

A better deal for you when buying a home...now you gotta love that!

BEING A WRIGHT-PATT MEMBER MEANS IT'S EASIER TO BUY YOUR FIRST HOME, PLUS YOU CAN GET A REBATE WHEN BUYING OR SELLING ANY HOME!

Membership at Wright-Patt means a lot of things, but when you are looking to buy a home, it means more freedom, more options...and more money in your pocket.

FIRST TIME HOMEBUYER PROGRAM

Finding the money for a down payment can sometimes be a struggle for first time homebuyers. That's why we offer options with little to no down payment to help you through this stage of life. Each program offers competitive rates and terms up to 30 years so you can buy that home with a low monthly payment even if you don't think you make enough money.

**Agent must be selected through Wright-Patt Credit Union or CU Realty. Rebate paid by CU Realty Services, Inc. WPCU is in partnership with CU Realty Services, Inc. Some restrictions apply.*

Mortgage loans are processed and underwritten by Wright-Patt Financial Group, Ltd. - a wholly-owned subsidiary of WPCU.

Wright-Patt in the community

Wright-Patt employees donate nearly 1,000 items to *Clothes that Work*

On February 10, a caravan of cars and vans took off from Fairborn on their way to The Job Center in Dayton. Their cargo? Confidence, self-reliance and a chance at a better life.

During the previous two months, Wright-Patt Credit Union employees had been collecting items for *Clothes that Work*, a locally based organization that provides interview clothing to local job seekers who cannot afford to purchase them on their own. More than just clothes, these items help job seekers go to their interviews with confidence. Coaching is also provided to stress the importance of grooming, eye contact, a firm handshake and making a good first impression.

HOME REBATE PROGRAM

If you are in the market for a new home, simply select an experienced, professional Realtor® within our partner network, and then go about buying or selling your home as you normally would. Once the house is bought or sold, you will earn a rebate equivalent to 20% of your Realtor's commission. If you're selling and buying a home, you'll get a rebate on both transactions!

With the rebate, you can:

- APPLY IT TO YOUR CLOSING COSTS*
- APPLY IT TOWARD YOUR DOWN PAYMENT*
- RECEIVE IT AS CASH AFTER CLOSING

For more information, visit our website at www.wright-pattcu.coop or call (937) 912-7000 or (800) 762-0047.

Realtor® on duty

This no-pressure, no-obligation program is a great way to get your home buying and selling questions answered. An experienced, qualified Realtor from our Home Rebate Program will be on hand at a member center each month to answer questions on home ownership and the purchasing process. Call (937) 912-7289 or (800) 762-0047, ext. 7289 for more information.

March 23 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

11:00 am - 1:00 pm: Candy Prystaloski, Irongate Inc. Realtors

NOTICE & EVENT

Here's the deal:

TurboTax® Online, with free phone support

TurboTax Online is already a great deal, but as a Wright-Patt member, you get complimentary phone support as well... a \$19.95 value. Now you gotta love that!

TurboTax Online is designed to help you get the maximum refund possible. 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*.

Annual Business Meeting

Wright-Patt Credit Union's Annual Business Meeting will be held on Wednesday, March 21, 2007 at 7:00 pm in the Berry Room of the Nutter Center at Wright State University. Results of the Board of Directors election will be announced at the meeting. Member ID is required for admission. See you there!

Still time for an IRA!

If you haven't yet made your 2006 contribution, do so before April 17, 2007 and receive your tax benefits for the 2006 tax year.* You can contribute up to \$4,000 for 2006, or \$5,000 if you're age 50 or older. 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

You can schedule a no-obligation appointment with a Financial Advisor, available through our broker/dealer, CUSO Financial Services, L.P. by calling (937) 912-7000 or (800) 762-0047.

No obligation, pure information

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!

March 16 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

12:00 pm – 1:20 pm: Asset Allocation

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.

Join us for WPCU night with the Dayton Bombers

2-FOR-1 TICKETS MEAN A FAMILY OF 4 CAN ATTEND FOR JUST \$20...NOW YOU GOTTA LOVE THAT!

Wright-Patt and the Dayton Bombers team up to give members an extra-special deal with discounted tickets for the March 24 game against the Johnstown Chiefs. Faceoff is at 7:00 pm.

BETTER DEAL

Use the form below to get a 2-for-1 deal on Silver Level reserved seats.

Adult tickets are \$12 and kids 17 and under just \$8. Pre-order by March 19 and you receive a chance to win a free autographed team jersey, plus the first 500 orders will receive a free Bombers T-shirt.

GOOD DEAL

If you don't get your pre-order sent in on time, you can still get a \$4 discount on Adult Silver Level reserved tickets at the Nutter Center box office up until game time.

HURRY! ORDERS MUST BE PLACED BY MARCH 19, 2007!

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone Day: () _____ Evening: () _____
 Email: _____

Single Game Price	Discount	No. of Tickets	Total
Adult \$12.00	2 for 1		\$
Youth \$8.00	2 for 1		\$
First 500 orders receive free Dayton Bombers T-shirt courtesy of Wright-Patt Credit Union		Total Tickets Ordered:	Total Cost: \$

Payment: MasterCard Visa Discover AmericanExpress Check #: _____ (Payable to Dayton Bombers)

Card #: _____ Exp: ____/____

Mail completed form and payment to:
 Dayton Bombers, Attn: WPCU Night, 3640 Colonel Glenn Highway, Suite 417, Dayton, OH 45435

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

This month's word is: *confidence*. 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 March 15th. February's winner was Donald Haddox. 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.



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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

