"I felt like my student loans would be around forever... but with WPCU's Private Consolidation Loan, I finally feel I'm moving in the right direction. My monthly payment is half as much as it used to be and I'm getting ahead!"

Jessica S.
Member Since 2012

"Nobody wants to throw money out the window. I moved all of my business accounts to WPCU because I save $40 a month by not being charged transaction fees, plus my interest rate is better too!"

Mason M.
Member Since 2013

Wright-Patt CREDIT UNION, INC.

Board of Directors

Standing From Left to Right:
Larry L. Smith, Beavercreek – Secretary
Charles H. Showell, Jr., Bellbrook – Associate Director
Michael D. McGrath, Dayton – Assistant Treasurer
Howard E. Marks, Jr., Dayton – Director Emeritus
Thaddis R. Cates, Huber Heights – Director
Deborah A. McDonnell, Fairborn – Associate Director
Robert D. Wiener, Yellow Springs – Vice Chairman

Seated From Left to Right:
Michael P. Osgood, Dayton – Director
Leah C. Hanseman, Dayton – Director
Melissa N. Aldridge, Dayton – Associate Director
Edward T. Blommel, Miamisburg – Chairman

Not Pictured:
Joseph L. Linsenmeyer, Tipp City – Assistant Secretary
Joseph H. Mucci, Huber Heights - Treasurer
Frieda L. Legienza-Pinkerton, Beavercreek – Director Emerita

The Board of Directors is made up of credit union members who remain committed to making a difference! We thank them for their time, energy and service.

SAVE BETTER • BORROW SMARTER • LEARN A LOT!

EQUAL HOUSING OPPORTUNITY
NCUA FEDERALLY INSURED BY NCUA

2455 Executive Park Blvd.
P.O. Box 286
Fairborn, OH 45324
www.WPCU.coop

(800) 762-0047
(937) 912-7000
(937) 912-7001 TDD
(Hearing Impaired)

ANNUAL 2013 REPORT

The WPCU Difference You Deserve!

Wright-Patt CREDIT UNION, INC.

SAVE BETTER • BORROW SMARTER • LEARN A LOT!

The WPCU Difference You Deserve

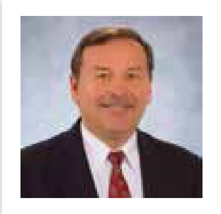
The best way for Wright-Patt Credit Union to be successful is to help the stakeholders we serve be successful, and that's exactly what we did in 2013. Helping people is WPCU's most important contribution - always placing people before profits. In fact, 2013 ended with a highlight that showed just how much WPCU gives back. Seven million dollars was returned to members – accounting for the largest Special Patronage Dividend the credit union has ever paid.

In 2013 we expanded our service footprint to more easily reach members living in Central Ohio when we returned to Columbus with our first member center in Upper Arlington. We deployed new technology, Personal Teller Machines (PTMs), at this location and two others: Springboro and Springfield. The new technology allows us to continue to grow the credit union and serve our members more efficiently. To help members manage money easier, we added Mobile Deposit to our Mobile Banking app.

WPCU's partner-employees supported local families and babies by sharing their time and personal money to help fundraise for March of Dimes®, and eclipsed the goal by raising $109,000. When the final numbers came in, it was a proud moment - all made possible by putting people first and foremost.

To date, WPCU serves more than 270,000 members. But, what's most important is that our members are happy with their credit union. Throughout this Annual Report you'll see what members, just like you, have been saying about the credit union and the difference it's made in their lives.

We can't express this enough... thank you for being a member. Our guiding principles are based on providing you with the WPCU difference you deserve.



Edward T. Blommel
Chairman, Board of Directors
Wright-Patt Credit Union

Douglas A. Fecher
President & CEO,
Wright-Patt Credit Union

2013 HIGHLIGHTS

Wright-Patt Credit Union believes that when our members, partner-employees and the credit union all work together, we can truly all be better off. This three-stakeholder approach enables us to make a difference. The following are some of the many ways WPCU ensured members and the community received the difference they deserved in 2013:

The WPCU Difference You Deserve

WPCU increased overall membership by 27,606 people in 2013, helping more than 270,000 people in Southwest and Central Ohio save better, borrow smarter and learn a lot.

Save Better

WPCU FOCUS: Help members save money, save time and achieve their life goals.

- A Special Patronage Dividend of $7 million was paid to members. In four years, nearly $30 million has been returned to members.
- 161,571 members saved time and money by actively using Home Banking, Bill Pay and Mobile Banking services.
- WPCU opened its new Member Center in Springboro and relocated its Member Center in Springfield.
- WPCU expanded its service footprint into Central Ohio with the opening of its Lane Avenue Member Center in Columbus, and broke ground on four more Member Centers to open in 2014.
- WPCU launched innovative, interactive Personal Teller Machines (PTMs) at its new Springfield, Springboro and Columbus Member Centers. PTMs enable real-time banking transactions with a live, offsite teller through a video connection, delivering ATM convenience with a personal touch.
- Construction of a new, more convenient Member Center began at WPAFB Area B. (To open mid-2014).

Borrow Smarter

WPCU FOCUS: Help members keep more of their hard-earned money through loans with competitive rates and fair terms. In 2013, over $1 billion was loaned to members in our communities.

- WPCU helped members achieve or maintain the American Dream by funding or refinancing more than $393 million in mortgage loans.
- More than $23 million was loaned in Home Affordable Refinance Program (HARP) loans to members experiencing difficulty due to being "underwater" on their mortgage loan.
- More than $600 million was loaned to members for the purchase or refinance of a vehicle.
- More than $12 million in affordable student loans helped members further their education.
- Invested nearly $33 million in commercial loans to businesses and organizations that create jobs in the area.
- Provided Platinum Low Rate Credit Card rates starting at 6.25% APR* – well below the national average.
- Provided nearly $41 million in low-rate credit card limits to members in our communities.

Learn a Lot

WPCU FOCUS: Help people through every stage of life, support our local economies and reach out to help others wherever the need is great.

- WPCU's Fundraising efforts for March of Dimes® netted $109,000 to support local families and babies when they need it most, and exceeded our $85,000 goal!
- WPCU provides employment to more than 600 people in the Miami Valley. In 2013, nearly $30 million was put back into our local economy through payroll to WPCU partners.
- WPCU and our partner-employees contributed more than $200,000 and 1,326 hours of time and talent to support local organizations and businesses.
- When the Federal Government shut down for the first time in 17 years, WPCU helped more than 1,000 member-WPAFB employees with interest-free paycheck loans, refinancing options and budgeting services.

Recognition & Awards

WPCU appreciates recognition for the work we do to support our membership and the community.

- WPCU received 14 awards for excellence in real estate finance from the Dayton Mortgage Bankers Association (DMBA), thanks to the credit union's proactive approach to the market shift in mortgage lending from refinance to new home buying.

* APR = Annual Percentage Rate

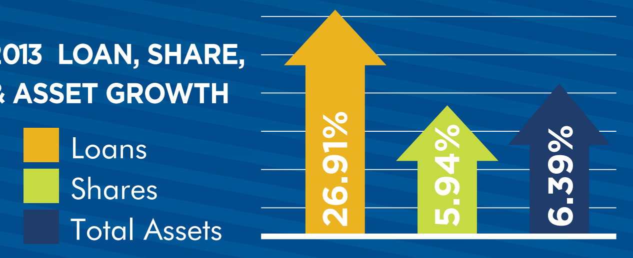
December 31, 2013 and 2012
STATEMENTS OF FINANCIAL CONDITION

Assets	2013	2012
Cash and Equivalents	$213,310,528	$270,520,761
Investments	435,454,427	601,704,820
Loans to Members	1,867,499,034	1,471,463,897
Loans Held for Sale	61,789,190	103,855,317
Less Allowance for Doubtful Loans	(13,713,614)	(12,064,020)
Other Assets	165,574,690	130,583,255
Total Assets	**$2,729,914,255**	**$2,566,064,030**
Liabilities and Members' Equity		
Members' Share Accounts	$2,341,077,945	$2,209,841,472
Other Liabilities	84,569,459	79,493,578
Members' Equity:		
Statutory Reserve	22,877,312	22,877,312
Contributed Capital	134,750	134,750
Specific Reserve	2,406,488	2,454,927
Retained Earnings	276,969,234	242,987,697
Net Unrealized Gain on Investments	1,879,067	8,274,294
Total Members' Equity	304,266,851	276,728,980
Total Liabilities and Members' Equity	**$2,729,914,255**	**$2,566,064,030**

Years Ended December 31, 2013 and 2012
STATEMENTS OF FINANCIAL INCOME

	2013	2012
Interest on Loans	$77,493,648	$67,485,912
Interest on Investments	7,729,900	10,254,973
Total Interest Income	85,223,548	77,740,885
Dividends	13,340,462	15,985,767
Interest Expense	2,231,545	2,015,627
Net Interest Income	69,651,541	59,739,491
Provision for Loan Losses	10,520,855	9,021,819
Non-interest Income	72,051,041	78,710,434
Non-interest Expenses	90,243,680	87,218,113
Patronage Dividend	7,004,949	6,025,083
Net Income	**$33,933,098**	**$36,184,910**

2013 LOAN, SHARE, & ASSET GROWTH



"As a first-time homebuyer, having WPCU there for me every step of the way was invaluable. After more than ten years of being a member... WPCU has proven that whatever the need, they can rise to the challenge."

Shelby C.
Member Since 2001