

You asked, and we listened...now you gotta love that! New member centers open at Cross Pointe and Mad River Station

Convenience has always been at the forefront of Wright-Patt Credit Union, and now getting your financial business done is even more convenient for members in the Cross Pointe and Dayton Mall areas.

CROSS POINTE

Our Cross Pointe Member Center has moved into a free-standing location in the Cross Pointe Shopping Center. New to this location are drive-thru lanes and new-technology ATMs which allow you to do more with an ATM than ever before. Plus, this member center features Online Banking Stations where you can just walk up and handle many of your routine transactions without waiting.

MAD RIVER STATION

This new member center is open at Mad River Station, right across from the Dayton Mall. If the new location isn't big enough news, we're introducing a new way to work with us, called "Dialog Banking." There are no teller lines or windows! Just "pods" where you walk up to a Member Service Representative and work side by side...allowing us to

further break down barriers and get to know you better.

Both of these new member centers are now open, so stop by!



The interior of our new Cross Pointe Member Center.



The exterior of the Cross Pointe Member Center, showing the abundant drive-thru lanes.

WPCU sponsors Cystic Fibrosis benefit concert with REO Speedwagon, July 15

MEMBERS SAVE UP TO \$20 PER FAMILY AND GET FIRST CHANCE AT THE BEST SEATS WITH "BEAT THE BOX OFFICE."

Wright-Patt is pleased to sponsor the 10th Annual Celebrity Concert for Cystic Fibrosis on Sunday, July 15 at the Frazee Pavilion, starring REO Speedwagon.

As a Wright-Patt member, you're eligible for two great offers! First, you will receive a \$5 discount on tickets purchased between May 8 and June 1

(limit 4 tickets per purchase).

Second, you have a chance to "Beat the Box Office" and buy up to 4 tickets before they go on sale to the general public on May 18.

Purchase your tickets at the Frazee Box Office, and please mention the code REO715. Proceeds from this concert will go towards research to help find a cure for cystic fibrosis.

Receive a 1/2% discount on your auto loan when you apply online.

It's less expensive for us to process your loan application when you apply online. And, as your financial cooperative, we're pleased to pass the savings on to you! This spring and summer, if you apply for a Wright-Patt Auto Loan online you'll receive a 1/2% reduction off your rate.* And this discount is in addition to the discounts you'll receive for using automatic payments and for purchasing a fuel-efficient vehicle. Now you gotta love that!

Applying online is fast and easy, anytime day or night. It takes just a few minutes and you'll usually receive a decision on your auto loan right away. Apply today!

* 1/2% rate discount available if auto loan is applied for online. Discount valid on purchases and new money only.

NOTICE & CLOSING

Member Help Center more helpful with longer hours

Getting help just got more convenient! Beginning this month, our Member Help Center will now be open longer hours on weekday evenings. Need to talk to someone after your drive home, or after dinner dishes are done? Now you can.

The new hours for our Member Help Center are Monday through Friday 8:00 am to 8:00 pm and Saturday 9:00 am to 1:00 pm.

Holiday Closing

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

MEMORIAL DAY: Monday, May 28

Is it time to transfer your 403(b)?

If you're an educator or hospital employee, among other occupations, with a 403(b) retirement plan, you may be eligible to transfer your retirement funds through what's known as a 90-24 transfer. Proposed regulations may limit 90-24 transfers beginning in 2008, so why not consider a transfer now?

- TO HAVE GREATER CONTROL OVER YOUR INVESTMENTS
- TO CONSOLIDATE YOUR VARIOUS RETIREMENT INVESTMENTS—FOR INSTANCE, TO ROLL YOUR EXISTING IRA INTO YOUR 403(B)
- TO SEEK GREATER RETURNS AND A HIGHER STANDARD OF LIVING IN RETIREMENT

The 90-24 transfer offers more investment options for 403(b) holders and it's wise to consult an experienced advisor. If you want to explore whether a 90-24 transfer is right for you, simply schedule a no-obligation appointment with a Financial Advisor, available through our broker/dealer, CUSO Financial Services, L.P., by contacting 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!

May 11 Xenia Member Center

88 S. PROGRESS DR., XENIA

12:00 pm – 1:00 pm: **Asset Allocation - Financial Planning** (box lunch provided) Presented by: David Kearney, Financial Advisor, CUSO Financial Services, L.P.

May 18 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

12:00 pm – 1:20 pm: **Long Term Care** (box lunch provided) Presented by: Bob Scarfo, Financial Advisor, CUSO Financial Services, L.P.

May 21 Wright-Patterson Air Force Base

AREA C, BLDG. 2, RM. 244, WPAFB

11:00 am – 12:30 pm: **Retirement Investment Strategies** 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 Investment Advisor.

First time homebuyers have options at Wright-Patt

Finding the money for a down payment can sometimes be a struggle for first time homebuyers. At Wright-Patt, we know that buying a home can be the foundation to building a better life, so we offer programs that offer great deals for people looking to buy their first home.

We've offered our Nearly Nothing Down, 1% Down, and 3% Down loans for several years, with each program offering first time homebuyers competitive rates and terms up to 30 years.

A more recent addition is our MyCommunityMortgage™ loan, which offers a low fixed rate, 30-year term, and the option to borrow up to 100% of the purchase price of a home. Its flexible underwriting standards help members of modest means qualify for the dream of home ownership.

To find out more about our First Time Homebuyer programs or any home lending need, visit any member center, call our Member Help Center or visit our website at wright-pattcu.coop, search *first time homebuyer*.

Realtor on Duty—knowledge 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.¹ The average rebate in 2006 was \$855...now you gotta love that!

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

May 25 Cross Pointe Member Center

277 ALEX-BELL ROAD CENTERVILLE

11:00 am – 1:00 pm: Ryan Riddell Realty Group, Keller Williams Realty

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. MyCommunityMortgage™ is a trademark of Fannie Mae.

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

This month's word is: *dialog*. It can be in any article or text in this newsletter! Find the word, then visit us online at www.wright-pattcu.coop, search *hidden word*, 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 May 15th. April's winner was Nancy Poffenberger. 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

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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

