

Big rates from your first penny...now you gotta love that! Earn 7.0% APY¹ on your first \$500 with TrueSaver

TRUESAVER IS THE WAY TO START SAVING...AND KEEP SAVING!

The saving rate in the United States is lower than at any time since the Great Depression, with too many people spending more money than they earn. Why? One thing we hear is that unless you have thousands of dollars saved, you can't earn a decent rate! Well, at Wright-Patt, we've put an end to that with TrueSaver, a truly ground-breaking program that lets members with qualifying accounts earn our highest yields right from your first dollar saved!

Where most savings accounts pay higher rates on higher balances, TrueSaver pays eligible members 7.0% APY on the first

\$500 in a primary share savings account, then 1.7% APY on balances above \$500. Why the reversal?

We believe by paying high rates from the beginning you'll see more rewards, and and be more motivated to start saving.

TRUESAVER, SAVING FOR EVERYONE!

Qualifying to earn a 7.0% APY on the first \$500 in your TrueSaver account is easy! If you're under 18, you automatically qualify. If you're 18 or older, you only need to have an active Wright-Patt checking account² and eStatements or Direct Deposit. TrueSaver works with most Wright-Patt savings accounts, but not EasySaver or business accounts.

A TRUESAVER'S BEST FRIEND? A SHARE CERTIFICATE!

What do you do once you reach \$500 in your savings? Accumulate another \$500, then open a high-rate share certificate! Wright-Patt certificates are available in terms as short as 6 months, and as long as 6 years, so you can find a term which fits with your savings needs. And you can open a certificate with just \$500.

Saving is one of the most important ways to secure your present and your future. TrueSaver helps you see the value in saving and get into the savings habit. To find out more about TrueSaver, visit any member center or our website, or call our Member Help Center.

¹ APY=Annual Percentage Yield. ² Active checking account is one in which at least 4 qualifying transactions per month are made, including online bill pay transactions, ACH deposits and withdrawals, debit card transactions, point of sale transactions, and cleared drafts.

Timing is everything...moving fast with an SBA 504 loan

For Craig Matthews, of Craig T. Matthews & Associates, the time had come for his burgeoning law office to grow. And as with any business, growth requires more money.

Just as Craig had hired two law clerks to handle his growing workload, a great opportunity presented itself to purchase a premium office condominium right next door to his office. He needed to move quickly, but found no help from local banks. "They would not truly negotiate; apparently I was too small a fish," said Craig.

"The listing Realtor®, Richard Flagel, suggested Wright-Patt Credit Union. I called and spoke with Donna Hale... [She] set me up with a 504 loan. Donna made things easy by coordinating everything with Shirlene Vonderheide of County Corp...she worked around my busy legal schedule and met my deadline. I could not be happier with the process."

MANY USES, MANY BENEFITS

With competitive rates, SBA 504 loans provide growing businesses with long-term financing for major fixed assets, such as land and buildings. Wright-Patt works to make the process quick and easy.

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

NOTICE & CLOSINGS

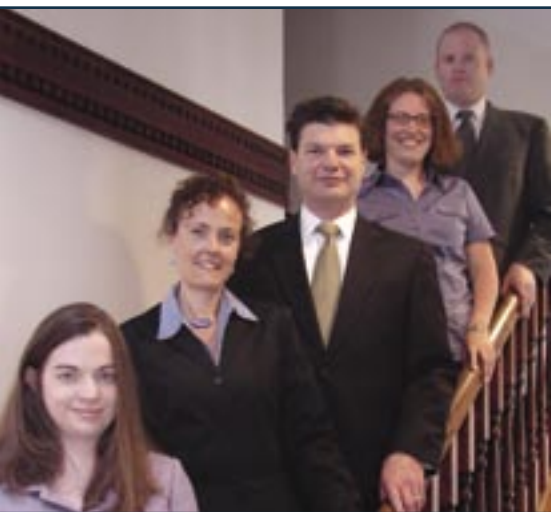
Help protect your cards

As part of our commitment to your security, when your WPCU Credit Card or ATM/Debit Card is used out of your normal usage zone, such as overseas, you may be contacted to verify the transaction. If you cannot be reached, the card will be blocked. Before you travel, call us at (800) 762-0047 to limit interruption of your card use.

Holiday Closings

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

INDEPENDENCE DAY: Wednesday, July 4
LABOR DAY: Monday, September 3



Craig T. Matthews & Associates,
320 Regency Ridge Drive,
Centerville, Ohio 45459
937-434-9393 – www.ctmlaw.com

When I'm 65!

RETIREMENT IS CHANGING.
ARE YOU READY?

In 1950, the average retirement lasted just 3½ years. Today, retirement lasts 20, 30, even 40 years and more! The probability that a 65-year-old will make it to age 90 is upwards of 70%...and in a married couple age 65, the chance of at least one spouse living to age 90 is over 90%.* Toss in the fact that traditional sources of retirement income such as pensions and Social Security are declining, and one fact is clear: it's up to YOU to save for your retirement...and the money you invest today is going to have to support you for a long, long time.

Please join us for a no-obligation seminar where Chad Newsome of Lincoln Financial Distributors, Inc. will help you find solutions for these retirement challenges. Box lunches will be provided, and seating is limited, so please call (937) 912-7855 or (800) 762-0047, ext. 7855 to reserve your space.

July 13 Xenia Member Center

88 S. PROGRESS DR., XENIA

12:00 – 2:00 pm: **When I'm 65**

Presented by Chad Newsome, Lincoln Financial Distributors, Inc.

* Source: Lincoln Financial Distributors, Inc.

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!

July 9 Wright-Patterson Air Force Base

AREA C, BLDG. 2, RM. 244

11:00 am – 12:30 pm: **Retirement Planning** (box lunch provided) Presented by: Dick Pacifico, Financial Advisor, CUSO Financial Services, L.P.

July 20 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

12:00 pm – 1:20 pm: **401(k) 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).

What's love got to do with it?

Have you seen our latest marketing about "Wright-Patt's Got The Love!?" (Go to www.wright-pattcu.coop, search *commercials*.) To quote a musical icon, "What's love got to do with it?" In a word, EVERYTHING!

Successful companies are known by their "brand"...a common belief of what they're all about. It's more than a slogan. It is how a company acts, how they think, and how they're perceived by customers. It's the value they deliver communicated in an unforgettable way, just like Southwest Airlines' "You are now free to move about the country." or Nike's "Just do it."



Doug Fecher
President/CEO

What does it mean that WPCU's got "the love?" Simple...we try to run your credit union so that you love what you get from us...different from what you get at other financial institutions. Lower loan rates. Minimal service charges. Better savings rates. And friendly employees who love taking care of you every day. When we get it

right, we think you'll love your credit union...so much so that you'll tell your family, friends, and co-workers that they'd love us, too.

I'm fortunate to see the "love" everyday. I see it when we help first-time home buyers into their first home for just \$500. Or when 60% of new members tell us they were referred by a friend or family member. And you'll see it too when you hear about our new TrueSaver account, the savings account that gives every member the opportunity to earn 7% on the first \$500 they invest in their credit union no

matter how much they save with us. Now you gotta love that!

So, what's love got to do with it? At Wright-Patt Credit Union, everything! We want you to "love" being a member, and I pledge we'll always work towards that goal. On behalf of our 435 partner-employees and 11 volunteer directors, thank you for being a member!

CO-OP DASHBOARD

NUMBERS FROM 3-MONTH PERIOD ENDING MAY 31, 2007

MONEY AVAILABLE TO LOAN:

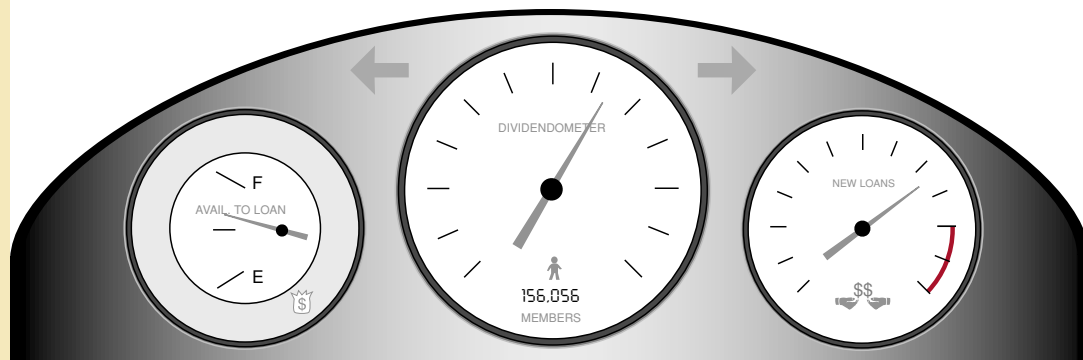
\$300,176,920

DIVIDENDS PAID:

\$7,833,594

NEW LOANS MADE:

\$123,014,711



Mortgages make a difference

FOCUS ON MORTGAGES FOR FIRST TIME HOMEBUYERS AND MEMBERS OF MODEST MEANS HELPS BUILD DREAMS, NETS RECOGNITION.

Over the past few years, Wright-Patt has made a concerted effort to understand the needs of first time homebuyers and members of modest means, and to create programs to help them achieve their dream of home ownership. Why? Because we believe that home ownership is a foundation of strong communities and of a secure financial future for our members. Our efforts have garnered some attention recently...two awards that in and of themselves are not so important, but the receipt of which validate that we're working in the right direction.

The first award was presented by Fannie Mae for the growth of our mortgage program and helping more members become homeowners. The second award was from Prime Alliance, a collection of credit union mortgage lenders, for our efforts in reaching out to underserved markets by increasing our efforts and the number of loans to low-to-moderate income members, especially minorities.

While we are proud to have been recognized for our work, we're more proud of the more than 500 Wright-Patt members we've helped buy a home in the past year.

To learn how Wright-Patt can help you achieve the dream of home ownership, stop by a member center or contact a mortgage originator at (937) 912-7680 or visit us at www.wright-pattcu.coop.

Real success: member stories

While awards are nice, the most gratifying accomplishments we make are the real-life stories of members we have helped. Here are a few.

TOM AND SUSAN OVERCOME THEIR CREDIT CHALLENGES

Tom and Susan, a young engaged couple, had a few challenges. Their credit score was low, they had little savings, they were paying off student loans, and Tom was employed in a straight-commission sales job, which makes it difficult for the lender to verify income. After several attempts to find the right mortgage, we were able to help them with a Fannie Mae MyCommunityMortgage™ loan...and get them moved into their new home two weeks before their wedding!

SARAH AND HER DAUGHTER FIND A BETTER NEIGHBORHOOD

Sarah was determined to move her 8-year old daughter out of public housing and into a home of their own. Unfortunately, with income of less than \$30,000, no savings, and some credit challenges, she had a difficult time. With help from the Dayton Metropolitan Housing Assistance Program and a MyCommunityMortgage loan from Wright-Patt, she was able to get a mortgage and buy a home in the neighborhood and school district she wanted...and secure a better future for her daughter.

JENNIFER FINDS JOY OF HER FIRST HOME

Jennifer didn't think she could ever buy a home. She was divorced, had filed bankruptcy, her credit scores were low, and she worked as a laborer earning a little over \$24,000 per year. After attending a home buying seminar at Revival Center Ministries, she met up with the Homeownership Center of Greater Dayton who helped her improve her credit. She then came to Wright-Patt where we were able to help with a MyCommunityMortgage loan she used to buy her very own home.

To find out if a MyCommunityMortgage loan or other first time homebuyer loan may be what you need to buy your first home, visit any member center, call our Member Help Center or visit www.wright-pattcu.coop, search *first time homebuyer*.

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

Got a broken ARM?

No, we're not talking about your left or right arm! We're talking about an adjustable rate mortgage...also known as an ARM...which may be adjusting too far the wrong way.

Over the next 18 months, it's estimated that \$11 million in adjustable rate mortgages in Ohio alone will be refinanced. The vast majority of these will see steep increases in interest rates and payments. Worse yet, some of these loans are predatory in nature and threaten borrowers with potential foreclosure.

Wright-Patt can help! If you've got an ARM loan that is getting ready to adjust, give us a call to see if we can refinance you into a better loan. Often we can refinance you into a fixed rate loan and not increase your payment or at least keep it less than it would adjust to.

Realtor® on Duty... on your side with powerful information

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.

July 27 Huber Heights Member Center

7635 OLD TROY PIKE, ROUTE 202, HUBER HEIGHTS
11:00 - 1:00: JOHN SEAGRAVES,
REMAX ALLIANCE

*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.

How would you like to heat up your summer with thrilling rides, a cool swim or by meeting a shark face-to-face...and save money in the process? Membership at Wright-Patt certainly has its privileges, one of which is a great summer at great prices! Now you gotta love that!

Discount tickets to the following area attractions are available at Wright-Patt member centers through September 1, 2007. Have a great summer!

Kings Island

Adult: \$35, Child¹ and Senior²: \$26

¹Ages of 3 - 6, or under 48" tall.

²Age 60 and better.

Tickets are also valid for entry after 5:00 pm the night before for an additional cost of \$10, paid at the park.

More info: www.pki.com

The Beach Waterpark

Adult: \$17

Child 48" tall and under: \$8

Senior age 60+: \$8

Children 2 and under admitted free

More info: www.thebeachwaterpark.com

Cedar Point

Adult: \$34, Children under age 2: Free Junior³ and Senior⁴: Gate purchase only

³Age 3+ and under 48" tall. Over 48" tall requires adult ticket. ⁴Age 60 and better.

More info: www.cedarpoint.com

Newport Aquarium

Adult: \$17, Senior age 65+: \$14,

Child⁵: \$10

⁵Ages 3 - 12. Children under the age of 3 are admitted free of charge.

More info: www.newportaquarium.com



Member Advisory Panel lends a guiding hand

The main difference between Wright-Patt and other financial institutions is the fact that we're a member-owned cooperative, owned by our members to serve our members. At Wright-Patt, we have taken that concept even further.

We're pleased to announce a truly unique way of bringing our members even closer to the credit union's decision-making process with the formation of our Member Advisory Panel (MAP). The MAP was created to help the management of Wright-Patt better understand the needs and wants of our members.

The 14 people at right meet at least three times per year to discuss how the credit union can be more valuable in the lives of our member-owners. They represent various segments within the credit union membership, and serve terms of service through the end of 2007 or 2008.

You've already seen their work in action...they were instrumental in the decision to reduce the minimum balance on share certificates to just \$500.

We thank these volunteers for their service to Wright-Patt and its members!

MEMBER ADVISORY PANEL, 2007

Gene Egalite, Greene District

Floyd Johnson, Wright-Patterson AFB

Denise Coppock, Business Development

Charles Walker, Business Account

Larry Postell, Wright-Patt Financial Group

Vikram Chouhan, Member At-Large

Robert Sweeney, Wright State University

Tessa Miracle, Wright State University

Gordon Nelson, South District

Don Kruszynski, Member At-Large

Teresa Tribut, North District

Mike Osgood, Dayton District

Gary Walker, Business Development

Angela Gibson, Wright-Patterson AFB

Member wins \$250 survey prize

Our vision is to be the best financial institution you have ever experienced. One way to help us achieve this vision is by soliciting members' opinions through regular member surveys. In May, we sent out surveys to 3,000 randomly selected WPCU members, and each member who responded was entered in a drawing for a \$250 Visa® Gift Card. Congratulations to William Luster, whose name was selected from all respondents. Thank you William, and to every member who took the time to provide valuable insight to help Wright-Patt achieve our vision.

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

This month's word is *burgeoning*. 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 July 15th. June's winner was Frank Carchedi. 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.
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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

