. 7855 to reserve your spot today!

November 17 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN
12:00 pm – 1:15 pm: Estate Planning

Presented by: Bob Scarfo, 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 NASD) SIPC and SEC Registered Investment Advisor.)

Is a down payment stopping you from being a homeowner? Not anymore!

No matter how hard you work, scrimp and save, sometimes it's just not possible to put together enough savings for the down payment on a traditional mortgage. That's why Wright-Patt is pleased to offer the MyCommunityMortgage™ home loan.

A MyCommunityMortgage requires no down payment and will get you into a home with a lower monthly payment. It's available to members who



buy homes in certain areas or who have certain levels of income – generally less than \$60,000, but even as low as \$25,000 per year.

We can help you find a mortgage that fits your situation and help you buy a home. For more information, visit us online at www.wright-pattcu.coop, search *MyCommunity*, or call (937) 912-7000 or (800) 762-0047.

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

The perfect gift, every time!

Forget digging through piles of catalogs, slogging from store to store, clicking from website to website. Give the gift they'll always love...something that's always the right color, always fits, and will never be returned...a Wright-Patt Gift Card!

They're available in any dollar amount from \$25 to \$500, and 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 safer than cash, since they can be replaced if lost or stolen. 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 can be purchased at any Wright-Patt member center.

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

This month's word is: *trust*. It can be in any article or text in this newsletter! Find the word, then visit us online at www.wright-pattcu.coop/hiddenword 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 Henrietta Jane Hill. Congratulations!

For a complete set of contest rules, visit our website at www.wright-pattcu.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.

Wright-Patt
CREDIT UNION, INC.

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P.O. Box 286
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www.wright-pattcu.coop

MEMBER HELP CENTER

(937) 912-7000 or (800) 762-0047

CALL-24™

(937) 426-7445 or (800) 336-7277
24 hours a day

