Scott & Furaha
Members Since 2010

"WPCU gave us the tools we needed to ignite our family's financial plan. In eight months, we paid off more than $26,000 in debt, saved over $21,000 and gained control of our finances. Today, WPCU is helping make two of our biggest goals a reality – buying our first home while teaching other families how to take control of their finances!"

Kimberly L.
Member Since 2006

"With WPCU's EasySaver® debit card round-up program, TrueSaver® account and Online Banking, managing my money and meeting my financial goals was easy. I can now say I owe nothing except my house payment. It's a great feeling!"

Our members say it best!

www.WPCU.coop

December 31, 2014 and 2013

STATEMENTS OF FINANCIAL CONDITION

Assets	2014	2013
Cash and Equivalents	$297,890,430	$213,310,528
Investments	267,599,619	435,454,427
Loans to Members	2,189,183,650	1,867,499,034
Loans Held for Sale	81,673,689	61,789,190
Less Allowance for Doubtful Loans	-15,182,885	-13,713,614
Other Assets	168,612,921	165,574,690
Total Assets	**$2,989,777,424**	**$2,729,914,255**

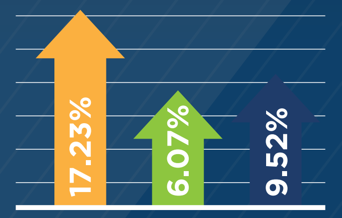
Liabilities and Members' Equity		
Members' Share Accounts	$2,483,222,018	$2,341,077,945
Other Liabilities	171,608,012	84,569,459
Members' Equity:		
Statutory Reserve	22,877,312	22,877,312
Contributed Capital	134,750	134,750
Specific Reserve	2,360,918	2,406,488
Retained Earnings	307,251,911	276,969,234
Net Unrealized Gain on Investments	2,322,503	1,879,067
Total Members' Equity	334,947,394	304,266,851
Total Liabilities and Members' Equity	**$2,989,777,424**	**$2,729,914,255**

Years ended December 31, 2014 and 2013

STATEMENTS OF FINANCIAL INCOME

	2014	2013
Interest on Loans	$90,850,663	$77,493,648
Interest on Investments	5,047,214	7,729,900
Total Interest Income	95,897,877	85,223,548
Dividends	13,016,553	13,340,462
Interest Expense	1,669,609	2,231,545
Net Interest Income	81,211,715	69,651,541
Provision for Loan Losses	13,262,963	10,520,855
Non-interest Income	64,338,149	72,051,041
Non-interest Expenses	96,748,101	90,243,680
Patronage Dividend	5,301,692	7,004,949
Net Income	**$30,237,108**	**$33,933,098**

2014 LOAN, SHARE & ASSET GROWTH



2014 Executive Board

Wright-Patt CREDIT UNION, INC.

The Board of Directors is made up of credit union members from our local communities. We appreciate their commitment to making a difference and protecting your best interest.

Standing from left to right:
- Thaddis R. Cates, Huber Heights - Director
- Joseph H. Mucci, Huber Heights - Treasurer
- Deborah A. McDonnell, Fairborn - Director
- Robert D. Wiener, Yellow Springs - Vice Chairman
- Michael D. McGrath, Dayton - Assistant Treasurer

Seated middle row from left to right:
- Edward T. Blommel, Miamisburg - Chairman
- Larry L. Smith, Beavercreek - Director Emeritus
- Howard E. Marks, Jr., Dayton - Director Emeritus
- Leah C. Hanseman, Dayton - Assistant Secretary

Seated front row from left to right:
- Charles H. Showell, Jr., Bellbrook - Associate Development Committee
- Robert J. Sweeney, Pleasant Hill - Associate Development Committee
- Melissa N. Aldridge, Dayton - Director

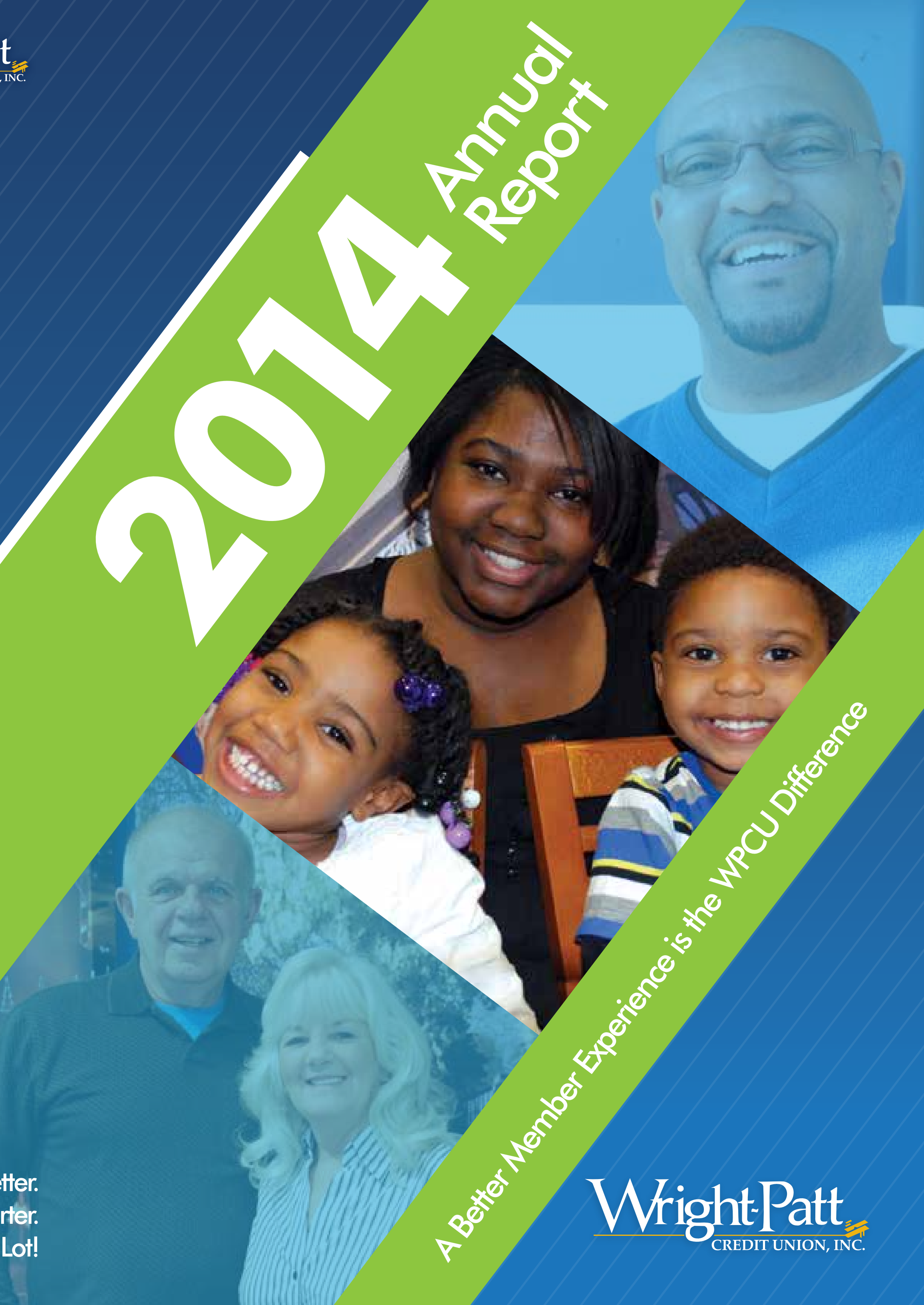
Not pictured:
- Frieda L. Legienza-Pinkerton, Beavercreek - Director Emerita
- Joseph L. Linsenmeyer, Tipp City - Secretary

3560 Pentagon Boulevard
Beavercreek, OH 45431

www.WPCU.coop

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

2014 Annual Report



Save Better.
Borrow Smarter.
Learn a Lot!

A Better Member Experience is the WPCU Difference

Wright-Patt CREDIT UNION, INC.

Committed to sharing the WPCU difference.

At Wright-Patt Credit Union, we're committed to giving our members a great experience they can't get anywhere else. With this in mind, in 2014 we made several improvements to help more people experience the WPCU difference. As you review our Annual Report, you'll see how we've worked hard to provide better ways to help members save and manage their money, ensuring their financial success comes first.

We continued to expand our service footprint, opening two new Columbus Member Centers, with two more to come in 2015. This makes WPCU more convenient for our current members and gives us more opportunity to share the WPCU difference with others. We also made significant upgrades to our Xenia and Wright State University Member Centers. Adding Personal Teller Machines (PTMs) at these locations gives members convenience at the touch of a screen to take care of their basic transactions. PTMs also allow partner-employees more time to sit down with members to learn how WPCU can help them reach their financial goals.

WPCU transitioned to a new card processing partner – Visa®. This enhancement gives our members a more secure experience and provides the credit union even greater ability to react quickly and confidently to card-related activities. You're more protected than ever using your new WPCU debit, credit, ATM and HSA cards!

We purchased new space at Pentagon Centre and relocated nearly 300 partner-employees to one location. With the move, we're able to work smarter and more efficiently, keep costs down and stay focused on what's most important – serving our members.

I'm also proud to say WPCU was able to return over $5 million to our members through a Special Patronage Dividend. Unlike traditional banks, WPCU is not-for-profit and our members are owners, so we return excess earnings to you, not shareholders. We can't guarantee this from year to year, but the more our members use their credit union, the more likely we will have profits to share.

In 2015, we will continue to focus on a great member experience. We'll be working to provide even better service, keeping fees low and maintaining great rates that help you make the most of your money. As always, you can count on your credit union to be here when you need us most and to make your financial success our number one priority. Thank you for being a member and for placing your trust in us. We look forward to serving you in 2015!

Edward T. Blommel
Chairman, Board of Directors

Edward T. Blommel

Douglas A. Fecher
President & CEO

2014 WPCU Highlights

WPCU increased overall membership by 25,910 people in 2014,

helping more than 294,000 people save better, borrow smarter and learn a lot!

Save Better

WPCU Focus: Help members save money and time, while gaining peace of mind now and in the future.

Because members actively used their credit union throughout 2014, WPCU returned a Special Patronage Dividend of over $5 million. More than $34 million in excess earnings has been paid to members in the past seven years.

- Switched to a new card processing partner, providing members better protection and more flexibility with their ATM, debit and credit card accounts.
- Renovated WSU Member Center, introducing Personal Teller Machines (PTMs) to Wright State University students, faculty and staff.
- Upgraded Xenia Member Center to provide car-side service with drive-thru PTMs.
- Continued expansion into Central Ohio with the opening of Clintonville and Grandview Yard Member Centers.
- Introduced a Business Check Capture product to help business members conveniently and efficiently manage check deposits.
- Realtors® gave more than $230,000 back to members through the CU Realty Rebate Program.

Borrow Smarter

WPCU Focus: Provide loans with competitive rates and fair terms that are in our members' best interest.

In 2014, WPCU lent more than $1 billion to members in our communities.

- Helped members achieve or maintain the American Dream by funding or refinancing more than $274 million in mortgage loans.
- More than 1,600 members accessed a WPCU mortgage to purchase new homes.
- In its first year, more than $56 million was lent through a new 5/5 Adjustable Rate Mortgage (ARM) to provide competitive rates and flexible terms to members.
- Lent over $5.6 million in Home Affordable Refinance Program (HARP) loans to members experiencing difficulty paying their mortgage.
- Lent more than $679 million to members to purchase or refinance a vehicle.
- Provided over $15 million in student loans to help members further their education.
- Funded more than $30 million in commercial loans to support business growth in WPCU communities.
- Provided nearly $38 million in low-rate credit card limits to members.

Learn a Lot

WPCU Focus: Support people through every stage of life by helping members improve their financial outlook.

- WPCU partnered with Kettering Health Network, Dayton Children's Hospital, the Ronald McDonald House and Horan Insurance for Savings Race® 6 – Health and Financial Fitness Edition.
- Collectively, five teams improved their net worth by over $173,000 and added an average of more than four years per person to their life expectancy.
- Members and residents improved their financial outlook by attending over 3,700 hours of financial education workshops.
- Greenpath, Inc., WPCU's debt management partner, provided one-on-one or phone counseling support to help 8,473 members better manage their finances.
- The Ohio Credit Union Foundation awarded WPCU a $38,000 Financial Education grant to help sustain financial literacy programs.

Supporting Community

WPCU Focus: Support children, families and the local economy in the communities our members call home.

- WPCU's fundraising efforts for Dayton Children's Hospital netted $73,000 to support the organization's construction of a new Patient Tower.
- WPCU and our partner-employees contributed more than $402,000 and 1,840 volunteer hours of time and talent to support local organizations and businesses.
- WPCU employed 657 people in Southwest and Central Ohio. In 2014, more than $32 million was put into our local economy through payroll to WPCU partner-employees.
- WPCU promoted 61% of partner-employees internally, providing them new opportunities to help make a difference for themselves and our members.
- WPCU became a self-insured company to promote employee wellness and better manage health care costs.
- WPCU relocated our Corporate Headquarters to Beavercreek, Ohio, allowing us to more efficiently serve members.

Recognition and Awards

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

- WPCU was honored as a *Dayton Business Journal* Best Places to Work for its focus on being an excellent employer with a challenging and rewarding work environment.
- The Dayton Mortgage Bankers Association (DMBA) recognized 12 WPCU Mortgage Loan Originators for excellence in service and lending. WPCU received more honors than any other lending institution.

Wright-Patt CREDIT UNION, INC.

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