

90 YEARS BY YOUR SIDE

BUILDING BETTER LIVES

2022 ANNUAL REPORT

Wright-PattTM
CREDIT UNION, INC.



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Chris & Catherine H., Members Since 2013



Zach A., Member Since 2007

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Joseph H. Mucci,
Chairman, WPCU Board of Directors

Timothy J. Mislansky,
President & CEO

“At Wright-Patt Credit Union, our goal — today and every day — is to help members on their Financial Flexibility and Freedom® journey so they can live the life they want to live.”

As we close out our 90th anniversary, we can’t help but think back to the humble beginnings of Wright-Patt Credit Union. As many of you may know, your credit union began when government workers at Wright Field, now Wright-Patterson Air Force Base, chipped in a quarter a pay period to help out an ailing co-worker and his family. Ninety years ago, the country was in the midst of a depression and people were truly struggling. Born out of that, this group of workers came together, united in purpose to make a difference for one another.

Times were hard then, and 2022 was a challenging year for many today. That’s why we’re here. To help one another. That’s the true power of Wright-Patt Credit Union. People helping people. At the end of the day, it’s not about the loans written, accounts opened, or credit cards issued. It’s about the number of people we’ve been able to make a difference for. It’s also about making sure your credit union remains affordable as we continue to face the pressures of increased prices and rates due to inflation.

With that said, because of the number of Ohioans we were able to help last year, your credit union remains financially healthy and growing.

In 2022, Wright-Patt Credit Union grew to **475,753 members** strong, and our total assets increased to almost **\$7.8 billion**.

And during a rising rate environment, WPCU was able to be extremely competitive with our savings rates. **85,692 members** took advantage of the increased rates offered by our share products last year.

We also helped over **82,180 members** with their borrowing needs. Many took advantage of competitive lending products allowing them to buy an affordable new home, finance reliable transportation, get a new business off the ground, pay for their college education, or simply weather one of life’s unexpected surprises by using their credit union.

Between saving better and borrowing smarter in tough times, that’s almost **170,000 members** who we’ve been able to help along their journey toward greater Financial Flexibility and Freedom®. Members like Jessica and her family, who you’ll read about later in this report. They were able to realize the dream of home ownership for the very first time. Or Randy from Hamilton, Ohio. With a little guidance from WPCU, he was able to rebuild his credit, improve his financial health, and start his own business.

At Wright-Patt Credit Union, our goal — today and every day — is to help members on their Financial Flexibility and Freedom journey so they can live the life they want to live.

Sincerely,

Timothy J. Mislansky
President & CEO

Joseph H. Mucci
Chairman, WPCU Board of Director

475,753
WPCU MEMBERS 2022
An increase of 6%

85,692
SAVED BETTER
Members helped through increased rates
offered by our share products

82,180
BORROWED SMARTER
Members helped with a new loan
to live the life they want to live

Helping People

Live the Life They Want to Live



Chris Q., Member Since 2014



Terrance & Katelyn W., Members Since 2016



Laura G., Member Since 2018



Gina M., CEO, Five Rivers Health Centers

167,872
HELPED TO
SAVE BETTER OR
BORROW SMARTER

85,692
HELPED TO
SAVE BETTER
with increased rates
offered on our
share products

8,269
ENJOYED
SAVINGS
FLEXIBILITY
with a new money
market account

13,243
OPENED A
NEW SHARE
CERTIFICATE
to save a little
for later

81,925
HELPED WITH
reliable
transportation

82,180
HELPED WITH
A NEW LOAN
to achieve dreams of new
homes, vehicles, education,
businesses & more

4,932
HELPED TO
ACHIEVE THE
DREAM OF HOME
OWNERSHIP

648
HELPED
THROUGH
STUDENT LOANS

587
HELPED WITH A
BUSINESS LOAN
to start or grow
their business



Special Patronage Dividend

The Special Patronage Dividend is one of the benefits of being a member of WPCU. Instead of paying stockholders, we give back to our members. When WPCU has a good year, we can put a little money back in our members' pockets.

\$11M
DISTRIBUTED IN 2022

\$105M
TOTAL GIVEN BACK
TO MEMBERS
Since 2008

Benefits Returned to Our Membership*

Money put back in members' pockets through WPCU® programs, fee savings, and better rates in 2022**.

\$76.9M

DIRECT FINANCIAL BENEFITS

\$24.1M

SAVED IN FEES

\$168

DIRECT FINANCIAL BENEFITS
PER MEMBERS

\$353

DIRECT FINANCIAL BENEFITS
PER HOUSEHOLD

**Compared to Ohio average bank rates, according to data from the Credit Union National Association's Membership Benefits Report.*

***Information available over 12 month period ending Q3 2022.*



“

“WPCU helped us lower our debt and raise our credit score. We made a good decision coming here.”

— Erick R. & Mariangelica Q., Members Since 2022



Columbus Spotlight

WPCU continues to grow our presence in the Columbus area to deliver even more value to members in Central Ohio. In 2022, we helped Columbus members:



PUT AWAY A LITTLE EXTRA

Columbus deposit balances increased by **20%**



ACHIEVE THE DREAM OF HOME OWNERSHIP

Home loan balances in the Columbus area increased by **9%**



BORROW SMARTER TO LIVE THE LIFE THEY WANT

Total loans to Columbus members increased by **44%**



START OR GROW THEIR BUSINESS

Business loan balances in Columbus increased by more than **80%**

66,184
MEMBERS

Columbus grew by 11,307 new members, an increase of more than **20%**

432
BUSINESS MEMBERS

An increase of **29%**

Helping Growing Families Through Life

Wright-Patt Credit Union (WPCU) exists to help people through every important stage of life. For members like Chris and Catherine, WPCU has been by their side for every important milestone, from opening their first checking and savings accounts to buying their first home and saving for their family's financial future.

Chris first became a WPCU member as a teenager, while his wife, Catherine, joined as a student at Wright State University. Over the years, Chris and Catherine have continued to trust WPCU to meet all their financial needs as a family. In addition to checking and savings accounts, they've turned to WPCU for affordable auto loans, business accounts, mortgage lending and more.

To Chris and Catherine, WPCU is more than their go-to financial institution; it's an approachable environment where they feel comfortable seeking expert advice and guidance. "Because we know the

representatives we bank with, they make it easy to ask questions," explained Chris. "They make every process really easy."

"Wright-Patt Credit Union has been there for me from the beginning," added Catherine. "I started off as a student without much financial literacy, and they've really helped me learn and grow along the way."

With a young son and another baby on the way, Chris and Catherine are passionate about passing along their financial knowledge. They worked with WPCU to open a savings account for their first son, and plan to do the same for all their children to help set the foundation for building generational wealth.

Together, Chris and Catherine are off to a great start on their Financial Flexibility and Freedom® journey, and Wright-Patt Credit Union is proud to help them every step of the way.



"Wright-Patt Credit Union has been able to meet all our financial needs, regardless of the stage of life we were in."

— Chris H.





Turning Things Around in Tough Times

Everyone experiences “life happens” moments — when it feels like one thing goes wrong after the next. That’s why Wright-Patt Credit Union (WPCU) is here to help our members find the right solutions for their unique financial situations through all of life’s ups and downs.

When Randy first came to WPCU, he was facing tough financial times of his own. Stuck between balancing debt obligations and the dream of starting his own business, he looked to WPCU for much-needed financial guidance.

“When I first came to Wright-Patt Credit Union, I had a really poor credit score,” said Randy. “Life happened, and things got out of control.”

With help from his Financial Coach, Matt, at WPCU’s Greenhills Member Center, Randy found solutions with his vehicles and minimized his monthly debt. As a result, Randy’s credit score increased significantly, turning his financial situation around and putting him in a much better position for the future*.

“When I decided to start my business, my first call was to Matt,” said Randy. “I definitely feel like he has my back, and having that support is priceless.”

As Matt explained, “The beauty of the relationship is Randy’s honesty about what he needed help with from the beginning. That transparency is a big deal because we can get a better portrait of the situation and provide guidance to set members on the right path.”

Today, as Randy’s HVAC company continues to grow and thrive, he continues to turn to WPCU for his financial needs.

For Financial Coaches like Matt, it’s rewarding to meet members where they are and find personalized solutions that help them live the lives they want to live.

“There’s a significant difference with Wright-Patt Credit Union,” Matt explained. “We focus on serving our members and helping them through life to be more successful.”

18,132
TOTAL BUSINESS
ACCOUNTS

\$122.5M+
INCREASED BUSINESS
DEPOSIT BALANCES IN 2022



“Wright-Patt Credit Union has taken really good care of me. I can’t imagine banking anywhere else.” — Randy L.

*This result may not be typical for every member and changes in credit score are not guaranteed and will vary from member to member.

Member Focus // Randy L., Owner of Performance Air; Member Since 2022

Improving Financial Wellbeing

through Financial Learning

50K+
MEMBERS ACCESSED
DIGITAL RESOURCES

- Interactive Learning Modules with over 24 Financial Education Topics
- Helpful Financial Worksheets and Calculators
- Money Management Online Budgeting Tool
- Access to Edmit Plus College Planning Tools

1,200+
MEMBERS ATTENDED
LEARNING EVENTS

WPCU held a variety of timely financial learning seminars and workshops—online & in-person

- Finances in Focus Series
- Money Management Series
- Retirement Solutions and Investment Basics
- Women and Money
- Homebuying
- Finances in Focus



Community Impact

In 2022, WPCU® partner-employees and our business partners gave their time, expertise and money to help make a positive difference in the communities and neighborhoods in which we live, play, work and learn.

2,500
VOLUNTEER HOURS

Through WPCU Impact Hours, helping worthwhile nonprofit organizations in our community

Local Impact

By investing in our partner-employees, WPCU returned value back to the communities it serves.

1,310
LOCAL JOBS

Provided by WPCU in Southwest and Central Ohio

\$76M
PUMPED INTO LOCAL
ECONOMY

Through payroll to WPCU employees



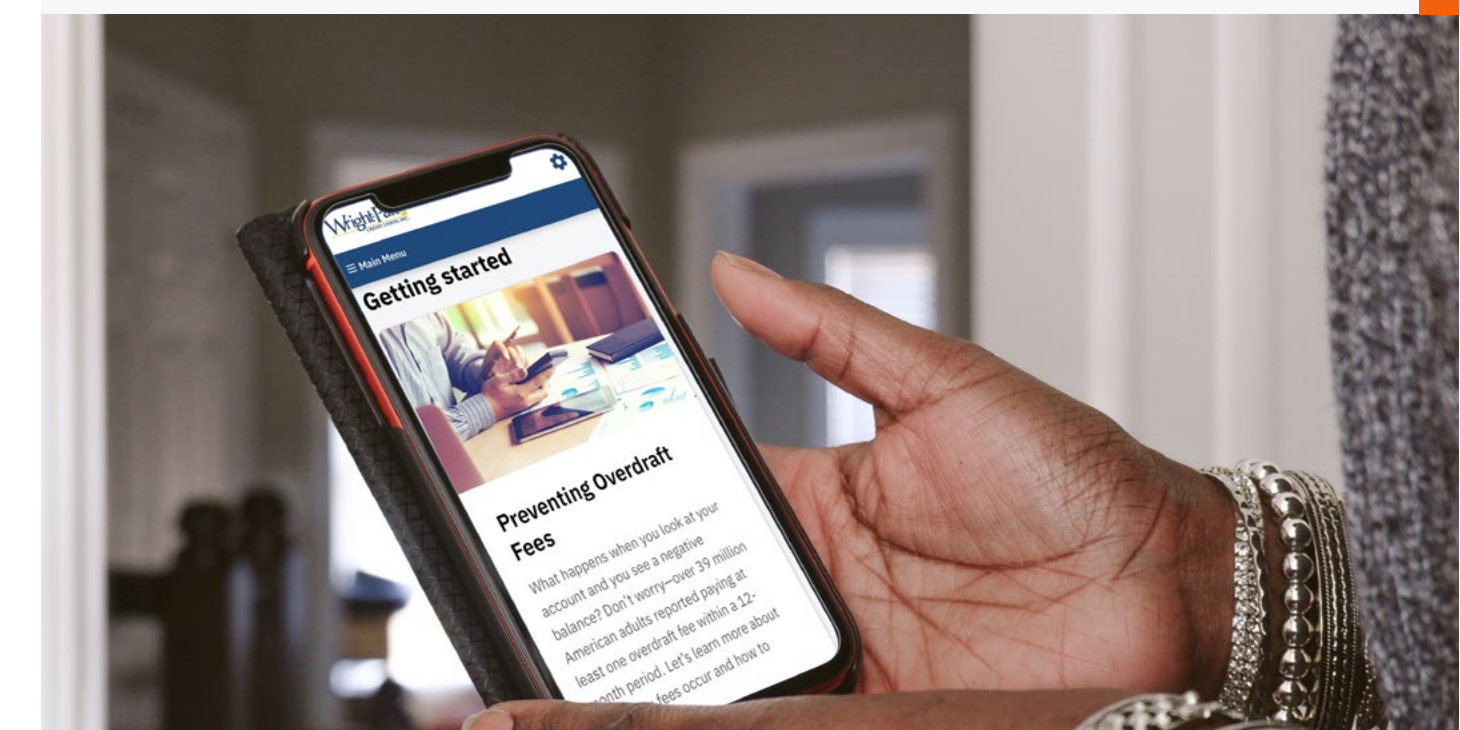
WPCU partners with GreenPath™, a leading national nonprofit focused on financial wellness for everyone, to offer debt management and certified counseling resources to members.

\$1.6M
DEBT PAID DOWN

Through GreenPath's debt management plans

2,768
MEMBERS BENEFITED

From our GreenPath partnership



Our People Are the Difference

Almost every day, we hear online, through social media, or in our member centers across the region, what a difference or amazing experience one of our partner-employees has made for a member. They took the time, they cared, they did the extra work and, most importantly, they listened. We'd like to recognize just a few of those difference makers.



Stacie D.
Graceland Member Center

Stacie worked well past closing hours to help a member re-establish her account.

When Stacie found out the member had come all the way that afternoon from Cleveland by a Greyhound bus, she did everything in her power to help get her back home that night, going so far as to offer to drive her home. The member would not have it, but she was extremely grateful for Stacie's kindness and concern.



Heidi M.
Cross Pointe Member Center

Heidi was so moved by the situation of a member in extreme financial difficulty that she took it upon herself to research and provide the member with materials about area food banks and other free resources that could help get the member through a very tough time.

Because of Heidi's compassionate work, we are now developing a resource guide containing food banks and other resources that can be shared with members in need the most.



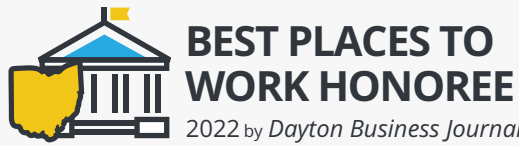
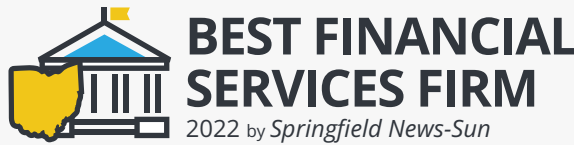
Bryan G.
Cornerstone Member Center

Bryan offered a member compassionate guidance (and, in the member's own words, a "much needed hug") as she was dealing with the loss of her husband—as well as the necessary changes that needed to be made to her account during a very difficult time.

"Bryan was exactly what I needed at that time and place. He went far beyond anything I expected in that situation, and was a wonderful, compassionate face for the credit union." – Beckie H., Member Since 1979

Awards & Recognition

It's an honor to be recognized for the work we do on behalf of our members. The following awards are a reflection of WPCU's commitment to our members, partner-employees and the communities we serve.

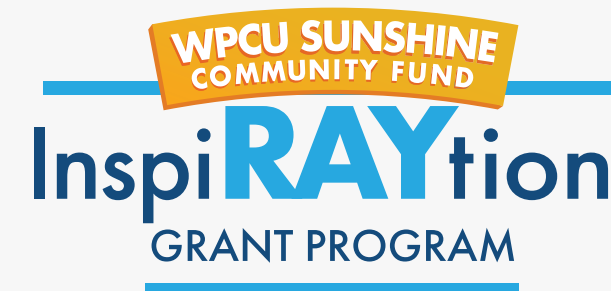




Ray of Hope

WPCU® Sunshine Community Fund®

Another way we give back is through the WPCU Sunshine Community Fund, the giving arm of Wright-Patt Credit Union. Through our InspiRAYtion Grants as well as our signature programs and other initiatives, the Sunshine Community Fund serves as a catalyst for positive change, helping to improve, strengthen and safeguard the financial security of vulnerable populations within our community.



The InspiRAYtion Committee is responsible for the evaluation and recommendation of nonprofits that will receive grants throughout the year.

This money is raised by partner-employees through various fundraising efforts throughout the year.

\$284K

GIVEN TO NONPROFITS

In 2022

\$2.3M+

TOTAL GIVEN TO NONPROFITS

Since 2009

23

NONPROFITS HELPED

Through WPCU InspiRAYtion Grants, including Crayons to Classroom, Habitat for Humanity, Kettering Health Foundation, Feed the Kids Columbus, and YWCA Columbus.

15

OHIO COUNTIES IMPACTED

Champaign, Clark, Darke, Delaware, Franklin, Greene, Hamilton, Logan, Madison, Miami, Montgomery, Preble, Shelby, Union, and Warren



Dayton Children's Hospital



Miami Valley Meals



Junior Achievement of OKI Partners

WPCU Sunshine Community Fund Signature Programs

The WPCU Sunshine Community Fund is also developing innovative programs and seeking community-minded partners to create a holistic pathway to financial security and wellbeing for people of all ages.

Other WPCU Sunshine Community Fund initiatives:

- Boys & Girls Club of Dayton Afterschool Program
- City of Dayton Earned Income Tax Credit Course
- Douglas A. Fecher, Excellence in Learning Scholarship
- Finances in Focus – Community Education
- Gala of Hope – Managing Your Finances Through Cancer
- Girl Scouts Financial Wellbeing
- Scholars of Hope – Community-based program



Robert O., Assistant Branch Manager,
Southeast Branch, Dayton Metro Library



Jessica C., BrightStart
Grant Recipient,
Member Since 2013

MoneyMagnifier™ Student Financial Education



MoneyMagnifier is a financial learning program that will put much needed tools and resources in the hands of educators. It offers an engaging, age-based curriculum for all students—K through 12. It was developed following Ohio Department of Education guidelines and using WPCU expertise and internal resources.

Piloted at select schools and libraries during the second half of 2022, the program is scheduled to roll out more broadly in the fall of 2023, when it is expected to reach more than 4,000 students.



“Financial literacy can really change the trajectory of your life. That’s the beauty of a program like MoneyMagnifier.”

— Robert O., Assistant Branch Manager, Southeast Branch, Dayton Metro Library

BrightStart™ Down Payment Assistance*

Saving enough for a down payment can be challenging for first-time homebuyers. That’s why we created the BrightStart grant. Offering down payment support through a matching grant up to \$2,500, it can help first-time homebuyers achieve the dream of homeownership.

21

**FAMILIES ACHIEVED THE
DREAM OF HOMEOWNERSHIP
WITH BRIGHTSTART**

UP TO \$2,500

**MATCHING GRANT
FOR DOWN PAYMENT**

The Keys to Stability

Home is more than a place to live: it's a feeling of safety, security, and comfort. But when she was growing up, Jessica didn't have that sense of stability. She remembers being shuffled from house to house and having to switch schools over and over.

"I wanted to do better for my kids," she explained. "I wanted them to have a house to grow up in and for all of us to have a place to call home for the first time."

Buying a home is a big undertaking for anyone, especially a single parent like Jessica. Through the WPCU Sunshine Community Fund BrightStart™ Down Payment Assistance Program, Jessica received support that enabled her to clear a path to homeownership.

"I wanted to give up so many times, but I needed to prove to myself and my kids that I could do it," she said. "Tom, my loan originator at Wright-Patt Credit Union, was my rock. He answered all of my questions and guided me through the whole process."

When Jessica learned she qualified for a BrightStart grant, she said it felt too good to be true. "The day we closed, I kept telling the kids it was 'Key Day,'" she said. "We kept asking, 'Is this really happening?'"

"When I held the keys in my hand, I just cried. "WPCU gave me a chance to build a life for my kids that I could have only dreamed of."



"I wanted to do better for my kids. I wanted them to have a house to grow up in."

— Jessica C.

Building Credit for a Better Life

C'yanna knew nothing about credit the first time she walked into a Wright-Patt Credit Union® member center. Now, she's using credit wisely to build the life she wants to live. It all started when C'yanna fell behind on a bill. Worried that her electricity would be cut off, she applied for a WPCU® credit card and was approved the same day. "I was able to pay the bill immediately, and then I paid off the card," said C'yanna. "WPCU helped me out tremendously that day." Soon, C'yanna realized she needed more help. Her car broke down, so she went to WPCU again to apply for an auto loan.

Because she was still new to credit, C'yanna didn't know how building a healthy credit score could help her borrow smarter for other things in life, like a new car. Financial Coaches from the Englewood Member Center explained the importance of using no more than 30% of her credit limit and paying back what she borrowed on time and in full whenever possible.

C'yanna took that advice to heart and practiced using credit responsibly. "With good credit, I started to get more confidence," she said. Before long, she was able to buy her dream car with a WPCU auto loan. When her Financial Coach asked if she had thought about buying a home, C'yanna was admittedly intimidated. "I didn't think I could get a home. I just

thought it was out of my league," she said. With a little extra encouragement, C'yanna applied for a mortgage loan, and sure enough, she was approved.

"I realized that with (Wright-Patt Credit Union's) guidance, I was able to fund my whole life," she said. "It made me feel as if I could do things that I thought I could never do." For C'yanna, the biggest benefit of WPCU has been the extraordinary personal service she's received as a member.

"I've never felt like I was asking too many questions," she said. "It was very helpful to know that somebody always has their door open and is willing to listen to me." Over the years, C'yanna has referred several family and friends to the credit union, and she even helps educate them on WPCU's products and services. "I always tell them, 'This is the best place to go,'" she said. "I love it!"

C'yanna's story is a shining example of WPCU's purpose and the powerful difference our partner-employees make for our members every day. We don't just believe in helping people improve their finances; we're passionate about helping them improve the quality of their lives.



"Wright-Patt Credit Union has given me a lot of guidance. They were willing to listen to me and explain what I didn't know in detail, so that I could be more financially stable." — C'yanna T.

Chief Lending Officer Report

While 2022 was a difficult year for many, Wright-Patt Credit Union's strong financial disposition allowed us to continue to help our members with loans to improve their lives and for the things they need.

In 2022, total loans increased to more than \$5.6 billion, an increase of more than \$780 million from 2021. While home loan production tapered off last year due to an uncertain economy, we were still able to help more than 700 first-time home buyers achieve home ownership.

Overall, we helped more than 6,500 members across Southwest and Central Ohio improve their lives in some way with a first or second mortgage, including refinancing to make loans more affordable or to consolidate debt so they can weather the rising costs we're all dealing with.

During these challenging times, we remain committed to helping our members achieve their goals through competitive rates and innovative lending products. We are constantly evaluating our rates, products, and processes, and doing what we can to better meet their needs, no matter what their financial situation.

Eric Bugger

Eric Bugger
Chief Lending Officer



Loans Funded in 2022



648
STUDENT LOAN
MEMBERS //
\$6,493,570



4,932
1ST TIME
MORTGAGE
MEMBERS //
\$435,737,116

69,696
QCASH
MEMBERS //
\$37,123,974

587
SMALL BUSINESS LOAN
MEMBERS // \$334,574,527



81,925
AUTO LOAN MEMBERS //
\$1,228,430,186

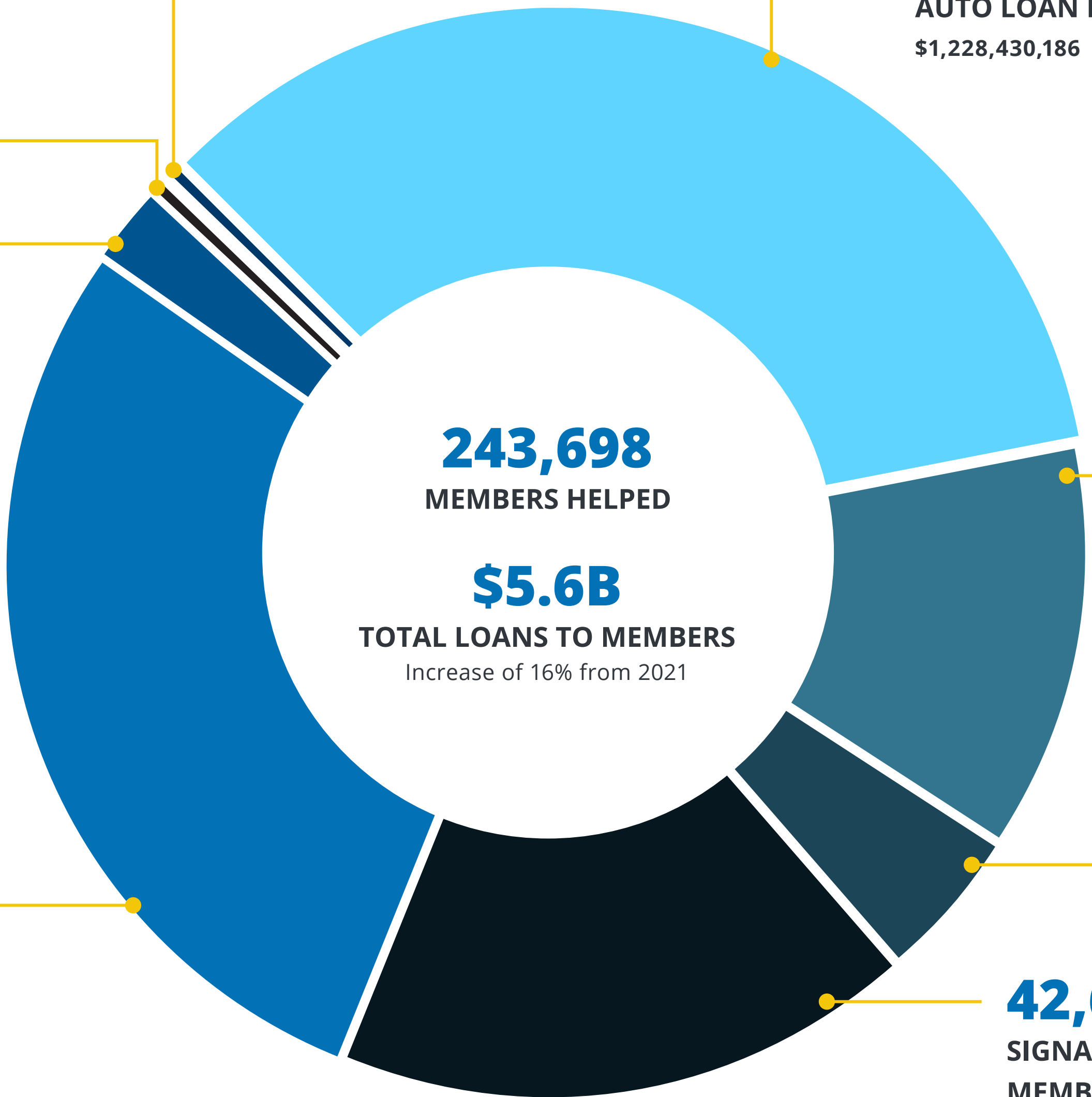


29,613
CREDIT CARD
MEMBERS //
\$576,433,773



11,472
HELOC
MEMBERS //
\$234,293,357

42,611
SIGNATURE LOAN
MEMBERS // \$140,967,592



Chief Financial Officer Report

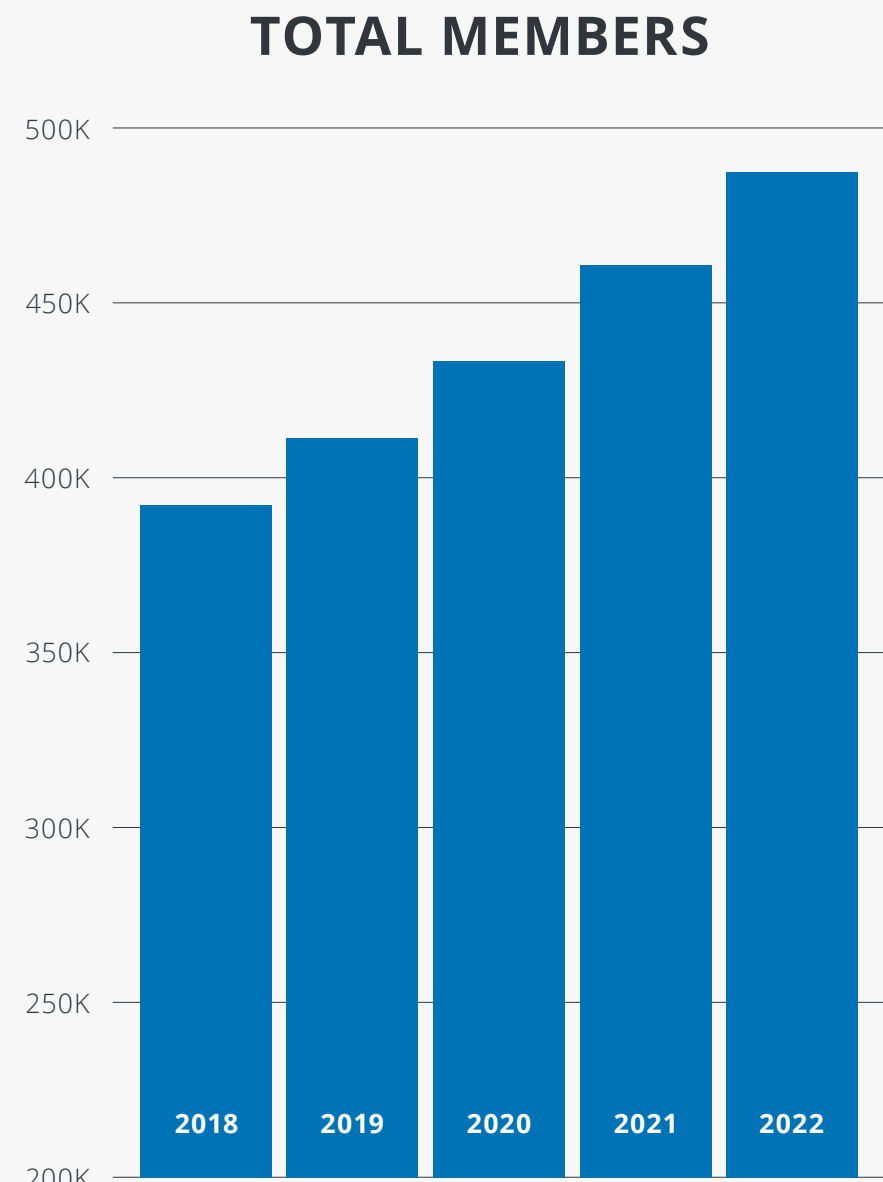
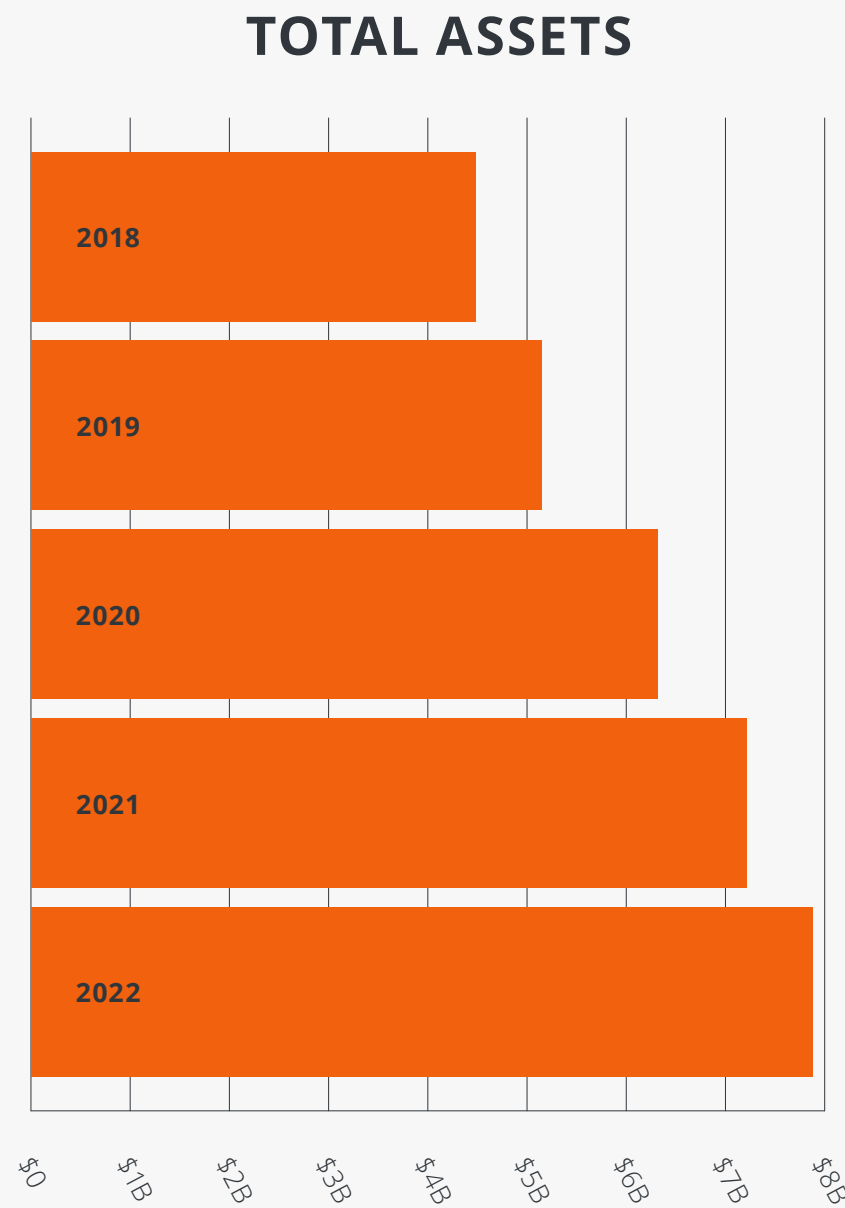
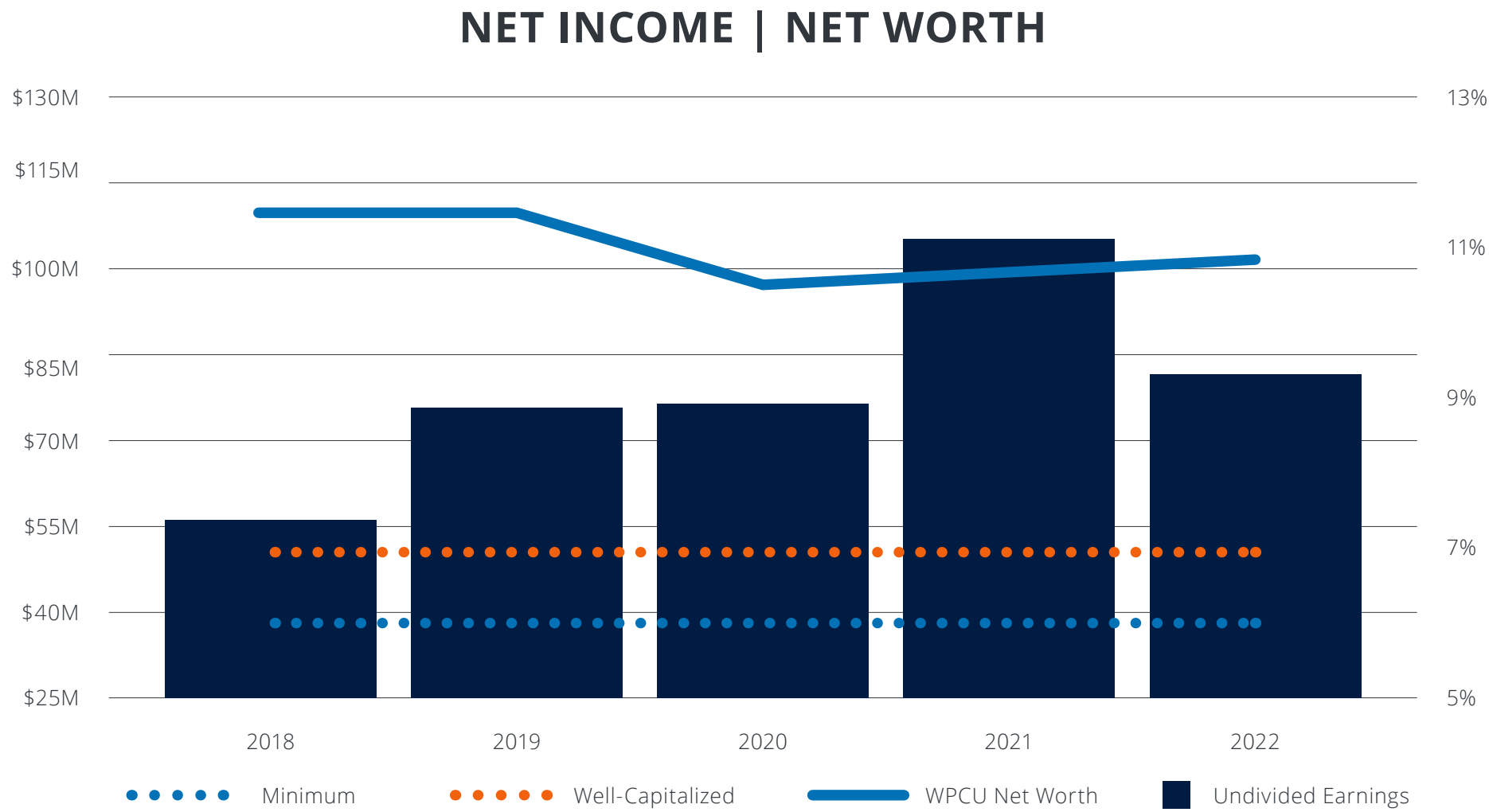
I am pleased to report that Wright-Patt Credit Union finished 2022 with total assets of almost **\$7.8 billion, up 9% over last year** and an increase of **76%** over the past five years.

In addition to increasing assets, members also increased deposits and shares held at the credit union to more than **\$6.4 billion, an increase of almost 7% in 2022**. We reward shares and deposit accounts with competitive and generous dividend payments which grew to **\$48 million** in 2022, an increase of **\$21 million**, or 76% from the prior year.

WPCU also remains well capitalized with a net worth of **10.83%**, up from **10.69% in 2021**, and well above the required **7%** to be considered ‘well capitalized’ under credit union regulatory standards. As a primary measure of its financial strength, being well-capitalized means WPCU is financially sound, and can continue to deliver great value and returns for our members now and into the future.



Daniel G. Smith
Chief Financial Officer



\$7.8B

IN ASSETS

Increase of 9% over 2021
and a **75% increase** over
the past 5 years

\$6.4B

IN DEPOSITS

Increase of almost 7% over 2021

\$48M

IN DIVIDEND PAYMENTS

Increase of 76% from 2021

10.83%

NET WORTH RATIO

WPCU remains financially secure
and well-capitalized – **well
above the required 7% for
capitalization**

\$81M

NET INCOME

Total consolidated earnings

475K

TOTAL MEMBERS

Increase of almost 6% over 2021

STATEMENTS OF FINANCIAL CONDITION <i>(in thousands)</i> // December 31, 2022 and 2021		
ASSETS	2022	2021
Cash and Equivalents	\$679,975	\$586,610
Investments	\$1,118,667	\$1,338,955
Loans Held for Sale	\$43,242	\$94,626
Loans to Members	\$5,672,356	\$4,889,875
Less Allowance for Loan Losses	\$(45,791)	\$(35,191)
Other Assets	\$326,004	\$259,441
Total Assets	\$7,794,453	\$7,134,316
LIABILITIES AND MEMBERS' EQUITY	2022	2021
Members' Share Accounts	\$6,467,760	\$6,057,669
Borrowings	\$516,715	\$260,951
Other Liabilities	\$108,918	\$57,167
Members' Equity:		
Statutory Reserve	\$22,877	\$22,877
Specific Reserve	\$2,051	\$2,089
Retained Earnings	\$819,006	\$737,369
Net Unrealized Gain (Loss) on Investments	\$(143,276)	\$(3,806)
Total Members' Equity	\$700,658	\$758,529
Non-controlling Interest	\$402	–
Total Liabilities & Members' Equity	\$7,794,453	\$7,134,316

CONSOLIDATED STATEMENTS OF INCOME <i>(in thousands)</i> // December 31, 2022 and 2021		
	2022	2021
Interest Income:		
Interest on Loans	\$258,850	\$217,165
Interest on Investments	\$34,913	\$14,594
Total Interest Income	\$293,763	\$231,759
Interest Expense:		
Dividends	\$47,897	\$27,291
Interest on Borrowings	\$9,248	\$4,524
Total Interest Expense	\$57,145	\$31,815
Net Interest Income	\$236,618	\$199,944
Provision for Loan Losses	\$28,529	\$308
Non-Interest Income	\$88,343	\$110,834
Non-Interest Expenses	\$203,838	\$195,185
Patronage Dividend	\$10,894	\$10,362
Net Income	\$81,700	\$104,923
Less Net Income Attributable to Non-controlling Interest	\$101	–
Net Income Attributable to Parent Company	\$81,599	\$104,923

2022 Board of Directors

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



Back row pictured left to right //

Adam Scheetz

Kettering, Vice Chairman

Joseph Mucci

Huber Heights, Chairman

Joseph L. Linsenmeyer

Fernandina Beach, FL, Director

Michael McGrath

Dayton, Director

Dr. Robert Sweeney

Williston, SC, Assistant Treasurer

Front row pictured left to right //

Leah Hanseman

Centerville, Director

Bonnie Smith

Trotwood, Treasurer

Dr. Charles Showell

Bellbrook, Secretary

Rachel Goodspeed

Dayton, Director

In addition to the Board of Directors, the following individuals are recognized for their service to Wright-Patt Credit Union:

Nick Endsley, Oakwood,
Advisory Council Member

Ed Blommel, Homosassa,
FL, *Director Emeritus &
Advisory Council Member*

Howard Marks, Jr., Dayton,
*Director Emeritus &
Advisory Council Member*

Dr. Larry Smith, Colonel,
USAF (Retired), Beaver creek,
*Director Emeritus &
Advisory Council Member*

Robert Wiener, Colonel,
USAF (Retired), Yellow Springs,
Director Emeritus

Thaddis Cates, Colonel, **USAF
(Retired)**, Huber Heights,
Advisory Council Member

Burhan Kawosa, Bellbrook,
Advisory Council Member

Building Better Lives, Together

At Wright-Patt Credit Union, everything we do is designed to build better lives for our members, partner-employees and those in the communities we serve. As we reflect on our credit union’s 90th anniversary, we look forward to helping even more people on their Financial Flexibility and Freedom® journey in 2023 and beyond. Working together as one, Wright-Patt Credit Union will continue to make a positive impact and help people live the lives they want to live.



Building Better Lives // Annual Report 2022

WPCU.coop // (937) 912-7000 // (800) 762-0047
3560 Pentagon Blvd., Beavercreek, OH 45431-1707

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