

Now you gotta love that... Swipe it. Sign it. Save it. A debit card that pays you to save!

WE'LL "ROUND-UP" THE AMOUNT OF EVERY DEBIT CARD PURCHASE AND DEPOSIT THE DIFFERENCE TO YOUR EASYSAVER ACCOUNT, AND MORE...

It's not always easy to save money. But it is easy to spend it. Now, you can do both with the EasySaver debit card round-up program.

Sign up for EasySaver, and every time you enjoy the convenience of your Wright-Patt debit card to buy items such as gas, groceries, or even coffee for the whole office, we'll round-up your purchase to the nearest whole dollar and deposit the difference into your Wright-Patt EasySaver account. So, if you buy something for \$19.05, the debit to your account will total \$20.00, and



we'll put 95 cents into your EasySaver account. Buy something for \$11.25, the debit will total \$12.00, of which 75 cents goes into your EasySaver account. And while all that change will add up fast, we'll help it add up faster.

EARN EVEN MORE WITH EVERY PURCHASE

Sign up to use our safe and convenient eStatements, and we'll pay you an

extra EasySaver bonus. We'll match 50% of your round-ups on purchases made during your first 30 days in the EasySaver program. After that, we'll match 5% of all your round-ups.*

START USING EASYSAVER TODAY

No matter where you go, as long as MasterCard® is accepted, you're in luck because your Wright-Patt debit card will do all the work. Just swipe it, sign it, and save it! Every little bit helps. And with EasySaver, it can really add up fast.

To begin saving with EasySaver, simply call (937) 912-7000 or (800) 762-0047, or visit any member center.

*Enrollment in eStatements is required to receive match. Match will be paid on eligible funds in member's EasySaver account at quarter-end. Match is reportable on IRS Form 1099. The annual match limit is \$300. Other reasonable restrictions may apply.

Two fees cut, one eliminated

WRIGHT-PATT REDUCES FEES FOR MONEY ORDERS AND RETURNED DEPOSITS; ELIMINATES FEES FOR INCOMING WIRE TRANSFERS.

Fees...nobody likes them. But even in a cooperative like Wright-Patt Credit Union, they have a place. In the cooperative sense, fees and charges should only be levied as necessary to recover the costs of providing services and for guiding responsible use of accounts. We are constantly reviewing and evaluating our fee structure against these criteria.

This is all part of our cooperative pricing philosophy, which recognizes that member-owners expect services to be delivered without profit-motivated fees. Because of this, our fees are lower than those of most other financial institutions.

Effective Tuesday, February 1, 2007, the following fee changes will take effect:

- 1 RETURNED DEPOSIT ITEM FEE: \$10 PER ITEM, REDUCED FROM \$25.
- 2 MONEY ORDER FEE: \$1 PER MONEY ORDER, REDUCED FROM \$2.
- 3 INCOMING WIRE TRANSFER FEE: FEE ELIMINATED, FORMERLY \$5. THE FEE WILL BE ELIMINATED AS A BENEFIT OF BEING A WRIGHT-PATT CREDIT UNION MEMBER.
- 4 RETURN MAIL FEE: \$5, INCREASED FROM \$1. IT COSTS WRIGHT-PATT MONEY TO PROCESS RETURNED MAIL, AND ALL MEMBERS MAY EASILY AVOID THIS FEE BY SIMPLY NOTIFYING THE CREDIT UNION OF ADDRESS CHANGES ON A TIMELY BASIS.
- 5 GARNISHMENT/IRS LEVY FEE: \$20, INCREASED FROM \$15. THE NEW FEE MORE CLOSELY REFLECTS THE TRUE COST OF PROVIDING THIS SERVICE AND IS STILL MUCH LOWER THAN MOST FINANCIAL INSTITUTIONS.

If you have any questions regarding these changes, please stop by any member center or call our Member Help Center. To find an updated schedule of

fees, visit www.wright-pattcu.coop, search *general fee schedule*, after February 1, 2007.

NOTICES & CLOSINGS

Important Notice

The mail ballot for voting members and Annual Business Meeting Notice are enclosed.

Holiday Closings

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

NEW YEAR'S DAY:
Monday, January 1

MARTIN LUTHER KING, JR. BIRTHDAY:
Monday, January 15

'Tis the season for IRAs

You can start saving now with an IRA and contribute up to \$4,000 for 2006. If you're age 50 or older, you can also make an additional \$1,000 catch-up contribution.

And there's more good news: if you haven't yet made your 2006 contribution, you can still do so until April 16, 2007 and receive your tax benefits for the 2006 tax year.*

Not sure which IRA is right for you? Here's some basic info on the two types of IRAs available.

ROTH IRA

- CONTRIBUTIONS ARE NOT TAX-DEDUCTIBLE, BUT MONEY ACCUMULATES TAX-FREE
- MAKE TAX-FREE AND PENALTY-FREE WITHDRAWALS OF ANNUAL CONTRIBUTIONS AT ANY TIME
- MAKE TAX-FREE AND PENALTY-FREE WITHDRAWALS OF EARNINGS AFTER FIVE YEARS OR:
 - AT AGE 59½
 - FOR FIRST-HOME PURCHASE (UP TO \$10,000)
 - IN CASE OF DEATH OR DISABILITY
- THERE'S NO REQUIREMENT TO BEGIN TAKING DISTRIBUTIONS AT AGE 70½ — YOU CAN EVEN KEEP MAKING CONTRIBUTIONS IF YOU'RE STILL WORKING

TRADITIONAL IRA

- CONTRIBUTIONS MAY BE TAX-DEDUCTIBLE*
- GROWTH IS TAX-DEFERRED (WITHDRAWALS ARE SUBJECT TO TAX)
- PENALTY-FREE WITHDRAWALS FOR POST-SECONDARY EDUCATION, FIRST-HOME PURCHASE (UP TO \$10,000), AND CERTAIN MEDICAL EXPENSES

Since there are so many choices to make when selecting an IRA, you may want some help. Wright-Patt offers a full suite of IRA products through our broker/dealer, CUSO Financial Services, L.P., in addition to the Credit Union's deposit accounts. Contact us at (937) 912-7000 or (800) 762-0047 to learn more about your IRA options or to schedule a no-obligation appointment with one of our Financial Advisors.

*For specific tax advice consult a tax professional.

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)

No obligation, pure information!

Our mission is to help people through life, and that includes retirement. So, to help you plan for that stage of life, Wright-Patt is pleased 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!

January 19 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN
12:00 pm – 12:20 pm: Retirement Plan Distribution
Presented by: Bob Scarfo, Financial Advisor, CUSO Financial Services, L.P.

January 29 Wright-Patterson Air Force Base

AREA C, BLDG. 2, RM. 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 NASD/SIPC and SEC Registered Advisor.)

Maximum refund, minimum hassle—TurboTax® Online

The new year is here...and with it comes the chance for you to get an early start on your taxes with TurboTax Online, an affordable, easy tax-preparation solution.

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.

Plus, since you're a Wright-Patt member, you'll receive complimentary phone support while using TurboTax Online—a \$19.95 value.

To access TurboTax Online, visit www.wright-pattcu.coop, search *TurboTax Online*.

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

This month's word is: *responsible*. 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

January 15th. December's winner was Fred Conway, Jr. 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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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

