

Free debt counseling solutions for members... Now, it's a GreenPath to your future!

WRIGHT-PATT AND GREENPATH DEBT SOLUTIONS PARTNER TO OFFER FREE CREDIT COUNSELING FOR MEMBERS.

Debt can sneak up on you. One day you're getting by, keeping the bills paid, when all of a sudden something happens. Maybe it's an unexpected medical bill, a layoff, an emergency home 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 to announce our new 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.

Through GreenPath, Wright-Patt members have access to free, confidential financial counseling at any of our 18 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.

GreenPath looks at your situation, then offers a customized solution to help you get back on track...and stay there. In addition to education and counseling, they'll even help negotiate repayment

plans with creditors on all your debts, help you understand your credit score and offer ideas for ways to improve it. 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.

NOTICE & CLOSING

TurboTax® Online, with free phone support for Wright-Patt members

You can cross one more headache off your list this year. Yes, you still need to do your taxes, but we've made it easier with TurboTax Online. As a Wright-Patt member, you're entitled to complimentary phone support while using TurboTax Online, a \$19.95 value.

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.

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

Holiday Closing

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

PRESIDENTS' DAY: Monday, Feb. 19

Wright-Patt sponsors HomeWorld 2007 Dream remodel, dream financing... all in one place

APPLY FOR HOME EQUITY FINANCING DURING FEBRUARY AND RECEIVE A \$25 HOME DEPOT® GIFT CARD WHEN YOUR LOAN CLOSSES.*

As the Miami Valley's largest home show, HomeWorld focuses on your total home. It has everything you need to turn your home into your dream home. In addition to the traditional remodeling exhibitors, you'll find builders, developers, home technology specialists and decorators, plus indoor and outdoor home furnishings, and pool and spa exhibits.

What else do you need? Well, the money to make it happen. That's where Wright-Patt can

help. We have the financing to make your dream happen with:

- HOME EQUITY LINES OF CREDIT WITH RATES AS LOW AS PRIME MINUS 1%
- CLOSED-END HOME EQUITY LOANS
- NO CLOSING COSTS

In celebration of HomeWorld, members who apply for a new home equity loan or line of credit during the month of February will receive a \$25 Home Depot gift card.* To apply, stop by our booth at HomeWorld, visit our website, call our Member Help Center, or visit any Member Center.

* Minimum loan amount (draw) of \$5,000 required to qualify for gift card. New money only. Loan must be closed by March 15, 2007.



Where: Exposition Center at Dayton International Airport
When: Thursday, February 8 (4 pm-9 pm)
 Friday, February 9 (4 pm-9 pm)
 Saturday, February 10 (10 am-9 pm)
 Sunday, February 11 (10 am-5 pm)
Cost: \$7 per adult
 Children under 12 admitted free
www.miamivalleyhomeworld.com

Who needs life insurance?

The need for life insurance is not universal...some people need it more than others. Here are some guidelines:

YOU'RE MARRIED. Most families live on two incomes—could your family survive without yours?

YOU'RE A SINGLE PARENT. Nearly 60% of single parents have no life insurance. With so much responsibility on you, life insurance can protect your children's financial well being.

THE KIDS ARE GONE AND THE MORTGAGE IS PAID OFF. If you died today, your spouse would still have daily living expenses. Does your current financial plan enable your spouse to maintain the lifestyle you worked so hard to achieve?

YOU'RE RETIRED. The proceeds of a life insurance policy are payable right away so your heirs won't have to liquidate assets to pay final expenses and help cover estate taxes, if applicable.

YOU'RE SINGLE. Most single people don't need life insurance, but there are some exceptions...if you're providing support for aging parents or siblings, or have debt you don't want to pass along.

Contact a Financial Advisor, brought to you through CUSO Financial Services, L.P., our broker/dealer, by calling (937) 912-7855 or (800) 762-0047 to learn more about how life insurance can help ease your mind by protecting your family and your assets.

No-obligation Tax Strategies seminar

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. Call (937) 912-7855 or (800) 762-0047, ext. 7855 for a reservation!

February 16 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN
12:00 pm – 1:20 pm: Tax Strategies 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.

For specific tax advice, please consult a qualified tax professional.

Skip a loan payment? Now you gotta love that!

Every now and then, wouldn't it be great to be able to skip a loan payment...and not get a late-payment notice in return? Maybe you need to pay off your holiday purchases or get ready for tax time. Whatever the reason, Wright-Patt offers you a chance to skip one payment per year on your Wright-Patt auto or signature loan!

The skipped payment will not incur a late fee, but finance charges will continue to accrue on the loan. You can request your skipped payment up to

6 months in advance, at which time it will be automatically processed for you.

Skip-a-Pay is easy...just sign an authorization form and pay a \$5 processing fee. To sign up for Skip-a-Pay or find out more, login to your home banking account, visit any member center, or call (937) 912-7000 or (800) 762-0047.

**To be eligible, you must have a positive balance, no late payment history on the loan of more than 31 days, have had the loan more than six months and be current on all your WPCU loans.*

Don't be caught short next year! Start a Tax Club Account now

Worried about being hit by an unexpected tax bill this year? It can be a challenge to put money away for tax time. Be ready next year with a Wright-Patt Tax Club Account in your corner!

Club accounts help you budget for anticipated expenses by allowing you to save money on a regular basis through convenience services such as Direct Deposit or payroll deduction. You'll earn competitive dividends on your savings...then at a term you choose (between 3 and 12 months from

the open date), simply withdraw your savings to pay your bill.

Club accounts can also be used for holiday or back-to-school shopping, vacations, private school tuition, kids' birthdays...almost anything where you can plan ahead for a certain date. You can even name the account to reflect the event you are saving for.

A club account can be opened with as little as \$5. Just give us a call or visit any member center.

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

This month's word is: *download*. 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 February 15th. January's winner was Alma Hillman. 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.

1932 Celebrating 75 Years 2007

2455 Executive Park Blvd.
P.O. Box 286
Fairborn, Ohio 45324
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

