

Small business is a big deal...now you gotta love that! Wright-Patt offers SBA loans to businesses

WRIGHT-PATT OFFERS FLEXIBLE, AFFORDABLE ACCESS TO CAPITAL FOR SMALL BUSINESSES.

Kelly McAtee is a 47-year-old father and grandfather who now sports another important title: business owner! He lives in Springfield and is now, with the help of Wright-Patt, the owner of the UPS store in Beavercreek, his first business. Kelly is the first to make use of a program available through Wright-Patt—a Small Business Administration (SBA) 7(a) loan.

MANY USES, MANY BENEFITS

Versatile SBA loans are available for many uses and may offer longer terms than many traditional business loans. Whether you need to purchase land or build a new building for your business, expand or modernize facilities, purchase machinery, equipment or inventory, finance a startup or purchase a business, an SBA loan may be for you. And the terms? Working capital can be financed up to 7 years, equipment up to 15 years and real estate up to 20 years.

An SBA loan is available to industries which may have difficulty raising capital in a traditional manner, such as hotels, retail, food service, plus many more. Two programs are available through Wright-Patt, the 7(a) and the 504 loan, both of which offer flexible repayment options to help small businesses receive the capital they need with terms they can manage.

Kelly knows exactly how he's using his SBA loan. "My goal is to offer unparalleled customer service to Beavercreek and surrounding communities, and to provide a safe and fun atmosphere for my associates and myself."

SBA loans are just another way Wright-Patt provides the surprising products and unexpected service members love, and a better deal for small businesses.

To find out whether an SBA loan from Wright-Patt may be for you, call Donna Hale, Member Business Account Representative, at (937) 912-7605.



Kelly McAtee at The UPS Store, located at 3195 Dayton-Xenia Rd. Ste 900, in Beavercreek.

Faster, more convenient, and a rate discount too...now you gotta love that!

RECEIVE A 1/2% DISCOUNT ON YOUR AUTO LOAN WHEN YOU APPLY ONLINE.

This spring and summer, if you apply for a Wright-Patt Auto Loan online, you'll receive a 1/2% reduction* off your already-low rate. Now you gotta love that!

Applying online is fast and easy, anytime day or night. It takes just a few minutes and, in most cases, you'll receive a decision on your auto loan right away...no waiting for business hours. So visit www.wright-pattcu.coop and apply today!

*Loan must be applied for online. Discount valid on purchases and new money only.

Car shopping made easy with CarSoup

Wright-Patt has partnered with CarSoup to provide you the ultimate car shopping tool. Go to our website and search *CarSoup*, and you'll have instant access to cars available for sale by a network of Wright-Patt-approved dealers... and the ability to apply for a loan just a click away. You can search by price, make, model, or dealer, and a list of cars matching your criteria will appear. Plus, as a benefit of membership, for a limited time you can list your car for sale on CarSoup for free...a \$25 value.

NOTICE & CLOSINGS

Disaster Recovery Line established

Nobody wants to think of it, but as hurricanes Katrina and Rita showed, disaster recovery is something we must be prepared for. As part of our Disaster Recovery Plan, we have established a Disaster Recovery Line.

In the event of a disaster, members can call (937) 912-7777 to find out the latest details and updates regarding the credit union. In addition, our website will be updated with timely news and information as power and telephone service allow.

Holiday Closings

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

MEMORIAL DAY: Monday, May 28
INDEPENDENCE DAY: Wednesday, July 4

Free member workshop: Saving to Achieve Your Goals

As part of our financial counseling services partnership with GreenPath Debt Solutions, we're pleased to offer our members a series of free quarterly workshops. This quarter, the topic will be *Saving to Achieve Your Goals*.

Are you trying to save money for a new house or car, retirement, education...or just a rainy day fund for emergencies? Whether you are already saving or want to begin saving, this workshop will help you with proven tools of budgeting, developing a plan and saving. Remember, it's not just how much you earn, but how much you spend that keeps you from achieving your goals.

The workshop is free to all members and will be held on April 24, 2007 from 6:00 pm to 8:00 pm in the Berry Room of the Nutter Center. Seating is limited, so please call Charity Gallagher at (937) 912-7057 to reserve your spot.

Calling all young savers!

Fun, savings, prizes and much more are in store for young savers at Wright-Patt during National Credit Union Youth Week, April 22-28.

At Wright-Patt, we understand the importance of teaching good savings habits at a young age, when they'll do the most good, so we're offering an additional incentive! Every deposit made by a member 18 years of age and younger during Youth Week will earn the young saver an entry into a raffle for a \$100 WPCU Visa® gift card. Now you gotta love that!

In addition, kids can enter the National Youth Savings Challenge. Ten young savers will be randomly selected from credit unions nationwide to win \$100. For complete contest rules, visit www.wright-pattcu.coop.

To participate in National Credit Union Youth Week, just visit any Wright-Patt member center.

26 million reasons to love Wright-Patt!

What does your credit union mean to you? In 2006, it meant \$26 million in value returned to you and your fellow members because you chose Wright-Patt Credit Union as your financial home.

Indeed, that's what the folks at the Credit Union National Association tell us. In a recent study, CUNA calculated that Wright-Patt members paid almost \$7 million less in interest on loans, earned almost \$12 million more in dividends on deposits, and paid over \$7 million less in fees in 2006 than if they had used for-profit financial institutions instead.

In fact, if you were a high-use member household, you stood to gain even more, saving an average of \$629 last year alone!

Here's how we do it. Wright-Patt Credit Union is a not-for-profit cooperative owned and operated by our members. We're driven by a mission to help people through life, and not by any need to maximize earnings or meet Wall Street projections. We pay our "profits" to you and your fellow members by giving you a better deal on the financial accounts you use every day.

Here's just a short list:

- Totally Fair Checking is the account that never surprises you with hidden fees or excessive penalties if you accidentally overdraw your account;
- EasySaver pays you to build your savings every time you use your debit card;
- WPCU's Home Rebate Program pays you a cash rebate on Realtor® fees when you buy or sell your home;
- StretchPay gives you a reasonable and low-cost alternative to high-priced payday lenders when you're running a little short on cash.



Doug Fecher
President/CEO

And that's not all. Our employees are committed to taking better care of you and your family's finances than anyone else. We know you. We're your friends and your neighbors. We live in your community. And we're here every day to serve and to help you get the most for your money...to the tune of \$26 million returned to members in 2006.

It's what we do.

CO-OP DASHBOARD

NUMBERS FROM 3-MONTH PERIOD ENDING FEBRUARY 28, 2007

MONEY AVAILABLE TO LOAN:

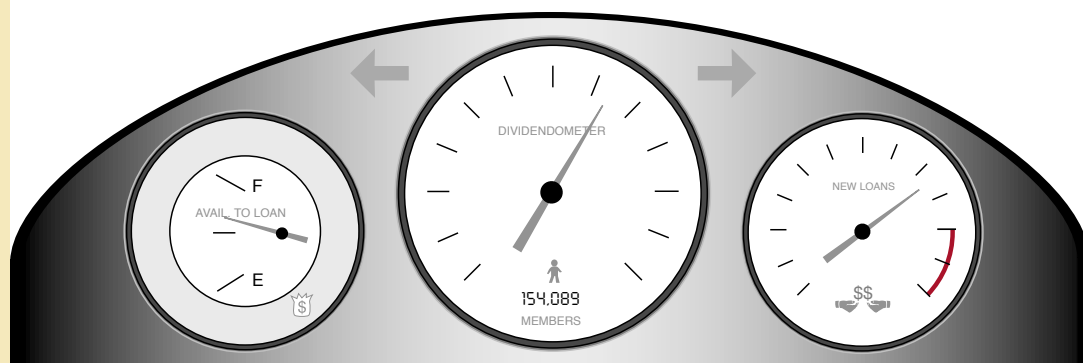
\$308,756,449

DIVIDENDS PAID:

\$7,248,372

NEW LOANS MADE:

\$84,393,283



Important information about your privacy

AT WRIGHT-PATT, WE VALUE THE SAFETY AND SECURITY OF YOUR PERSONAL FINANCIAL INFORMATION. AS SUCH, WE'RE PROUD TO PROVIDE YOU WITH OUR OFFICIAL PRIVACY POLICY.

Wright-Patt Credit Union, Inc. ("WPCU") is a member-owned, not-for-profit cooperative dedicated to the financial success of its members. Wright-Patt Financial Group, Ltd. ("WPFG") is a wholly-owned subsidiary of WPCU. Accordingly, WPCU and WPFG (collectively "we", "us", "our") will operate under the cooperative philosophy that harnesses the power of people working together to improve the opportunities available to all. As a member of the WPCU financial cooperative, member-owners are asked to act in the best interests of the cooperative, and member-owners are assured that we will act in the best interests of member-owners as well.

This includes how we collect, use and safeguard your personal financial information. We are required by law to provide this notice, and we gladly do so.

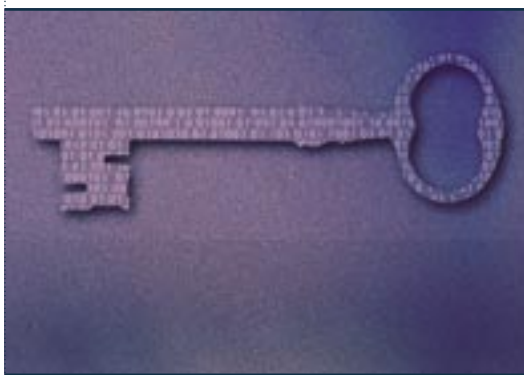
OWNERSHIP OF YOUR PERSONAL INFORMATION

As a member-owner of the credit union, you own your personal information. Our privacy policy reflects this fact.

WE WILL NOT SHARE YOUR PERSONAL INFORMATION WITH ANYONE UNLESS/EXCEPT:

- 1 To effect, administer, or enforce a transaction that you request and authorize.
- 2 You specifically authorize us to share your information.
- 3 To prevent actual or potential fraud, unauthorized transactions, claims or other liability.
- 4 To protect the integrity and security of your records.

- 5 To the extent specifically permitted or required under the Right to Financial Privacy Act.
- 6 To a Consumer reporting agency in accordance with the Fair Credit Reporting Act.
- 7 To comply with federal, state, or local laws, rules, regulations, and other applicable legal requirements.



- 8 **SHARING BETWEEN WPCU AND WPFG:** In order to best serve your financial needs, it may be necessary for us to share information with each other, such as, but not limited to, identifying information, account balance, payment history, and parties to a transaction.
- 9 In situations where we have entered into agreements with other companies to perform mailing and distribution services. In these situations we require the companies to treat and maintain the privacy of your information to at least the same extent and with the same degree of diligence and careful attention that is required by us.

HOW WE COLLECT INFORMATION FROM YOU:

There are several ways we collect non-public information about you:

- 1 Applications or other forms for services you request from us;

- 2 Transactions with us or others;
- 3 Consumer reporting agency; and
- 4 When you use our website.

Since you look to us for financial services, we must collect this information, put it to use, and share it with certain other entities in order to fulfill the services you've asked us to provide. You can be certain this information will be held in the strictest possible confidence and not be shared except in the circumstances listed in "Ownership of Your Personal Information."

OUR SECURITY MEASURES

We restrict access to non-public personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

"OPT OUT" PROVISION

As your financial cooperative, dedicated to the financial success of our members, we may periodically want to inform you of selected products and services available to our members which offer distinct advantages over those available elsewhere. As part of our commitment to your confidentiality, we will not release your personal information to third party marketing partners. If you prefer not to receive information from us in regard to products and/or services available to you through us, you may call our Member Help Center at (937) 912-7000 or (800) 762-0047 to "opt out" of these mailings. Before opting out, please consider that by opting out you may be missing out on a chance to learn about some great opportunities regarding benefits of membership and increasing the value you receive from your cooperative.

Ongoing review of your IRA

Many people think that once your IRA is set up and funded, you can put it on autopilot. This couldn't be further from the truth! If you expect your IRA to support you during retirement, you have to take an active role in managing it. Here are some things to consider.

ACTION POINTS

Regularly, as often as each year, you would be wise to consider reviewing your IRA.

- CONTINUE MAKING ANNUAL CONTRIBUTIONS.
- MAKE SURE YOUR IRA CONTRIBUTION FITS NOT ONLY YOUR INVESTMENT GOALS, BUT YOUR BUDGET AND TAX SITUATION.
- REVIEW YOUR INVESTMENTS ANNUALLY TO MAKE SURE THEY'RE STILL APPROPRIATE AND IN LINE WITH YOUR INVESTMENT OBJECTIVES. REBALANCE YOUR PORTFOLIO IF NECESSARY.
- REVIEW YOUR IRA BENEFICIARIES. TOO OFTEN AN IRA BENEFICIARY IS APPOINTED WHEN THE ACCOUNT IS OPENED AND NEVER UPDATED. CHANGES OVER TIME CAN LEAD TO SITUATIONS THAT CAN REDUCE THE AMOUNT AVAILABLE FOR INHERITANCE DUE TO TAXES.

You can schedule a no-obligation appointment with a Financial Advisor, available through our broker/dealer, CUSO Financial Services, L.P., to help you start and maintain your IRA. Contact us at (937) 912-7000 or (800) 762-0047.

No-obligation 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!

April 13 Xenia Member Center

88 S. PROGRESS DR., XENIA

12:00 pm – 1:30 pm: Investment Fundamentals (box lunch provided) Presented by: David Kearney, Financial Advisor, CUSO Financial Services, L.P.

April 20 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

12:00 pm – 1:00 pm: Retirement Plan Distributions 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 and SEC Registered Investment Advisor).

Direct Deposit nets automatic upgrade, more benefits

You already know Direct Deposit can save you from having to drive to the member center or ATM to deposit your check every time you receive a payroll or government check. But did you know it can also save you money at your credit union? Now it can!

If you're currently at the Associate Level of our Member Choice program, simply sign up for Direct Deposit, and you'll receive an upgrade to Partner Level*. As long as you maintain your direct deposit, you'll have access to these great money-saving benefits:

- ONE BOX OF FREE STANDARD CHECKS PER YEAR
- TWO FREE CASHIER'S CHECKS PER MONTH
- SIX FREE TRANSACTIONS PER MONTH AT NON-WPCU ATMS
- FOUR FREE TELLER-ASSISTED TRANSACTIONS PER MONTH

With the Wright-Patt Member Choice program, the more you use your credit union, the more your credit union gives back to you. To find out more, call any member center or visit our website at www.wright-pattcu.coop.

**Please allow up to 62 days for upgrade, based upon the frequency of your payroll.*

Realtor® on Duty is here to help!

Whether you're an empty nester looking to downsize, or are newly-married and looking for your first home, information is power.

Each month, a Realtor® from our Home Rebate Program will be on hand to answer your home-buying and home-selling questions in a no-pressure, no-obligation atmosphere.

You can also learn how to earn a rebate equivalent to 20% of your real estate

agent's sales commission when you buy or sell using one of our qualified Realtor® partners through our Home Rebate Program!

Call (937) 912-7289 or (800) 762-0047, ext. 7289 for more information.

April 20 Northwest Member Center

3530 SIEBENTHALER, DAYTON

11:00 am – 1:00 pm: Cora Diggs, Real Living Realty Services

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.

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

This month's word is: *unparalleled*. 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 April 15th. March's winner was Susan Aiello. 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

