

Now, you gotta love that... Matthew Clark wins \$10,000!

WINNER OF OUR MEMBER APPRECIATION MONTH DRAWING

At Wright-Patt, we do our best to “show the love” to our members every day. But one lucky member is really feeling it today!

Matthew Clark of Yellow Springs is the lucky winner of our \$10,000 Member Appreciation Month giveaway. His name was chosen from more than 15,000

entries in the contest, which gave every member the opportunity to enter once, plus the opportunity for additional entries by opening new Wright-Patt loans or deposit accounts.

Matthew has been a member at Wright-Patt since 2003. He is a firefighter and paramedic at WPAFB. Congratulations Matthew, and thank you to all our members who entered to win!



MATTHEW CLARK, WINNER OF THE \$10,000 GIVEAWAY, AND ANITA WILSON, AREA A MEMBER CENTER ASSISTANT MANAGER, NEXT TO THE REFINANCED CAR THAT EARNED MATTHEW HIS WINNING ENTRY.

Save money, save time this season

WRIGHT-PATT PLATINUM CREDIT CARDS AND VISA® GIFT CARDS TAKE THE STRESS OUT OF THE HOLIDAYS.

Holiday time is fast approaching. And at Wright-Patt, we have two ways to help you save money, and spend less time shopping and more time with your family this year.

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

Sure, you can save time with the convenience and anywhere access your Wright-Patt Platinum credit card brings you. But the thing you'll save the most is money. Your Platinum card offers a rate as low as 7.9% APR, which allows you to affordably stretch your budget.

In addition to the low rate, a Wright-Patt Platinum card offers ScoreCard Bonus Points for every purchase, and charges no annual fee, and no fees for balance transfers or cash advances.

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

GIFT CARDS: ALWAYS RIGHT

Rather than wasting time and gasoline running from store to store looking for just the right thing, consider a Wright-Patt gift card. They're available from \$25 to \$500, and unlike store gift cards, they can be used anywhere VISA is accepted. Wright-Patt gift cards are available at any member center for just \$2.95 each.

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

NOTICES & CLOSINGS

Online banking—even more secure

To help protect you from security concerns prompted by “phishing,” “pharming” and other types of fraud on the Internet, and to meet new FFIEC (Federal Financial Institutions Examination Council) guidelines, we will be implementing additional layers of security to your online banking accounts later this month.

“Multifactor authentication”—security measures beyond a simple username and password—will be added to our online banking. These measures include additional challenges by presenting “life questions” that help verify your identity if your account is accessed in a way that falls outside your normal login routine. You will also be asked to select a new username, rather than using your account number to login. If you have any questions, visit www.wright-pattcu.coop, search *multifactor*, or call our Member Help Center.

Account notifications coming by phone

To enhance member service, Wright-Patt will begin communicating certain account notifications through an automated phone messaging system. Instead of receiving a letter in the mail notifying you of important information regarding your account, you may soon receive an automated phone message with this information. Using your telephone keypad, you will be able to respond to the message in either English or Spanish. “Right Party Verification” features have been built in to secure your personal information. This automated messaging will begin later this month.

Holiday Closings

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

CHRISTMAS DAY: Monday, Dec. 25
NEW YEAR'S DAY: Monday, Jan. 1

It's not too late to catch up on your retirement savings!

No matter what your age, it's never too late to start saving—or to start saving more. Social Security isn't likely to fund your retirement years in exceptional splendor, so for any of us not covered by a company pension, saving for retirement is up to us. As with any savings or investment plan, the earlier you start the better...you'll have more years to take advantage of compounding.

Conventional wisdom holds that most folks should save at least 10% of their annual gross income. But those facing an under-funded retirement should try to save significantly more.

As an added incentive, Uncle Sam lets workers age 50 and older save more than younger employees. "Catch-up contributions," as they're called, allow older workers to contribute thousands more to their 401(k) and IRA each year.

Here are two ways you can contribute to your retirement savings, and catch-up if you need to.

- IN 2006, THE MAXIMUM CONTRIBUTION LIMIT FOR AN IRA (ROTH OR TRADITIONAL) IS \$4,000 FOR THE GENERAL POPULATION, AND \$5,000 FOR THOSE AGE 50 AND OLDER BY YEAR-END. YOU HAVE UNTIL APRIL 17, 2007 TO MAKE YOUR IRA CONTRIBUTION FOR THE 2006 TAX YEAR.
- COMPANY-SPONSORED 401(k) PLANS ARE AN EXCELLENT DEAL BECAUSE EMPLOYERS OFTEN MATCH CONTRIBUTIONS. WITH 401(k)s, THE MAXIMUM CONTRIBUTION LIMIT IN 2006 FOR PRE-TAX EMPLOYEE CONTRIBUTIONS IS \$14,000 FOR MOST WORKERS; FOR THOSE AGE 50 AND OLDER BY YEAR-END, THE FIGURE IS \$18,000.

With IRAs and other investments available through our broker/dealer, CUSO Financial Services, L.P., Wright-Patt can help you on your road to retirement. To schedule a no-obligation appointment with one of our Financial Advisors, call (937) 912-7855 or (800) 762-0047, ext. 7855.

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).

For specific tax advice, consult a qualified tax advisor.

Buying or selling a home? Find out what you need to know!

Buying, selling and financing a home can be a confusing business...whether you've been through it before or not!

So to assist those who are in the market for a new home, or are putting a home on the market, we're pleased to offer this free seminar.

Whether you're an empty nester looking to downsize, or are looking for your first home, this seminar will help you understand the process. You'll also learn how to earn a rebate equivalent

¹ 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. and CU Realty of Ohio, LLC. Some restrictions apply.

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

to 20% of your real estate agent's sales commission when you buy or sell using one of our qualified Realtor® partners!

The seminar is free, but seating is limited. To reserve your seat, contact Liz Brink at (937) 912-7859 or email ebrink@wpcu.coop today.

December 12 Park Hills Crossing Clubhouse

555 PARK HILLS CROSSING, FAIRBORN

6:00 – 7:00pm: Buying and Selling a Home

Get the maximum refund with TurboTax® Online

Tax time is fast approaching, and at Wright-Patt, we're here to help. Once again this year, we're pleased to bring you affordable tax preparation through TurboTax Online.

TurboTax Online is designed to help you get the maximum refund possible. It includes ways to help you identify deductions and other money-saving opportunities, a library of tax tips and

articles, as well as interactive tools such as tax calculators. It's easy to use, comprehensive, and since it's a Web-based program, there's no software to buy or install.

Visit www.wright-pattcu.coop in early January or check future newsletters for more details.

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

This month's word is: *lucky*. 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 December 15th. November's winner was Sunita Mall. 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
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MEMBER HELP CENTER

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

CALL-24™

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

