

7% is not just for grown ups...now you gotta love that! Kids get a higher rate with TrueSaver

ALL ACCOUNTS FOR MEMBERS 17 YEARS AND UNDER WILL AUTOMATICALLY EARN A HIGH 7% APY* ON THEIR FIRST \$500.

News of our innovative new TrueSaver account, which pays qualifying members a roof-shattering 7.0% APY has taken the credit union by storm!

One of the most important parts of the program is the fact that all members age 17 and younger are automatically eligible to receive the 7.0% APY on the first \$500 in their savings accounts. Kids get the same amazing rates as grown-ups.

We want to show kids the love, to help them get into the savings habit from an early age. By helping them see their savings pay off rapidly right from the start, we believe young members will be more likely to develop a program of regular savings as they grow into adults, and help them build strong financial futures.

So, we've given every child's account an extra boost by giving them a TrueSaver account, and giving them the chance to earn high rates from their first penny. It's automatic, and even if they don't have

\$500 in their account, they'll still earn the 7% APY on their balance...effective immediately!

If your child, grandchild, niece or nephew doesn't already have a Wright-Patt TrueSaver account, now's the time to get them started. Visit any of our convenient member centers or call our Member Help Center at (937) 912-7000 or (800) 762-0047.

*APY is a variable rate, accurate as of 07/01/07, and may change after the account is opened. \$5 minimum deposit required. The applicable dividend rate is paid in a Tiered Method, based on the average daily balance in the account for the dividend period. Example: As of July 1, 2007, based on an average daily balance of \$1,000.00, a dividend rate of 6.785% will be paid only on the portion of the average daily balance that was greater than \$0.00 but less than \$500.01. The APY for this tier would be 7.00%. A dividend rate of 1.7% will be paid only on the portion of the average daily balance that is \$500.01 to \$1,000.00, with a combined APY of 4.33%. The actual APY paid to the share will vary depending on the average daily balance in the share for the dividend period.

Hero'sChoice Home Loan a great deal for veterans

NEW HOME LOAN PROGRAM OFFERS VETERANS LOWER COSTS, FASTER PROCESSING AND HIGHER LOAN VALUES.

Wright-Patt is pleased to announce a new home loan program designed with one purpose: to get more of our brave active-duty personnel and veterans into their own homes.

Our new Hero'sChoice Home Loan makes it easier, faster and less expensive for veterans to buy and finance a home. It's a better deal all around...better than a conventional mortgage, and a great alternative to the traditional VA home loan offered to veterans.

We've designed our new Hero'sChoice Home Loan around the needs of veterans. It's available to any active duty or honorably discharged veteran of the Air Force, Army, Navy, Marines,

National Guard or Coast Guard, and non-remarried spouses of veterans who died while in service, are missing in action or a prisoner of war.

Here are just some of the advantages:

- NO MINIMUM MILITARY SERVICE REQUIREMENTS
- STREAMLINED PROCESSING AND APPRAISAL PROCESS ENSURES FASTER CLOSINGS
- LOWER FUNDING FEE OF JUST 1.75%
- BORROW UP TO 103% OF YOUR HOME'S PURCHASE PRICE—YOU HAVE THE ABILITY TO PAY NOTHING DOWN AND ROLL SOME CLOSING COSTS INTO THE LOAN
- LENDER PAID MORTGAGE INSURANCE

Our Hero'sChoice Home Loan is our way of saying "thank you" for your brave service to our country. If you have any questions, or would like to apply, simply visit any member center, or give us a call at (937) 912-7000 or (800) 762-0047.

NOTICES AND CLOSING

Cross Pointe hours expand

Good news for members near our Cross Pointe Member Center...handling your financial business is getting more convenient. Effective September 4, this member center will be open an extra hour later each day. New hours are 9 am-7 pm Monday through Friday, and 9 am-2 pm on Saturday.

FIS and Certegy announce security breach

You may have read or heard on the news that Fidelity National Insurance Services and Certegy announced a security breach wherein a large number of customer records had been stolen. We have received word that some WPCU members' check information may have been included in this compromise. Certegy has mailed letters to any individuals affected. This does not mean that WPCU member data has been used for fraudulent activity, but just that the data was contained in the data breach. For up-to-date information, visit our website at www.wright-pattcu.coop/fiscertegy.

Holiday Closing

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

LABOR DAY: Monday, September 3

Who needs life insurance?

Some people need life insurance more than others!

MARRIED. Most families live on two incomes—could your family survive without yours?

SINGLE PARENT. Nearly 60% of single parents have no life insurance. Are you in that number?

THE KIDS ARE GONE AND THE MORTGAGE IS PAID OFF. If you died today, your spouse would still have daily expenses to maintain his/her lifestyle.

RETIRED. The proceeds of a life insurance policy may pay immediately to help cover final expenses and estate taxes.

SINGLE. If you're providing support for aging parents or siblings, or have debt you don't want to pass along, life insurance might be a good idea.

For more information, contact a Financial Advisor, brought to you through CUSO Financial Services, L.P., our broker/dealer, by calling (937) 912-7000 or (800) 762-0047.

No obligation information

Wright-Patt continues 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!

August 17 Cross Pointe Member Center

277 ALEX-BELL RD., CENTERVILLE

9:00 am – 6:00 pm: **Meet the Advisor-Ask any Financial Question** (refreshments provided) Presented by Chuck Kromer, Investment Representative, CUSO Financial Services, L.P.

August 24 Gantt Member Center

2465 EXECUTIVE PARK BLVD., FAIRBORN

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

August 24 Xenia Member Center

88 S. PROGRESS DR., XENIA

12:00 pm – 1:15 pm: **Long Term Care** (box lunch provided) Presented by David Kearney, Investment Representative, 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).

An invitation to the USAF Marathon

Dear WPCU Members,

In celebration of the 60th Anniversary of the Air Force, I would like to invite you to lace up your running shoes for the 2007 U.S. Air Force Marathon at Wright-Patterson Air Force Base and 5K race at Wright State University.

This year's festivities begin Sept. 14 and 15 with a free Sports and Fitness Exposition at the E.J. Nutter Center. Special guests Dick Beardsley, Alberto Salazar and Bill Squires will conduct running clinics on Friday, Sept. 14.

This year we are excited to announce that Wright State University will host the 5K portion of the U.S. Air Force Marathon on Sept. 14 starting at 5:30 p.m.

When you register, don't forget to sign up for the gourmet pasta dinner at the National Museum of the United States Air Force. WPAFB's Chef David will offer a variety of salad, bread, pasta and dessert dishes and you won't want to miss your very own tour of the world's largest and oldest military aviation museum!

This event would not be possible without the support of thousands of community volunteers. Special thanks to Wright-Patt Credit Union for sponsoring one of our many runners' aid stations along the marathon course. If you are interested in helping out with any of these events, contact the Marathon office at the number below.

All events are open to the public and the pasta dinner requires a ticket purchase in advance of the event. For registration or more information call 1-800-467-1823 or visit www.usafmarathon.com.

Colonel Colleen Ryan, Commander, 88th Air Base Wing

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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.

Aug. 24 Wright-Patterson Air Force Base

AREA C, KITTYHAWK, BLDG. 1224 • 11:00 am – 1:00 pm:
Candy Prystaloski of Irongate Realtors

*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.

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

This month's word is: *volunteers*. 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 August 15th. July's winner was Carla Hurlow. 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

