

Saving doesn't have to be hard... Wright-Patt makes saving easy!

AT WRIGHT-PATT, SAVING IS EASY WITH LOWER OPENING BALANCES ON CERTIFICATES, HIGHEST RATES AT LOWER BALANCES ON MONEY MARKETS AND WAYS TO SAVE EVERY TIME YOU SPEND. NOW YOU GOTTA LOVE THAT!

We know how difficult it can sometimes be to save money. It can be frustrating, and create anxiety. And if you're in this situation, you're not alone.

The personal savings rate throughout the United States, and particularly in our area, is at the lowest level since the Great Depression. People are spending more money than they're making at a time when 78 million Americans are on the verge of retirement. It's not that people don't want to save; it's just not easy if you're living paycheck to paycheck.

At Wright-Patt, we're a member-owned cooperative, here to help you, our members, make your lives better. Saving is one of the most important ways to secure your present and your future, so we've made saving easier and less confusing than ever.

OPEN CERTIFICATES WITH JUST \$500

Certificates are a great way to earn high dividends, but sometimes people may not be able to come up with enough money to start one. That's why we're proud to announce that we have lowered the opening balance requirement on all Wright-Patt share certificates to just \$500!

MONEY MARKETS—EARN OUR HIGHEST RATES AT JUST \$2,500

If you need more access to your funds than a certificate may offer, a money market is a great option. It offers higher yields than a savings account, yet still allows you to make limited withdrawals each month, plus unlimited deposits. To encourage saving, we've simplified our money market rate structure.

Previously, to earn our highest money market rate, you needed to have more than \$25,000 invested. As of June 1, you can earn our highest rate on balances of just \$2,500.

SAVE WHEN YOU SPEND WITH EASYSAVER

The easiest way to save is every time you make a purchase with our EasySaver debit card round-up program...the innovative program that rounds-up your debit purchases to the next even dollar and places the difference in a Wright-Patt savings account. We even match 50% of your EasySaver deposits for the first 30 days you own your account, and then match 5% of your deposits thereafter.*

NEW SAVINGS RATES ON THE WAY

We haven't forgotten those of you with regular share accounts, either! Watch the Summer issue of *Threads* for exciting news regarding savings rates.

By increasing rates on lower balances, and making it easier and more affordable to begin and maintain a regular savings program, we aim to help your future look brighter than ever. To find out more, call our Member Help Center, or visit any member center or our website at www.wright-pattcu.coop.

*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.

Homebuying news you can use

OUR REALTOR ON DUTY PROGRAM is a no-pressure, no-obligation way to get your homebuying questions answered by an experienced, qualified Realtor from our Home Rebate Program.*

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

June 22 Five Points Member Center

130 EAST DAYTON-YELLOW SPRINGS ROAD, FAIRBORN
11:00 am – 1:00 pm: Pat Clendenin,
Big Hill GMAC Real Estate

WRIGHT-PATT, IN CONJUNCTION WITH the Community Development Corporation Resource Consortium, Inc. (CDCRC, Inc.) and Salem Crossing Homes, will be presenting a free first time homebuyer workshop. It will offer instruction in areas such as household budgeting and home buying opportunities in the region, and will discuss the many mortgage opportunities available, including our first time homebuyer programs. To RSVP, please call CDCRC, Inc. at (937) 223-5966, or contact

Angela Yarbrough at (937) 912-7037 or via email to ayarbrough@wpcu.coop.

June 7 Dayton Cultural & RTA Transit Center

40 S. EDWIN C. MOSES BLVD., DAYTON
6:00 pm – 8:00 pm: First Time Homebuyers Workshop

CLOSING

Holiday Closing

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

INDEPENDENCE DAY: Wednesday, July 4

* 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. Some restrictions apply.

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

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 time is of the essence. Why would you consider a 90-24 transfer of your 403(b)?

- 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 POTENTIALLY GREATER RETURNS AND A HIGHER STANDARD OF LIVING IN RETIREMENT

While a 90-24 transfer offers more investment options for 403(b) holders, it also requires specific procedures and forms and has some limitations, so it's wise to consult a financial advisor who is experienced in such matters.

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!

June 15 Xenia Member Center

88 S. PROGRESS DR., XENIA

12:00 pm – 1:30 pm: **Retirement Plans/401(k)s** (box lunch provided) Presented by: David Kearney, Investment Representative, CUSO Financial Services, L.P.

June 15 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

12:00 pm – 1:20 pm: **Retirement Plan Distributions** (box lunch provided) 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.

Fuel prices up? Fight back!

RECEIVE A 0.25% DISCOUNT ON YOUR AUTO LOAN FOR A FUEL-EFFICIENT VEHICLE...NOW YOU GOTTA LOVE THAT!

When we introduced our fuel-efficient vehicle loan last year, it was a welcome respite to the then-unheard-of high cost of fuel. Well, this summer it's even worse, with fuel prices busting right through the records set last year.

This summer, a fuel-efficient vehicle makes even more sense than ever...both for your budget, and our environment. So at Wright-Patt, we're pleased to continue offering our fuel-efficient auto loan discount to help you offset the impact on your budget caused by rising fuel prices.

SAVE AN ADDITIONAL 0.25%

When you buy a qualifying fuel-efficient vehicle, we'll take 0.25% off

our already low loan rates, and that's in addition to any other discounts you may receive.

To qualify, just purchase a year 2000 vehicle or newer with an EPA highway rating of 29 miles per gallon (MPG) or greater. To determine if a new vehicle qualifies, simply look at the manufacturer's sticker. For used cars, visit www.fueleconomy.gov.

SAVE SOONER WITH PRE-APPROVAL

Don't delay in your quest to fight high gas prices. Through Wright-Patt, you can get pre-approved on your auto loan, so you'll know exactly how much you can afford, and complete your auto purchase quickly. Call (937) 912-7000 or (800) 762-0047 for details or visit us online at www.wright-pattcu.coop to apply.

Subject to credit approval.

Fuel savings, and a tax credit too?

Between the fuel savings and a possible fuel-efficient vehicle loan discount, you're saving money on a hybrid or other high-efficiency vehicle. But did you know you may be able to save on your taxes?

Certain vehicles placed in service after January 1, 2006 may qualify

you to take a credit off the taxes you owe...not a deduction, but a credit in varying amounts based on the vehicle purchased. To find out more, visit the IRS website at: <http://www.irs.gov/newsroom/article/0,,id=157632,0.html>, and be sure to consult a qualified tax professional.

"HIDDEN" WORD CONTEST—WIN A \$100 GIFT CARD

This month's word is: *budgeting*. 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 June 15th. May's winner was Shanna McManaway. 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

