



PUTTING PEOPLE FIRST



Tangela L., Member Since 2011

ANNUAL REPORT
TWENTY-TWENTY



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Some images shown in this report were taken prior to 2020.



Wright-Patt Credit Union is—and has always been—about people helping people.

Through good times and bad. The COVID-19 crisis only helped to underscore that mission.

Because of its profound impact on every aspect of our community, COVID-19 will forever be the lens through which we remember 2020. Here at your credit union, the pandemic impacted everything we did last year and how we did it. It has taught us lessons that we'll use in future years.

In many ways, our COVID story is not that different from most other companies. We worked quickly to retool our teams and technologies while continuing to serve the needs of members. We wore our masks and followed social-distancing and sanitation protocols to keep our members and employees as safe as we could.

AN ESSENTIAL SERVICE

But for us there was more. Since we hold our members' money and are a source for emergency cash during difficult times, we considered the credit union to provide one of the most essential of essential services. Based on our values and beliefs, we understand that we are uniquely obligated to help people facing the hardships of these challenging times.

As you know, your credit union doesn't define success by profits, but by the number of people we're able to help. Not since our founding in 1932 when the very first members operated the credit union out of a shoebox has this mission been clearer.

THE MOST COMPREHENSIVE RELIEF PROGRAM IN OUR HISTORY

In response to difficulties our members faced during the pandemic, Wright-Patt Credit Union moved quickly and decisively to create emergency relief programs. We also implemented operational changes to help our members through increasingly difficult times, such as temporary unemployment loans, the reduction or waiver of fees, additional skip-a-pay options on loans and so much more. All told in 2020, Wright-Patt Credit Union **loaned more than \$2.6 billion** to help members navigate life and weather these challenging times.

STRENGTH, RESILIENCE AND RESOLVE

And that was only the beginning. Despite the unprecedented year that was 2020, Wright-Patt Credit Union's strength, resilience and resolve cannot be denied. Our continued growth in the face of the pandemic bears this out.

Membership in our credit union grew more than 5% in 2020, finishing at **421,569** members by year-end. This even though we were not taking new members for almost half the year as part of our COVID-19 protocols. Your credit union's **total assets grew \$1.2 billion**, finishing at \$6.25 billion dollars – a **23% increase**.

WPCU remains financially secure and **well capitalized with safety reserves, as measured by our total net worth, at 10.52%**, which is well above the required 7% to be considered by state and federal regulators as "well capitalized."

But perhaps, one of the most encouraging indicators of our enduring strength came in the form of the **\$8.2 million Special Patronage Dividend** that we paid out to our members at the end of the year. We were able to pay this despite waiving millions in routine fees during the year and the increased expenses of operating primarily remotely for most of the year.

As the tide of the pandemic recedes, we are pleased to report that Wright-Patt Credit Union is just as vital and healthy as ever – and not far off our record-breaking performance of the previous year. We remain committed to our mission of putting people first—and helping our members through life. 2020 was a true test—and testament—to that commitment. Thank you for your membership.

Sincerely,

Douglas A. Fecher
President & CEO

Joseph Linsenmeyer
Chairman, Board of Directors

HOW WE HELPED

Throughout the challenges of 2020, Wright-Patt Credit Union's commitment to *putting people first* guided every decision.

From the beginning of the pandemic, WPCU was uniquely positioned to serve those facing financial challenges, helping them not only get through a hard time, but thrive in their journey to greater financial flexibility and freedom.

We're proud to share the impact of the actions we took to help our members navigate the disruption and uncertainty of the pandemic, as well as inspiring stories of compassion and strength from our valued members and dedicated partner-employees.



G.J. & Coretta T., Members Since 2010

5,500
MEMBERS HELPED
WITH A MORTGAGE
– A NEW WPCU RECORD

\$67.8M
PAYCHECK PROTECTION
PROGRAM LOANS

953
TOTAL PPP LOANS
AVERAGING \$71,148

41ST
NATIONALLY LISTED
PPP LOAN LENDER



Walter G., Member Since 2012



Valeria P., Valeria's Beauty Center & Day Spa, Member Since 2016

HELPING MEMBERS MANAGE

We helped more than 5,500 members to either buy a new home or save money with a mortgage – a new record for WPCU!

We reduced or eliminated several member fees, including:

- * Reduced our NSF fee from \$25 to \$19 and limited NSF charges to one per item.
- * Eliminated the \$5 NSF share transfer fee.
- * Eliminated the \$1.60 ATM fee charged to members using the PLUS ATM network.
- * Reduced the inactive account fees to \$1.

We took action to add and improve Member Center locations:

- * Relocated the Lane Avenue (Columbus) and Englewood (Dayton) Member Centers.
- * Started construction on a new Member Center in Reynoldsburg (Columbus).
- * Signed leases for new locations in Piqua and Gahanna (Columbus).

STRENGTHENING BUSINESS

Paycheck Protection Program (PPP) Loans

Funded \$67.8 million in Paycheck Protection Program loans to help member-owned businesses pay their employees as COVID-19 impacted their businesses.

WPCU was the largest PPP credit union lender in Ohio, and the 41st by loan count nationally. Our 953 loans totaled \$67.8 million or an average of \$71,148. That represents almost 25% of all PPP loans by Ohio credit unions.*

**Source: Ohio CU Totals from 9/20 NCUA Call Reports*

THE DIFFERENCE A DAY CAN MAKE

MEMBER FOCUS // Darcy E., Member Since 2014

"Dan made sure I was going to be okay before he left work that Saturday."



Helping people through tough times is nothing new to us at Wright-Patt Credit Union. While no one could have predicted the economic impacts of 2020, we were well prepared to help make life a little easier for members like Darcy, who found herself in a difficult financial situation shortly after moving to Dayton with her two boys.

"We moved here on a Wednesday, but by Friday I was feeling sick," recalled Darcy. "As luck would have it, I was diagnosed with COVID-19, and for an entire week I was knocked completely off my feet."

The high cost of moving, combined with being quarantined from work, left Darcy without the money to meet her family's needs. When she realized securing food might even be an issue, her stress level went through the roof. Nothing was going her way. So, Darcy called Wright-Patt Credit Union. "I found out that I wasn't eligible for a loan designed for someone who was working. I was so upset," Darcy said. But then Dan, her WPCU Financial Coach, asked Darcy to give him a little time to see what he could do. "I hung up, certain no one would call me back," she said. "After all, it was a Saturday. I wanted to cry."

Then suddenly, not twenty minutes later, the phone rang. It was Dan. "Good news, I got you a COVID loan!" he said. Darcy couldn't believe it. "I had virtually no money, and Dan and Wright-Patt Credit Union saved my life that month. I was able to do what I needed for my kids." So, how much difference can a day make? When people truly care, it can make all the difference in the world.

ON THE RIGHT TRACK

PARTNER FOCUS // *Andy S., Partner Since 2019*

Since the very beginning, Wright-Patt Credit Union's story has been about people working together to become stronger as a whole. Our members, partner-employees and the credit union itself are all a part of the same team—a team that shares in the strength, rewards and success of the entire organization!

Every day, WPCU's Financial Coaches champion this philosophy of "people helping people" by working one-on-one with our members, helping them overcome challenges, create goals and build better money management habits. For Andy, a Financial Coach at our Xenia Member Center, helping a member get his finances back on track was one of his most rewarding coaching experiences to date.

"Last year a young man came in, requesting a 24-month personal loan," recalled Andy. "His credit was low, but his goal was to someday be able to buy a house. So, together with my underwriting team, we came up with a plan. Through a few short-term small loans and a refinance of his high-interest car loan, we helped him save money, pay off his loans faster and improve his financial outlook."

Wright-Patt Credit Union helps coach people through the twists and turns of everyday life, helping them achieve greater financial flexibility and freedom at every stage. "The member said, 'I've asked other banks and never could get any help,'" said Andy with proud grin. "But now he's on his way, and home ownership is within his sights." Making life a little easier for members is why Andy loves his role as a Financial Coach. "It's all about letting people know you care about them," he said. "That's why I do this. That's why I'm here."

A man with short dark hair and a goatee, wearing a blue polo shirt with the Wright-Patt Credit Union logo, is smiling and looking off to the side. He is standing in front of a building with large windows.

*"Soon, we had helped him raise
his credit score over 70 points."*

5,500 MEMBERS HELPED WITH A MORTGAGE to either
buy a new home or save money with a refinance – a new record for WPCU!



ABOVE AND BEYOND

MEMBER FOCUS // *Shusletta W., Member Since 2013*

“Wright-Patt Credit Union made this an experience we’ll never, ever forget.”

FUNDED **30,000** INDIRECT VEHICLE LOANS

When Shusletta and her husband moved to Dayton, they already knew they wanted to join a local credit union. In fact, they liked credit unions so much, they initially became members of three of them! It wasn’t long before they decided to make Wright-Patt Credit Union their number one choice for their family’s financial needs.

“Let me give you an example,” said Shusletta. “Back in December of 2020, we really needed a new car. But we were still in the midst of the pandemic and its quarantine restrictions, so I figured it would be a terrible time to buy an automobile. Plus, we wanted to be cautious about taking on excessive debt.”

Shusletta reached out to Wright-Patt Credit Union, hoping they could help her borrow smarter. She recalled, “They led us through everything we needed to do...and all online! No confusion and no hassles. And within two minutes, we found out we were approved!”

“But it wasn’t just the quick approval,” said Shusletta. “It was the incredible customer service. The finance person was cheerful and informative. She stayed in touch and made sure we had everything we needed for the dealer. And since WPCU had a relationship with the dealer as well, we were in and out in twenty minutes. It was painless.”

Shusletta summed up the experience: “All this happened with a person I never even met. It was customer service at its highest level. Above and beyond in every detail.” She added, “A lot of what is missing in our world is serving our customers.”

STRAIGHT FROM THE HEART

PARTNER FOCUS // Janelle M., Partner Since 2014

Putting people first has always been the Wright-Patt Credit Union way. We believe in treating members like our neighbors, not just numbers. It's this guiding principle that motivates WPCU partner-employees like Janelle to understand the personal needs of our members and go above and beyond to make a difference in their lives.

As a Financial Coach at the Kettering Member Center, Janelle is well-trained to assist people with their finances, helping them be their best at planning, spending and managing, borrowing and saving. But she's also a valued partner-employee because of another attribute: her love of helping people.

As Janelle remembers, "Recently, a long-time WPCU member came in. He was applying for a personal loan. His credit score was very low, and he'd had some problems repaying loans in the past. The normal outcome would be to decline such a loan."

The next day when the man returned to check on his loan status, Janelle had to explain to him why he was being declined. "That's when he broke down, crying," she recalled. "He went on to explain that his wife had cancer, was in a nursing home, and how he'd promised her he would take care of their bills. This money was to make sure he could keep his promise."

Janelle took this special case to her underwriting team, who approved his loan. "I love working with people and helping them feel good about themselves," said Janelle. "And I love it here," she added with a smile.



*"Wright-Patt Credit Union
always supports us, and
I will never leave."*

\$7.7M IN RELIEF PROVIDED
TO MEMBERS by reducing or eliminating fees

THE SWITCH THAT SAVED THE DAY

MEMBER FOCUS // *Steve R., Executive Director, Crayons to Classrooms, Member Since 2020*

"Making the switch to WPCU changed everything and allowed us to continue doing what we do."

\$67.8M FUNDED PAYCHECK PROTECTION PROGRAM LOANS
to help member-owned businesses pay their employees as COVID-19 impacted their businesses.

Like so many industries, non-profit organizations faced financial hardship in 2020. Yet, at the same time, the needs of those they serve were greater than ever. One of these local non-profits is Crayons to Classrooms, which secures and distributes educational and learning materials at no cost to teachers of students in need.

Since launching in 2009, Crayons to Classrooms has enhanced the readiness to learn of students across the Miami Valley, working with local businesses and community volunteers to provide supplies that are essential to academic success. But when national and local restrictions were put into place due to the pandemic, Crayons to Classrooms had to suspend its in-store shopping services for teachers and regular volunteer programs.

Even with many students learning virtually, the Crayons to Classrooms mission remained critical to the community. In fact, teachers and students needed more supplies than they would in a typical year. Crayons to Classrooms stepped up to help, delivering thousands of dollars worth of school supplies to teachers and area students in the early days of the pandemic. All the while, the organization itself was in

need of support to continue thriving.

At first, Executive Director Steve Rubenstein wasn't sure how he would be able to keep making payroll for his staff of six and pay other monthly bills. "We heard about the federal PPP relief program, but we didn't know if we would be eligible for the assistance," he said. He immediately turned to his bank at the time for guidance in helping him secure PPP funding, but the bank's processes were slow, and communication was lacking. "As a result, we missed out on the first cut," Steve explained. "Things were getting more stressful by the day."

Soon, news began circulating about a second round of funding. "We once again checked with our bank," said Steve, "but day after day, we heard nothing back. It was turning into a nightmare." Desperate for help, Steve turned to Wright-Patt Credit Union, and within a few days was told that the credit union could make it all work. "We immediately made the switch from our bank to WPCU and as a result received our PPP loan on May 11," Steve recalled. "It was a lifesaver. Not only that, but WPCU also helped us secure 100% forgiveness on the loan."

RISING TO THE CHALLENGE

PARTNER FOCUS // Cayla K., Partner Since 2018

Throughout an uncertain year, one thing remained certain: Wright-Patt Credit Union will always rise to the challenge. Our partner-employees were quick to adapt to the “new normal,” all while demonstrating an unwavering commitment to helping people in their greatest time of need.

As an essential organization, WPCU continued to provide much-needed services to our community. Keeping our staff and members safe required us to be flexible and retool many of our technologies and processes to maintain a high level of responsiveness. Some partner-employees shifted to remote work, while others met members in the parking lot. Yet through it all, no amount of masks or social distancing could derail our drive to meet our members’ needs.

In fact, stories of uncommon excellence became quite common at Wright-Patt Credit Union, as Savings Specialist Cayla shared. “The pandemic didn’t mean people’s financial needs could be put on hold,” she said. “Our entire WPCU team realized we had to work harder and reach higher to find new ways to serve and support our members.”

Cayla remembers how one member in particular was overwhelmed at WPCU’s exceptional responsiveness in facilitating her new car loan, right in the midst of the storm. “I made sure that even though we couldn’t meet face to face that I reached out to her often and was there for her,” said Cayla. “I wanted to make sure she knew we cared.” Cayla, along with all of Wright-Patt Credit Union’s partner-employees, proved it’s possible for ordinary people to rise to extraordinary levels to help make lives a little easier—even during a pandemic. With strength, resilience and unity, our team navigated through tough times to help our members when they needed it most.



“All the obstacles we had to go through did not stop our level of taking care of members.”



**BEST PLACE TO
WORK IN DAYTON**
2020 by *Dayton Business Journal*

2020 HIGHLIGHTS

At Wright-Patt Credit Union, we believe our greatest source of strength comes from the power of people working together.

Our partner-employees' commitment to members builds a strong foundation, and the loyalty of our members contributes to the credit union's continued success. It's through our shared strength and success that we're able to make a meaningful impact in the communities in which we live, work and play.

The following are some of the many ways we made a difference for our members, partners and the community in 2020:

- * Funded \$67.8 million in Paycheck Protection Program loans.
- * Introduced a cash-back rewards credit card program to complement our existing low-rate cards.
- * Launched "Wheels-for-Work," an auto-lending program for members with marginal credit qualifications.
- * Eliminated the requirement for private mortgage insurance on second mortgage/home equity loans with loan-to-value ratios higher than 80%.
- * Introduced a digital (online) notary service.
- * Added 121 new partner-employee positions.
- * Grew membership by 6% in 2020.



Paul B., Member Since 2014

SAVE BETTER

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

CREDIT UNION GROWTH

\$6.2B
IN ASSETS



\$76M
IN EARNINGS

10.52%
NET WORTH RATIO
(7% is required, more is better)

REWARDS CREDIT CARD



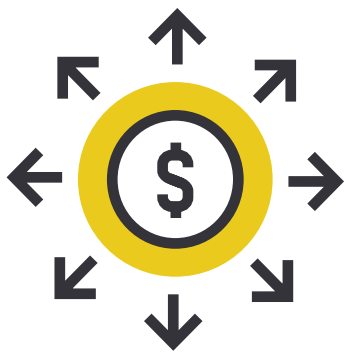
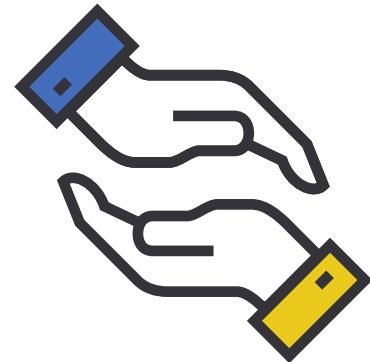
\$12.4M
TOTAL CREDIT LIMITS

1,735
CARDS ISSUED

\$2.2M
REWARD DOLLARS EARNED

SPECIAL PATRONAGE DIVIDEND

\$8.2M
DISTRIBUTED IN 2020



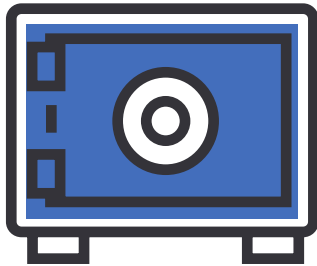
\$83M
TOTAL GIVEN BACK TO
MEMBERS SINCE 2008

SHARE GROWTH

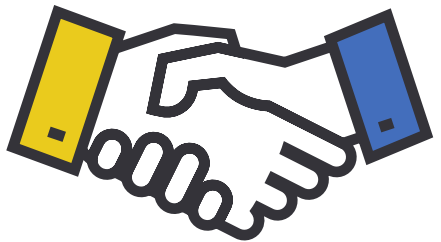
\$1.1B
INCREASE
IN OVERALL
DEPOSITS

SHARE CERTIFICATES

\$993M
TOTAL
2020 SHARE
CERTIFICATES



BUSINESS ACCOUNTS



\$234M
INCREASED
BUSINESS DEPOSIT
BALANCES

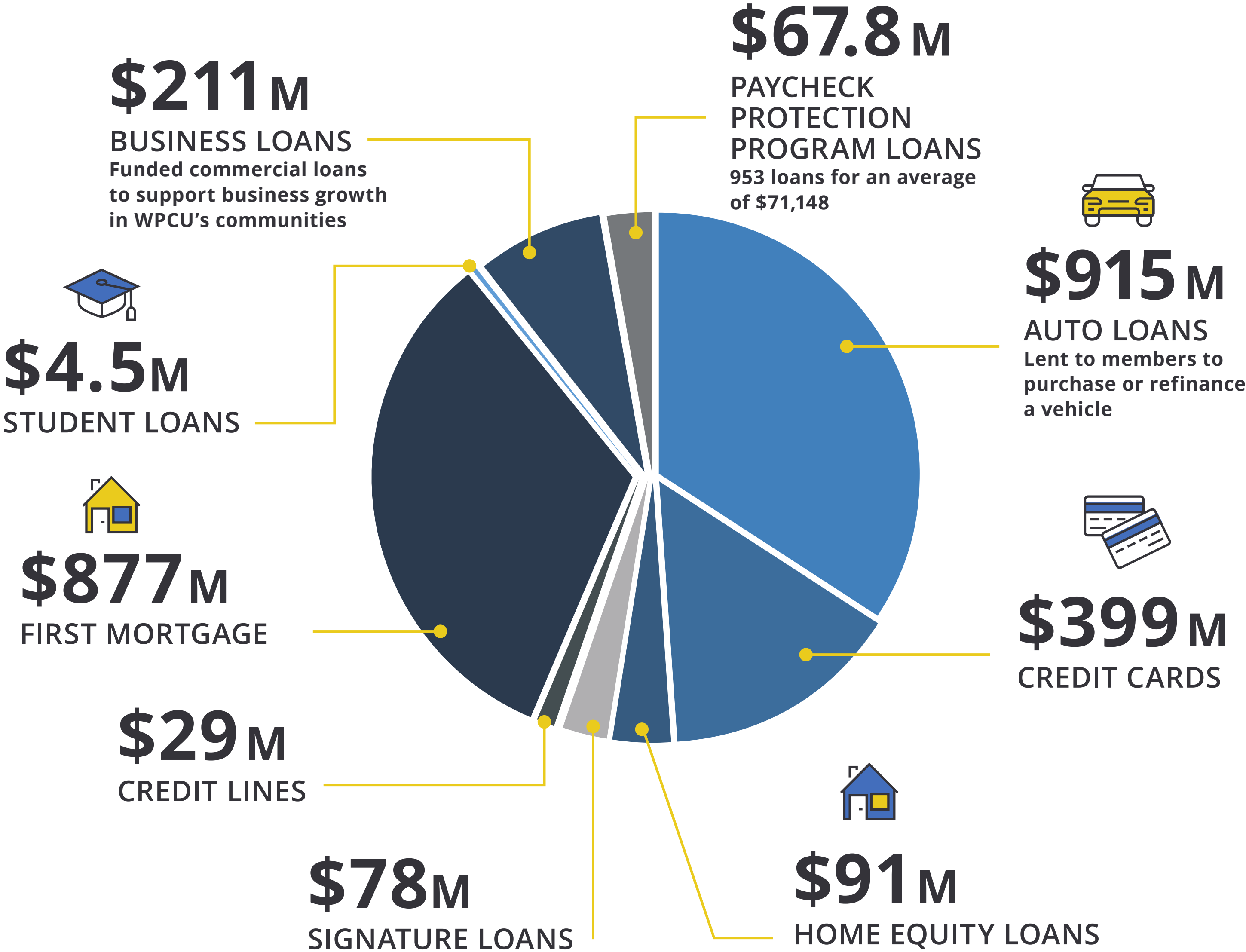
BORROW SMARTER

WPCU FOCUS // Provide loan solutions that are in the best interests of our members.

\$2.6 B+
TOTAL LENT TO OUR MEMBERS

\$640 M
MORE LENT
TO OUR MEMBERS VS. 2019

30,000+
INDIRECT VEHICLE LOANS



PLAN / LEARN A LOT

WPCU FOCUS // Help members achieve greater flexibility and freedom, today and in the future.

WPCU HELPED **130,382**
INDIVIDUALS ACHIEVE FINANCIAL
FLEXIBILITY & FREEDOM

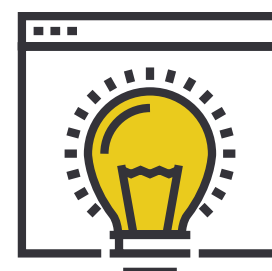


1,395

ATTENDED LIVE EVENTS

WPCU held a variety of timely financial education webinars and workshops, such as:

- * Money Management Series
- * Retirement Solutions and Investment Basics
- * Women and Money
- * Home Buying
- * Finances in Focus Facebook Livestreams



129,437

ACCESSED DIGITAL RESOURCES

- * Interactive Learning Modules with over 24 Financial Education Topics
- * Helpful Financial Worksheets and Calculators
- * Free FinHealth Check
- * Money Management Online Budgeting Tool
- * Popmoney Personal Payment Service
- * Access to Edmit Plus College Planning Tools



WPCU partners with GreenPath to offer debt management and certified counseling resources to members.

3,672

MEMBERS BENEFITED FROM GREENPATH FINANCIAL WELLNESS PARTNERSHIP

\$2.1M

PAID DOWN BY MEMBERS through GreenPath's debt management plans

COMMUNITY SUPPORT

The **Sunshine Community Fund** supports financial education, programs, products, services and the support of military members, veterans and their families' health and wellness programs.

During this unprecedented time, our business partners and partner-employees stayed committed to supporting the **Sunshine Community Fund**. Although our Annual Golf Outing was canceled in 2020, our golf sponsors still donated \$74,000 to the Sunshine Community Fund. With other donations and company matched dollars, the Sunshine Community Fund raised over \$260,000 to support the 2019-2020 Sunshine Community Champions, Dayton Children's Hospital and Rebuilding Together Dayton.

"...this donation is really going to help us with our family resource connection; it's going to help us screen families for those social determinants of health, for food insecurities, and for other areas where we can provide additional help."

– Jena Pado, Executive Director of Dayton Children's Hospital

"While some of us have been able to shelter in place safely in our homes, a lot of the seniors that we're serving are sheltered in unhealthy homes. This funding is critical to assist these homeowners, to help them build a safe and healthy place."

– Amy Radachi, President/CEO of Rebuilding Together Dayton

WE PARTNERED WITH



Boys & Girls Club of Dayton

WPCU helped create a critical mentoring program for the young people in our community who need it most. The program focused on career planning and financial learning, and included financial assistance for the organization.



Boy Scouts of America

We were proud to sponsor the Personal Financial Merit Badge for Tecumseh Council. Despite the pandemic, WPCU was able to serve more than 50 Scouts through a virtual workshop and self-study resources.



Dayton Children's Hospital

As part of our Select Employer Group (SEG) partnership, WPCU hosted virtual "Lunch & Learns" for hospital employees to address budgeting, debt and fraud.



Girl Scouts of Western Ohio

WPCU provided financial assistance and participated in the G.I.R.L. at Work program, providing financial learning resources and a workshop for high-school-age Girl Scouts at the credit union.



Greater Dayton Premier Management (GDPM)

We partnered with GDPM, the area's affordable housing authority, to bring their Individual Development Account Program to area residents, which included opening a WPCU savings account and free financial counseling.



Public Health
Prevent. Promote. Protect.

Public Health District

WPCU provided financial wellness to more than 75 women as part of a self-care conference and partnered with Greene County Public Health, Miami Valley Community Action Partnership, GreenPath and Pocketnest to share financial learning resources and advice through a virtual community panel.



\$2M

RAISED SINCE 2015

\$260,000+

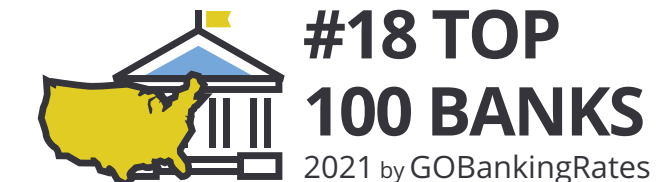
FUNDS RAISED TO
SUPPORT SUNSHINE
COMMUNITY FUND



\$74,000

GOLF SPONSOR FUNDS

COMMUNITY AWARDS & RECOGNITION

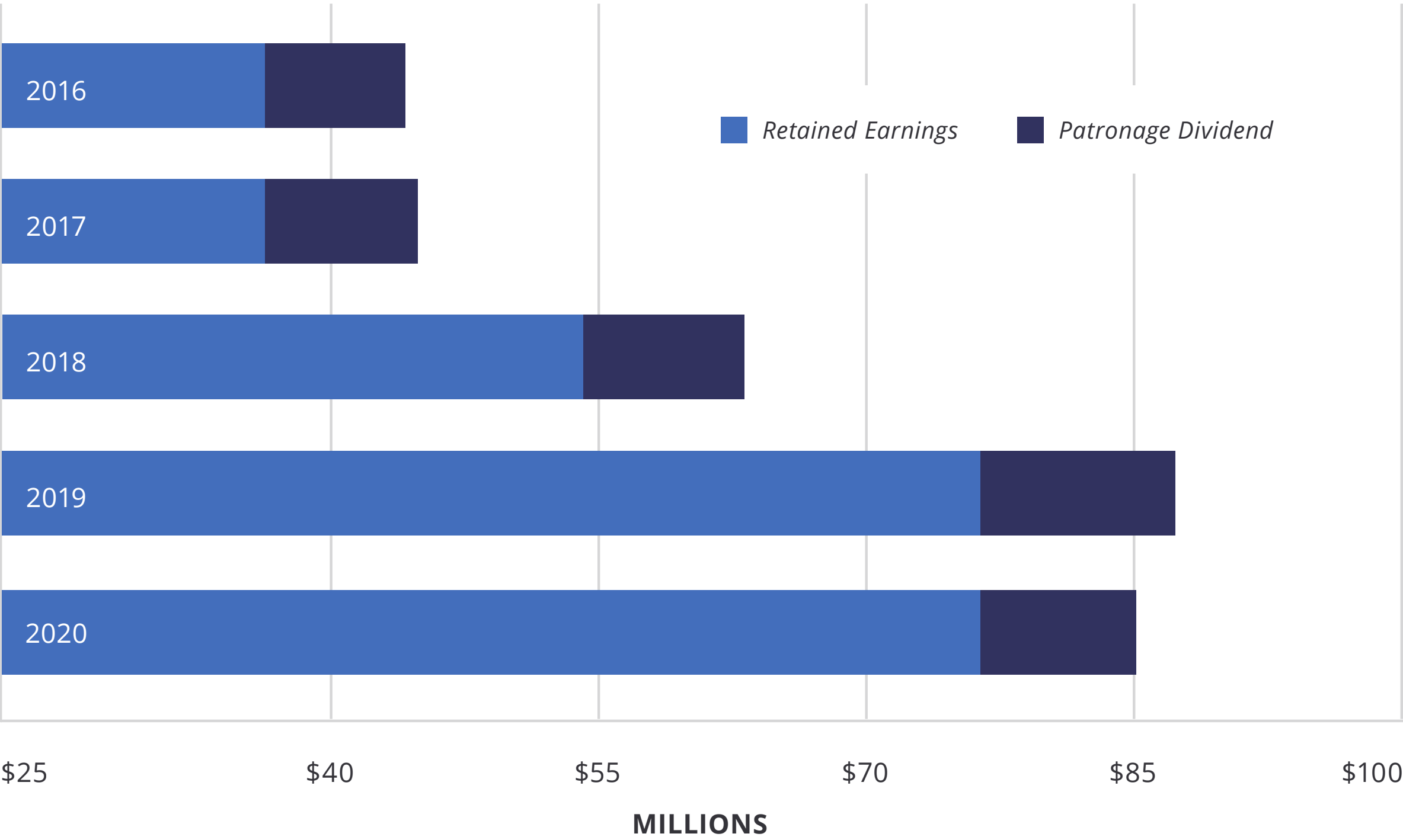


- * **The Financial Health Network** named WPCU as a national Financial Health Leader
- * **Digital Defense** awarded WPCU with an "Honorable Mention" award for network security
- * **Lending Tree** named WPCU as one of the country's top 200 healthiest financial institutions
- * **Dayton Business Journal's: "Fast 50"** – recognizing WPCU as one of Dayton's 50 fastest growing companies
- * **Doug Fecher**, *President/Chief Executive Officer*, recognized as "Executive of the Year" by the Dayton Business Journal
- * **Tracy Szarzi-Fors**, *Vice President of Marketing & Business Development*, was named one of the Dayton Business Journal's "Power 50", made up of the 50 most influential women in the Dayton region
- * **Ivy Glover**, *Community Development Specialist*, was one of Dayton Business Journal's "40 under Forty"

NUMBERS AT A GLANCE

Since 2016, WPCU has experienced tremendous growth, increasing the credit union's total assets while soundly exceeding well-capitalized levels of net worth.

NET INCOME



\$8.2 M
SPECIAL PATRONAGE
DIVIDEND
\$83 million given back since 2008

\$76.3 M
NET INCOME
Representing a return
on assets of 1.36%

10.52%
NET WORTH RATIO
(7% is required, more is better)

\$7.7 M
FEE RELIEF TO MEMBERS

\$27 M
MYCUMORTGAGE NET
INCOME – A RECORD YEAR
A 373% increase from 2019

\$70.3 M
GROSS WAGES PAID

1,119
ACTIVE PARTNERS



\$1.1 B
SHARE INCREASE
A 26% increase from 2019

\$5.3 B
SHARES

\$4.3 B
LOANS
A 19% increase from 2019

\$6.25 B
TOTAL ASSETS
A 23% increase from 2019

12,432
AVERAGE OHIO CREDIT
UNION MEMBERS
Of 247 credit unions in Ohio*

421,569
WPCU MEMBERS
A 6% increase from 2019

*Source: [Ohio Credit Unions.org](https://www.ohiocreditunions.org) Jan 2021

STATEMENTS OF FINANCIAL CONDITION // December 31, 2020 and 2019		
ASSETS	2020	2019
Cash and Equivalents	558,160,573	497,719,148
Investments	996,964,406	701,283,058
Loans Held for Sale	94,012,422	74,996,011
Loans to Members	4,334,412,657	3,640,299,219
Less Allowance for Loan Losses	(44,249,014)	(29,808,377)
Other Assets	310,578,319	207,439,504
Total Assets	6,249,879,363	5,091,928,563
LIABILITIES AND MEMBERS' EQUITY	2020	2019
Members' Share Accounts	5,341,693,601	4,253,214,286
Borrowings	187,412,725	229,743,982
Other Liabilities	43,804,163	25,153,681
Members' Equity:		
Statutory Reserve	22,877,312	22,877,312
Specific Reserve	2,125,122	2,156,890
Retained Earnings	632,409,186	556,041,550
Net Unrealized Gain (Loss) on Investments	19,557,254	2,740,862
Total Members' Equity	676,968,874	583,816,614
Total Liabilities & Members' Equity	6,249,879,363	5,091,928,563

STATEMENTS OF INCOME // December 31, 2020 and 2019		
	2020	2019
Interest Income:		
Interest on Loans	193,800,599	179,215,107
Interest on Investments	16,762,490	20,276,741
Total Interest Income	210,563,089	199,491,848
Interest Expense:		
Dividends	38,281,415	47,147,139
Interest on Borrowings	4,099,214	4,088,894
Total Interest Expense	42,380,629	51,236,033
Net Interest Income	168,182,460	148,255,815
Provision for Loan Losses	29,413,347	20,766,033
Non-Interest Income	112,357,758	102,318,154
Non-Interest Expenses	166,535,286	143,594,408
Patronage Dividend	8,255,717	10,180,089
Net Income	76,335,868	76,033,439

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.



Pictured left to right:
Michael McGrath, Dayton, <i>Vice Chair</i>
Carol Clark, Hilliard, <i>Director</i>
Rachel Goodspeed, Dayton, <i>Associate Development Committee</i>
Bonnie Smith, Trotwood, <i>Director</i>
Dr. Charles Showell, Bellbrook, <i>Director</i>
Adam Scheetz, Kettering, <i>Assistant Secretary</i>
Leah Hanseman, Centerville, <i>Secretary</i>
Dr. Robert Sweeney, Williston, South Carolina, <i>Assistant Treasurer</i>
Joseph Linsenmeyer, Fernandina Beach, Florida, <i>Chair</i>
Joseph Mucci, Huber Heights, <i>Treasurer</i>

Not pictured:
Nick Endsley, Oakwood, <i>Associate Development Committee</i>
Ed Blommel, Homosassa, Florida, <i>Director Emeritus</i>
Howard Marks, Jr., Dayton, <i>Director Emeritus</i>
Dr. Larry Smith, Colonel, USAF (Retired), Beavercreek, <i>Director Emeritus</i>
Robert Wiener, Colonel, USAF (Retired), Yellow Springs, <i>Director Emeritus</i>
Thaddis Cates, Colonel, USAF (Retired), Huber Heights, <i>Committee Member</i>
Burhan Kawosa, Bellbrook, <i>Committee Member</i>



“Over the years, I’ve found that Wright-Patt Credit Union is more than a financial services institution; WPCU is a partner invested in the personal financial success of all its members.”
– **Rachel Goodspeed, Associate Development Committee**



“With deep roots in the community, WPCU has the unique ability to directly impact, influence and make life better for its members. I’m proud to be a part of an organization that models corporate responsibility while staying true to its values and culture of excellence.”
– **Adam Scheetz, Assistant Secretary**



“Wright-Patt Credit Union has been a valuable and reliable financial institution in our community for years, serving a multitude of individuals and families from all economic levels. Whenever I visit WPCU, it is evident that members trust that their financial needs will be met by caring partners. This is one of the main reasons I choose to serve on this board.”
– **Bonnie Smith, Director**



“WPCU’s role is to improve the quality of life for our members. We find ways to say “yes” to our members and earn their loyalty. We are successful because we never forget we are stewards of our members’ money. We are successful because we live our mission and our vision. We are successful because of our people: our partners, our members and our community.”
– **Dr. Robert Sweeney, Assistant Treasurer**



PUTTING PEOPLE FIRST

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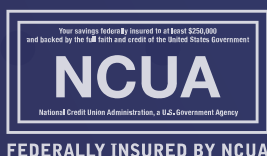
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