

Free online Bill Pay...a better way to pay

How much would you pay for a little more time in your day?

What do you think it should cost to simplify your life...to do away with the hassle of writing checks, licking stamps, finding the return-address stickers and stuffing and sealing envelopes?

How about nothing, nada, zilch? Now you gotta love that!

At Wright-Patt, there's a better way to pay your bills—online Bill Pay. It's fast, convenient and easy to use. And best of all, for personal accounts, online Bill Pay is absolutely free for most users! (What are "most users"? All non-business members who don't have payments returned or rejected due to wrong

information entered at setup!)

PAY ALMOST ANYONE

With Bill Pay, in just a few mouse clicks, you can pay most individuals or businesses, whether they accept electronic payments or not.* And unlike automatic payments offered by utilities, mortgage companies and the like, online Bill Pay puts *you* in control of how much of your money goes where, and when.

PAY BILLS ON YOUR SCHEDULE

Pay bills one at a time, or schedule recurring payments such as rent or mortgage payments to be paid on a regular basis. Even set bills for payment at a later date...say when you're on

vacation. And you can use online Bill Pay anytime day or night, from any Internet-connected computer.

Signing up for online Bill Pay is easy. Just make sure you have a Wright-Patt checking account, then visit us online at www.wpcu.coop, search *bill pay* and you'll find complete instructions.

* Bill Pay cannot be used to make court-ordered payments, payments to out-of-country payees, IRS, tax or other government-fee payments, and payments over \$25,000. If payee does not accept electronic payments, a paper check will be mailed.

Find us now at www.wpcu.coop

At Wright-Patt Credit Union, we're all about making your lives easier, and that goes for typing in our website address too. In early September, we're transitioning our main website address to www.wpcu.coop. So, what does that mean for you, other than seven fewer characters to type?

- UPDATE YOUR EMAIL SPAM FILTERS. TO CONTINUE RECEIVING EMAILS FROM US, BE SURE TO ADD THE DOMAIN WPCU.COOP TO YOUR APPROVED RECIPIENT LIST. FOR SPECIFIC DETAILS, VISIT WWW.WPCU.COOP.
- UPDATE YOUR BOOKMARKS. OUR OLD ADDRESSES WILL STILL WORK, BUT WWW.WPCU.COOP IS THE QUICKEST, MOST DIRECT WAY TO OUR WEBSITE.

■ LOOK FOR WWW.WPCU.COOP OR ONLINE.WPCU.COOP IN YOUR ADDRESS BAR. OUR MEMBERS ARE GETTING VERY GOOD AT SPOTTING PHISHING ATTEMPTS...JUST BE CONFIDENT THAT WHEN YOU SEE [WPCU.COOP](http://WWW.WPCU.COOP), IT'S CORRECT. BUT REMAIN VIGILANT...WE STILL WILL NEVER ASK YOU FOR PERSONAL ACCOUNT INFORMATION BY EMAIL.

■ DO NOT USE WWW.WPCU.COM OR WWW.WPCU.ORG. THEY WON'T WORK! SINCE WE'RE A FINANCIAL CO-OP, WE'RE ONLY USING THE WWW.WPCU.COOP ADDRESS.

If you have any questions, or need any further clarification, feel free to visit any member center, call our Member Help Center at (937) 912-7000 or (800) 762-0047, or visit www.wpcu.coop.

eAlerts: for your money and your life

Always on the lookout to help make your life better, we're pleased to offer eAlerts later this month, to help you keep better track of your money...and your life. Free to all Online Banking users, eAlerts can send you an email or text message to let you know when certain conditions or actions occur with your accounts—say when balances go above or below a certain level, when share certificates or club accounts are due to mature, or when a check or range of check numbers clear.

Another feature of eAlerts are personal reminders...alerts that you set for anything you want, such as anniversaries, birthdays, appointments, loan payments due and much more.

eAlerts are all set up within Online Banking so they're secure, plus they're completely under your control. For updates about eAlerts, just login to Online Banking, or visit our website at www.wpcu.coop, search *eAlerts*.

NOTICES AND CLOSING

Member center updates

This summer, we've been busy with updates to your member centers...from new buildings to expanded hours, here are just a few of the things we're doing to help serve you better.

TROY. We're working on a new freestanding building on Route 41, with drive-thru access. Scheduled to open this winter.

HUBER HEIGHTS. This winter we plan to open a new freestanding building on the site of the old Frank's Nursery—with drive-thru access and expanded hours! This new member center will be open 9 am-7 pm Monday through Friday, 9 am-1 pm Saturday, and the drive-thru will be open an extra hour until 2 pm.

MAD RIVER STATION (across from the Dayton Mall, behind Starbucks) is open until 8 pm Monday through Friday!

CROSS POINTE will be open extended hours, beginning September 4: 9 am-7 pm Monday through Friday, 9 am-1 pm Saturday and the drive thru will be open an extra hour until 2 pm.

Holiday Closing

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

LABOR DAY: Monday, September 3

It's learning time for kids...and for adults, too!

Fall means back-to-school for kids. But this fall, it's time for grown-up learning, too. This September we're showing you the love with 5—count them 5—seminars to help you make the most of your investment future. These seminars with our experienced, professional Financial Advisors are brought to you through CUSO Financial Services, L.P., our broker/dealer.

There is no cost or obligation, and box lunches are provided for seminars scheduled near the lunch hour. A recent addition to the schedule is our Meet the Advisor sessions—a great, no-pressure way to get any financial question you may have answered by a professional Financial Advisor. Call (937) 912-7855 or (800) 762-0047, ext. 7855 for a reservation!

September 6 Wright-Patterson Air Force Base

AREA C, BLDG. 2, RM. 244

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

September 14 Cross Pointe Member Center

277 ALEX-BELL RD., CENTERVILLE

9:00 am – 6:00 pm: **Meet the Advisor** – Ask any Financial Question on any Topic Presented by: *Chuck Kromer, Investment Representative, CUSO Financial Services, L.P.*

September 14 Xenia Member Center

88 S. PROGRESS DR., XENIA

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

September 14 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.*

September 28 Xenia Member Center

88 S. PROGRESS DR., XENIA

12:00 pm – 1:30 pm: **Asset Allocation** (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.

Back to school? Look to home!

Fall is a time of change...and not just for the leaves on the trees. Kids going off to college or private schools, the need for a new vehicle to get kids to school and extracurricular activities, maybe a new place to study at home or a new computer are all harbingers of fall, too.

What do all these have in common? Money! And where can you find that money? You may be living in it...your home. At Wright-Patt, we have two ways to tap into the equity in your home to help finance the changes that fall brings.

HOME EQUITY LINE OF CREDIT

A home equity line of credit is perfect to handle unexpected needs such as books or computers, or expected needs such as tuition and fees. A home

equity line works much like a credit card account, in that you pay interest on only the money you've actually borrowed, rather than your entire credit limit.

HOME EQUITY LOAN

A home equity loan is a fixed-principal, fixed-term loan that's perfect if you need a large chunk of money all at once, say to remodel or add on to your home, pay for a wedding...whatever you need. And, in either case, the interest you pay may be tax deductible (be sure to check with your tax advisor to be sure).

You can apply for your Wright-Patt home equity loan or line of credit online at www.wpcu.coop, by phone to our Member Help Center, or at any of our convenient member centers.

Realtor® on Duty...for you

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.* (By the way, did you know more than \$45,000 in rebates have been paid out in just the first 6 months of 2007? It's true!)

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

Sept. 14 Wilmington Member Center

161 CARRIE DRIVE, WILMINGTON

11:00 am – 1:00 pm: Kris Fouch of Peele & Lundy Realtors, Inc.

**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.

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

This month's word is: *harbingers*. It can be in any article or text in this newsletter! Find the word, then visit us online at www.wpcu.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 September 15th. August's winner was Loretta McEvoy. Congratulations!

For a complete set of contest rules, visit our website at www.wpcu.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

