

Our members
say it best!



Randall & Tracy C.
Members Since 2000

"Winning the Savings Race® has been one of the best experiences of our life! We learned how strong we were as partners, the importance of giving back to our community, and helping others on their financial journey. We continue to set achievable financial goals, which help us feel secure as we face retirement. It truly is financial freedom! Thanks WPCU!"



Nick O.
Member Since 2012

"WPCU should be called the people's credit union. Whether it's general account inquiries or adding a new service, they genuinely care about you as a person, and not just another number or transaction. I've partnered with WPCU for my savings and checking accounts, lines of credit, credit card and signature loans. My requests were all handled with professionalism, kindness and genuine care. Never disappointed!"

www.WPCU.coop

December 31, 2015 and 2014

STATEMENTS OF FINANCIAL CONDITION

Assets	2015	2014
Cash and Equivalents	\$470,181,359	\$297,890,430
Investments	203,701,255	267,599,619
Loans to Members	2,325,298,039	2,189,183,650
Loans Held for Sale	56,766,992	81,673,689
Less Allowance for Doubtful Loans	(17,937,506)	(15,182,885)
Other Assets	164,494,971	168,612,921
Total Assets	\$3,202,505,110	\$2,989,777,424

Liabilities and Members' Equity

Members' Share Accounts	\$2,684,452,836	\$2,483,222,018
Other Liabilities	147,912,369	171,608,011
Members' Equity:		
Statutory Reserve	22,877,312	22,877,312
Contributed Capital	134,750	134,750
Specific Reserve	2,314,671	2,360,919
Retained Earnings	344,375,609	307,251,911
Net Unrealized Gain on Investments	437,563	2,322,503
Total Members' Equity	370,139,905	334,947,395
Total Liabilities and Members' Equity	\$3,202,505,110	\$2,989,777,424

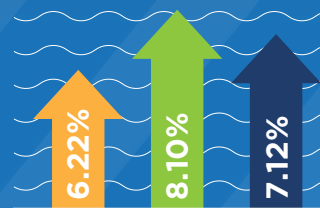
Years ended December 31, 2015 and 2014

STATEMENTS OF FINANCIAL INCOME

	2015	2014
Interest on Loans	\$101,954,822	\$90,850,663
Interest on Investments	4,170,246	5,047,214
Total Interest Income	106,125,068	95,897,877
Dividends	13,274,040	13,016,553
Interest Expense	2,356,934	1,669,609
Net Interest Income	90,494,094	81,211,715
Provision for Loan Losses	19,279,727	13,262,963
Non-interest Income	75,546,637	64,338,149
Non-interest Expenses	103,932,714	96,748,101
Patronage Dividend	5,750,840	5,301,692
Net Income	\$37,077,450	\$30,237,108

2015 LOAN, SHARE & ASSET GROWTH

- Loans
- Shares
- Total Assets



2016 Board of Directors

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:

- Mark E. Thornton, Beavercreek
- Associate Development Committee
- Robert D. Wiener, Yellow Springs - Vice Chairman
- Leah C. Hanseman, Dayton - Assistant Secretary
- Adam M. Scheetz, Kettering
- Associate Development Committee
- Ricky Robinson, Clayton
- Associate Development Committee

Seated middle row from left to right:

- Howard E. Marks, Jr., Dayton - Director Emeritus
- Robert J. Sweeney, Pleasant Hill - Director
- Edward T. Blommel, Miamisburg - Chairman
- Joseph H. Mucci, Huber Heights - Treasurer

Seated front row from left to right:

- Larry L. Smith, Beavercreek
- Director Emeritus
- Michael D. McGrath, Dayton
- Assistant Treasurer
- Charles H. Showell, Jr., Bellbrook
- Director

Not pictured:

- Joseph L. Linsenmeyer, Tipp City
- Secretary
- Thaddis R. Cates, Huber Heights
- Committee Member



Save Better.
Borrow Smarter.
Learn a Lot!

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(Hearing Impaired)



2015 Annual Report WPCU

Committed to Simply Extraordinary Service.



Wright Patt
CREDIT UNION, INC.

A Commitment to Being Simply Extraordinary!

At Wright-Patt Credit Union, our focus is on delivering simply extraordinary service to our members, partner-employees and throughout the community. This means providing a consistent, high-quality member experience at the frontlines of our Member Centers, in our supporting offices, through our Personal Tellers and over the phone. It also means maintaining great products and rates that help our members make the most of their money. As you review our Annual Report, you will see just a glimpse of how WPCU worked to deliver extraordinary service in 2015.

WPCU introduced new chip technology to our Visa® credit cards (with debit cards following in early 2016) to provide members with increased security and safety. With the new technology, members can enjoy greater peace of mind when making in-store purchases, and even better fraud protection.

In early 2015, we expanded access to members by opening two more Columbus locations - Graceland and Short North Member Centers. Shortly after, the credit union's 300,000th member joined at the Short North location. We were also honored to serve members at Wright-Patterson Air Force Base with a new stand-alone location and improve the member experience at several existing locations by refreshing our Cross Pointe, Huber Heights, Troy and Wilmington Member Centers.

WPCU also established the Sunshine Community Fund in 2015 to provide financial support in areas of financial education, literacy, the well-being of children and families, and support and recognition of military members, veterans, and their families. The fund simply formalizes our partner-employees' philanthropic spirit and exudes our commitment to supporting the communities in which we serve.

To close out 2015, WPCU excitedly returned over \$5.7 million in excess earnings to members through a Special Patronage Dividend, bringing total dividend returns to over \$40 million since 2008! While the special dividend is a one-time return and is not guaranteed, it reflects what we can achieve together - the more our members use WPCU, the more everyone benefits every day of the year!

As we move into 2016, our commitment to working together to help people build stronger financial futures is even greater. We will explore even more ways to improve our members' financial health, while fulfilling our vision to *be the best organization our members have ever experienced and the best place our partner-employees have ever worked.* That's the cooperative nature of a credit union and the commitment we've held since the 1930s!

Thank you for your membership and continued trust in Wright-Patt Credit Union. We look forward to helping you through life and continuing to provide simply extraordinary service in 2016.

Sincerely,



Edward T. Blommel
Chairman, Board of Directors



Douglas A. Fecher
President & CEO



WPCU increased overall membership by 22,192 people in 2015

helping more than 316,000 people achieve a better financial future!

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 the year, WPCU returned a Special Patronage Dividend of over \$5.7 million, bringing total dividend returns to over \$40 million since 2008!

- Introduced new chip technology to increase safety and security on WPCU debit and credit cards.
- Relocated to a new, stand-alone Area B Member Center, introducing Personal Tellers to members at WPAFB.
- Refreshed Cross Pointe, Huber Heights, Troy and Wilmington Member Centers to provide a more updated and comfortable experience.
- Continued expansion into Central Ohio with the opening of Graceland and Short North Member Centers.
- Realtors® gave more than \$227,000 back to members through the CU Realty Rebate Program.
- Increased business deposit balances by \$5.8 million, providing business members solutions to save better on their business all year-long.
- More than 136,000 members saved time and money by using WPCU's Online and Mobile Banking.
- 11,971 members saved a trip by using WPCU's Mobile Deposit!

Borrow Smarter

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

In 2015, WPCU lent more than \$1 billion to members in our communities.

- Helped 2,375 members achieve or maintain the American Dream by funding or refinancing mortgages for more than \$288 million.
- Lent over \$600,000 in Home Affordable Refinance Program (HARP) loans to members experiencing difficulty paying their mortgage.
- Lent more than \$576 million to members to purchase or refinance a vehicle.
- Provided over \$14 million in private student loans to help members further their education.
- Provided nearly \$73 million in low-rate credit card limits to members.
- Funded more than \$37 million in commercial loans to support business growth in WPCU communities.
- Launched an automated loan application tool to improve the loan process for business members.

Learn a Lot

WPCU Focus: Help members live the financially healthier lives they desire, today and in the future.

In seven years the Savings Race® helped 35 families improve their finances by more than \$1 million!

- Hosted Savings Race® 7 - Road to Retirement Edition. Collectively, five teams improved their household net worth by over \$234,000 in just eight months.

- Members and residents improved their financial outlook by attending over 2,100 hours of financial workshops and seminars.
- Greenpath, Inc., WPCU's debt management partner, provided first-time one-on-one or phone counseling support to help 706 members better manage their finances.
- WPCU members had more than 5,380 conversations with GreenPath throughout the year.

Supporting Community

WPCU Focus: Promote livelihood in the communities where our members and partner-employees live. Support literacy and the well-being of children, military and their families.

- WPCU's fundraising efforts netted more than \$187,000 to support programming and operations for the Gala of Hope, Ronald McDonald House of the Miami Valley and WPAFB Fisher Nightingale Houses.
 - WPCU formalized its community giving efforts by establishing the Sunshine Community Fund - an internal partner-employee fundraising fund benefiting local non-profits, known as Sunshine Community Champions.
 - WPCU was presented with the Greene County Prosecutor's Office Outstanding Community Service Award for our efforts in helping identify, prevent or restore victims impacted by financial fraud.
- WPCU employed 720 people in Southwest and Central Ohio. Nearly \$36 million was put into our local economy through payroll to WPCU partner-employees.
 - WPCU promoted health and wellness among all partner-employees by sponsoring and hosting several fitness initiatives throughout the year.
 - WPCU provided a cumulative 375 monthly fitness facility reimbursements for partner-employees.
 - 129 partner-employees walked a combined 12,683 miles in one month (the distance from Dayton, OH to Perth, Australia) as part of a company-wide Fitbit® Challenge.
 - 180 participated in sponsored walks, runs and co-ed athletic recreational sports.
 - 192 partner-employees competed in an organization-wide Fitbit® Challenge.
 - 164 partner-employees attended fitness and stress management wellness presentations.