

# LIGHTING the PATH



*Making a Lasting  
Impact in Our  
Communities*

**2023 Community Impact Report**





Photo courtesy of  
From Fatherless to Fearless

**Our mission** is to strengthen the financial health and well-being of the communities in which Wright-Patt Credit Union®’s members and partner-employees live and work.

**Our vision** is to be a trusted strategic partner for transforming the financial well-being of the communities we serve.



Food Drive Tower Challenge

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Photo courtesy of  
Crayons to Classrooms

# Multiple Paths. One Destination.

When it's hard to see the road ahead and we struggle to find our way, we need the most guidance along our journey. So, this year's Community Impact Report theme "Lighting the Path" is fitting not only for the work of the WPCU® Sunshine Community Fund®, but also for all of our valued partner-employees, donors and community organizations that work with us to lead our community into the light.

In the following pages, you'll learn how dozens of our **InspiRAYtion Grants** are lighting the path for children in low resourced communities, aspiring entrepreneurs and brave cancer fighters.

You'll learn how our signature **MoneyMagnifier® program** is giving a whole generation of consumers a new glow of financial literacy and confidence.

You'll learn how our **BrightStart™ Down Payment Assistance program** led one of our members out of an unprecedented period of darkness.

And you'll learn how the harnessed power of 1400+ WPCU partner-employees and a caring community is guiding people from all paths of life into a common safe space of stability and comfort.

Thank you for your support of the WPCU Sunshine Community Fund as we continue to shine a light for our friends and neighbors.

**Tracy Szarzi-Fors**, *Executive Director*  
WPCU Sunshine Community Fund





# Making an Impact

Since 2012, Wright-Patt Credit Union® and its partner-employees, along with vendors and business partners, have been raising funds for organizations, projects and programs that reflect our values. The WPCU® Sunshine Community Fund® supports programs that align with financial well-being building blocks including education, housing, health and wellness, food insecurity, military and veteran connectivity and projects that make our communities more just and accessible for all. As we close the chapter on 2023, we're proud of our continued growth and community impact over the years.

**\$2,307,171**

**Total Raised 2012-2023**

**\$2,031,584**

**Total Grant Dollars Awarded 2012-2023**

*"What pleases me most is that we're helping a lot of people out. We're helping organizations achieve their goals. I think that's really important."*

– Tracy Szarzi-Fors, Executive Director



Photo courtesy of  
Boys and Girls Club of Dayton

## Our History *Change Creates Change*

Can you spare a quarter to help someone in need? That simple question, asked more than 90 years ago, brought together coworkers and served as the basis for establishing Wright-Patt Credit Union.

Each coworker deposited a quarter into a shoebox each pay period and when someone was in need, they had a collective resource available. They deemed it "The Sunshine Fund" and used it to help one another through tough times.

This spirit of giving, eventually led Wright-Patt Credit Union to create its own charitable giving arm, the WPCU Sunshine Community Fund. More than 90 years later, partner-employees of the credit union continue to say "Yes, I can help!"





# Funding the Fund

## Our Donors Make the Difference

The WPCU Sunshine Community Fund® is thriving, because of the generosity of our thoughtful donors and partners who support our mission.



### *Wright-Patt Credit Union®*

The WPCU Sunshine Community Fund is the charitable giving arm of Wright-Patt Credit Union. WPCU® financially supports the WPCU Sunshine Community Fund, which positively impacts those who live in the communities we serve.



### *Vendors & Business Partners*

Through donations, sponsorships and fundraising events like the WPCU Sunshine Community Fund Annual Golf Outing, our business partners help make a meaningful difference in the lives of local vulnerable populations.



### *WPCU & CoverPoint® Insurance Partner-Employees & myCUmortgage® Experts*

The year-round fundraising efforts of WPCU and CoverPoint Insurance partner-employees and myCUmortgage experts fuel the WPCU Sunshine Community Fund's InspiRAYtion Grants.



### *Growing Local Support*

By securing grants and gifts through community partners like local individuals, corporations and philanthropic foundations, we help to assure the continued success of the WPCU Sunshine Community Fund.



SUNSHINE  
COMMUNITY FUND®

Inspiration  
GRANT PROGRAM

The heart of the Sunshine Community Fund® is the Inspiration Committee, a select small group of dedicated WPCU® partner-employees tasked with fundraising for the WPCU Sunshine Community Fund® and selecting finalists for its annual Inspiration grants. From those grant finalists, WPCU partner-employees place their individual votes to help determine which local nonprofit organizations will be rewarded. From participating in workplace fundraising events to using their own voice to choose where those funds will be allocated, Wright-Patt Credit Union® partner-employees take pride in ownership of this unique responsibility.

*“It feels like I’m doing something that’s different and that can make a change for the better for the people that I live with and around. It touches my heart and soul in a very powerful way.”*

– Rachel Fischer, Inspiration Committee Chair



2023 Recipients			
Nonprofit Organizations	Amount Disbursed	Nonprofit Organizations	Amount Disbursed
Advocates for Basic Legal Equality, Inc. (ABLE)	\$10,000	Gala of Hope	\$25,000
Bridgeway Academy (Columbus)	\$15,000	Girl Scouts of Western Ohio (Cincinnati)	\$6,000
Brigid's Path	\$20,000	Goodwill Easter Seals	\$10,000
Brunner Literacy Center	\$5,000	Hunt Foundation	\$10,000
City Year, Inc. (Columbus)	\$10,000	Kids in New Directions	\$15,000
Dayton Children's Hospital	\$25,000	OH Taste & 6888 Kitchen Incubator	\$10,000
Dayton Public Access Television	\$12,500	Omega Community Development Corporation	\$10,000
East End Community Services	\$20,000	Pink Ribbon Good (Columbus)	\$10,000
Ebenezer Healthcare Access	\$10,000	United Church Homes, Inc.	\$10,000
Families Flourish	\$18,500	United Way of Greater Dayton Area	\$10,000
Five Rivers Health Centers	\$10,000	Victory Project	\$10,000
From Fatherless to Fearless (Cincinnati)	\$15,000	YWCA Dayton	\$25,000



# InspiRAYtion Grant Program at a Glance



**11,992**

**Estimated people impacted**  
from support of 2022 InspiRAYtion  
Grant Funding



*Photo courtesy of East End  
Community Services*



*Photo courtesy of  
Victory Project*

## *2023 InspiRAYtion Grant Impact*

**\$209,224**

**Raised by partner-employees  
and experts**

**\$322,000**

**Grant dollars  
disbursed**

**\$150,000+**

**In vendor and  
local business support**

**24**

**Nonprofit organizations  
received grants**



*Photo courtesy of Kids In New Directions*





Photo courtesy of Goodwill Easter  
Seals Miami Valley Works

# Building Hope

## Financial Security & Well-Being Building Blocks

As a 501(c)(3) public foundation, the WPCU Sunshine Community Fund supports the organizations, projects and programs that align with our commitment to help people of all ages and backgrounds improve their financial outlook and start down the path to financial flexibility and freedom. These financial well-being building blocks are used to evaluate InspiRAYtion Grant funding requests for projects and programs provided by nonprofits that improve the lives of those living within WPCU communities.



### Learning & Education

Fosters literacy, learning, mentoring and academic preparation to foster well-being of youth and young adults.

### Employment & Income

Provides effective job training, employable skills instruction, mentoring and job shadowing, entrepreneurship development and other employment programs that build a viable workforce within our communities.

### Financial Services

Develops financial literacy, money management education and helps individuals build savings and credit to support financial well-being.

### Food Insecurity

Cultivates food security, which is the ability to have adequate food sources for active, healthy lives.

### Health & Wellness

Provides access to relevant health and wellness resources, educates the community on healthy lifestyle choices, supports those facing a significant medical diagnosis or focuses on other social determinants of health.

### Housing

Supports affordable and secure housing and homeownership education, and provides successful home maintenance programs with an overarching goal to attain and maintain homeownership.

### Social Integration

Helps vulnerable populations integrate into a variety of social norms through programming and education, supports the reduction of language barriers and other societal barriers for success.



# InspiRAYtion Grant Program Spotlight

## East End Community Services

East End Community Services provides youth, family and neighborhood development programs to families in inner East Dayton to help break the cycle of multi-generation poverty. Funds from the InspiRAYtion grant allowed them to expand programs including their field trip operations for dozens of young people between the ages of 13 to 19.

*"We try to keep the children in school and show them a bigger world out there. The WPCU Sunshine Community Fund® is really helping us provide that direct service to our young people."* – Jan Lepore-Jentleson, Executive Director



Photo courtesy of East End Community Services



Gala of Hope Foundation

## Gala of Hope Foundation

The Gala of Hope Foundation is on a mission to change the face of cancer in the region and serve as a financial resource for cancer patients, cancer treatment and local cancer research. The WPCU Sunshine Community Fund InspiRAYtion Grant provides special services for veterans with cancer, supplying transportation to and from their treatment programs, as well as nutrition services and food security to help them heal.

*"We're very grateful for the WPCU Sunshine Community Fund's decision to stand with us and to stand with local cancer patients. They, in turn, are helping provide hope as we are."*

– Jeff Brock, Executive Director







Photo courtesy of Victory Project

## Victory Project

Victory Project is an after-school program mentoring disengaged young men, grades 8-12, in inner-city Dayton. Through a combination of relationship-building, tutoring and microenterprise, they transform the lives of young men by charting a new course for their future. With their InspiRAYtion Grant, Victory Project updated their technology platform so their students would have better online access, tools and tutoring needed to stay on top of their schoolwork.

*“We are very grateful for the WPCU Sunshine Community Fund grant. We would not be able to provide the services at the intensity and intentionality that we do at Victory Project without their help. Their support is a force multiplier for us.”*

– Monnie Bush, *Founder and CEO*



## OH Taste Foundation

The OH Taste Foundation provides the groundwork for entrepreneurial success through their 6888 Kitchen Incubator, financial literacy programs and agricultural and workplace development initiatives. With their InspiRAYtion Grant from the WPCU Sunshine Community Fund®, OH Taste designed a specialized curriculum and learning materials for their “Sharpen the Axe” financial literacy program.

*“Through the WPCU Sunshine Community Fund, Wright-Patt Credit Union stood up and said, ‘Yes, one time, one fight! We’re going to grow the local economy. We’re going to help with education and workforce development.’ I’m very excited, humbled and grateful.”*

– Charlynda Scales, *Executive Director*



Photo courtesy of OH Taste Foundation



# Signature Programs & Initiatives

In addition to supporting local organizations with InspiRAYtion Grants, the WPCU Sunshine Community Fund® is also working with community partners to develop innovative programs that create financial security and well-being. By securing major gifts and identifying opportunistic grant opportunities, we are helping to fund initiatives that will have an enduring impact throughout the communities we serve.



## MoneyMagnifier®

### *Financial Literacy Tools for a Brighter Future*

Financial decisions made early in life can have lifelong consequences. That's why equipping young people with the tools to manage their money effectively helps them avoid the cycle of economic insecurity, giving them the foundation to build a secure financial future.

The WPCU Sunshine Community Fund MoneyMagnifier® Student Financial Learning Program is designed to give young learners the educational jump start they need while helping Ohio educators meet the financial learning curriculum expectations of the state. Using custom-designed educational tools, worksheets and videos, MoneyMagnifier can help guide students on a path to turn their dreams into reality. Curriculum is tailored for three specific age ranges:

**Minis – Grades K-5** // Develops a basic understanding of money and how it is earned, saved, spent and borrowed.

**Middles – Grades 6-8** // Identifies how to earn money and navigate how it can be used to save, spend and when it's appropriate to borrow.

**Teens – Grades 9-12** // Focuses on the post-high school financial journey, recognizing how future life choices pertain to earning, saving, spending, planning and borrowing money.





**MoneyMagnifier® Community Partnerships** // The success of MoneyMagnifier is amplified by creative community partnerships that connect our financial tools to the teachers and students who need it most.



Photo courtesy of Crayons to Classrooms

## Crayons to Classrooms

The mission of Crayons to Classrooms is to secure and distribute school supplies at no cost to teachers of students in need. So, when the Sunshine Community Club needed a distribution partner for its MoneyMagnifier® materials, a partnership with Crayons to Classrooms was essential. Today, Crayons to Classrooms distributes the learning kits free of charge to area teachers from K-12. While many schools don't offer financial literacy curriculum, the districts with most under-resourced populations often have the fewest financial learning opportunities of all. That's why this collaborative effort with Crayons to Classrooms is vital for both teachers and students.

*"MoneyMagnifier is a great resource for our teachers to have within their classroom because financial literacy is not necessarily taught that well within the nation."*

– Carlye Rausch, Program Manager



## Boys and Girls Club of Dayton

The partner-employees of Wright-Patt Credit Union® are no strangers to the Boys and Girls Club of Dayton. They volunteer at events. They sit on boards. They selflessly teach and mentor the young people that the organization serves, helping them reach their full potential to become caring and responsible citizens. For Wright-Patt Credit Union®, MoneyMagnifier is another vital outreach and a worthy addition to the club's programming that helps their youth achieve academic success, practice civic and social engagement and live healthy lifestyles. By giving the young Boys and Girls Club members the tools for financial success at an early age, WPCU® provides the education and confidence they need to become successful adults.

*"We all know that talent is ubiquitous. Opportunity is not. We are thankful to be a part of the Dayton community where we are undergirded and surrounded by wonderful partners that really lift us up to help take barriers away for our young people."*

– Crystal Allen, CEO



Photo courtesy of Boys and Girls Club of Dayton





## Member Success Story

# Megan's Bright New Start

Everyone faces challenges, but 2023 was an especially trying year for WPCU member Megan. After finalizing her divorce, the mother of three found she could no longer afford her house. Shortly after, her brother passed away. In the span of a few months, Megan lost her marriage, her home and her brother—creating a mixture of grief and instability like she had never before experienced. She needed to make a fresh start—and that started with finding a new home.

Finding a rental property to accommodate Megan's small budget (and her massive family dog Zeus) provided its own challenges. That's when she met with Tom, a Loan Originator at Wright-Patt Credit Union®. Together, they embarked on a journey to not only find Megan's family a home she could buy within her limited budget, but also some extra financial help so she could start her new chapter of life confidently.

"When I told Tom what I needed my payment to be, he started thinking about grants and other options for me," explained Megan, "I didn't even know that was a possibility.

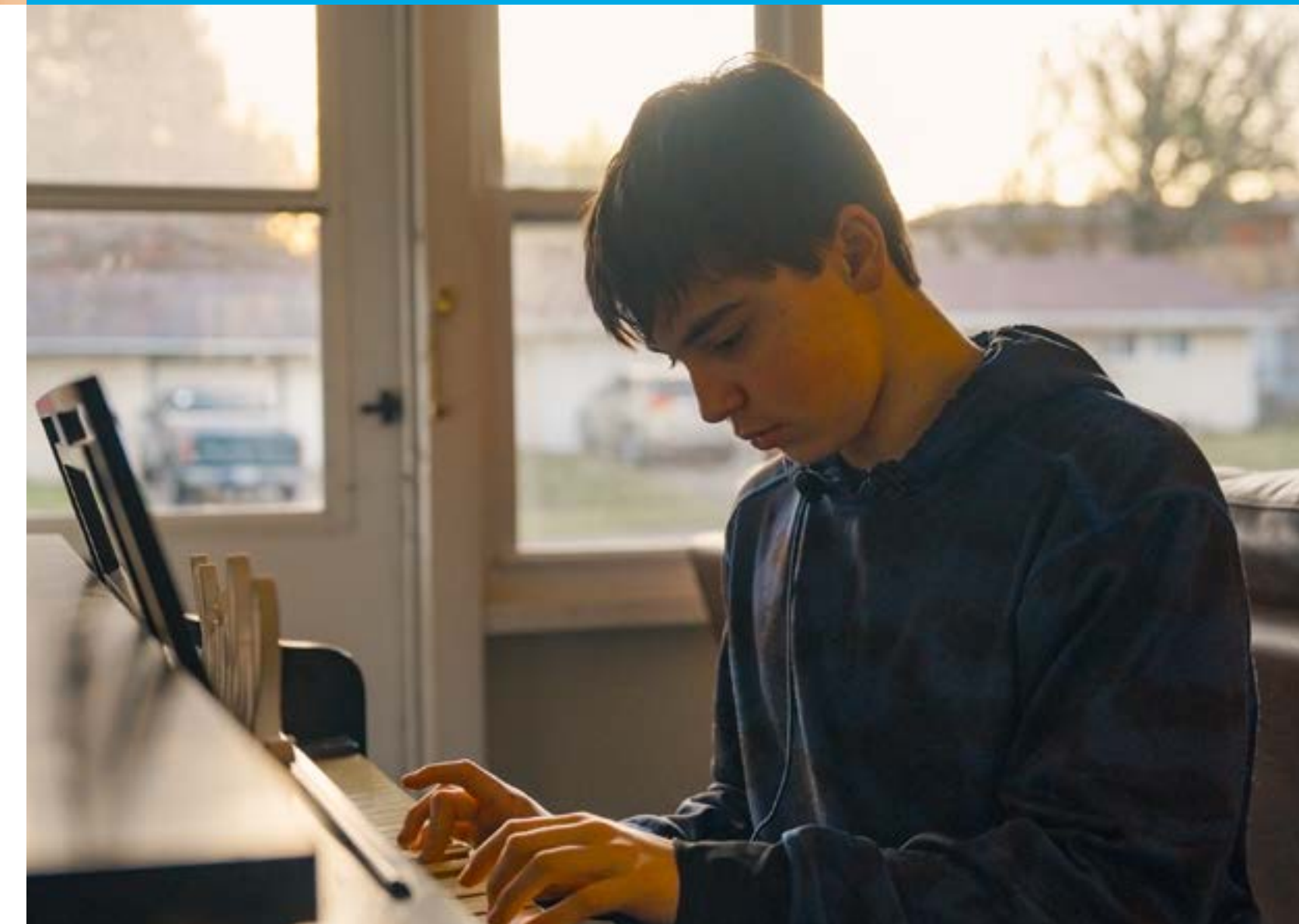
Tom was really in my corner." Megan was able to buy an older home within her budget and, using a BrightStart™ Grant from the WPCU Sunshine Community Fund®, she was able to afford the down payment while shuffling some of her funds from savings to make vital home repairs.

Aside from the financial support, Meghan was also boosted by the security and confidence she felt, knowing she had a caring partner on her life's new journey.

"I'm very hopeful that other people will be able to feel the way that I have felt - just really cared for by the community—because I know that I'm not alone."

## BrightStart™ Down Payment Assistance Program

The WPCU Sunshine Community Fund® BrightStart Down Payment Assistance Program offers down payment support through a matching grant up to \$2,500, helping first-time home buyers achieve the dream of homeownership.



*"I know what this grant meant to me and the difference that it made in my life. I am sitting here today because I hope that other people will be able to experience that same hope and joy and feeling of community."* – Megan K., WPCU Member Since 2022







# Managing Finances Through Cancer

*When diagnosed with cancer, most patients find themselves working less and faced with two challenges on top of the already overwhelming diagnosis:*



**How do I move forward with less income?**

**How do I catch up on bills that have accumulated?**

In 2023, WPCU Sunshine Community Fund® in partnership with Wright-Patt Credit Union®, the Gala of Hope Foundation and Dayton-area hospitals, introduced a Financial Learning Program Pilot entitled “Managing Your Finances Through Cancer.”

This interactive and dynamic program starts with a financial needs assessment and a personalized plan for each participant. Then WPCU® Financial Coaches and GreenPath Financial Wellness Counselors provide one-on-one coaching, hands-on tools and financial learning classes so participants come move forward with confidence and focus on their healing journey.

“Most don’t realize that cancer patients, once they are diagnosed with cancer and begin treatment, their expenses increase by \$800 a month for the duration of their treatment,” explains Gala of Hope Executive Director Jeff Brock. “When they believe that someone is finally able to listen to them and say, I’m here to help, it allows them to begin to heal.”

After the pilot concludes, the Sunshine Community Fund plans to make “Managing Finances Through Cancer” a core program—expanding its reach, capacity and ability to help people through life.



*Photo courtesy of Pink Ribbon Good*





## Other WPCU Sunshine Community Fund® Initiatives

These include scholarship programs, emergency funds as critical issues arise in our community and much more.

### **Boys & Girls Club of Dayton**

#### *After school Program*

Helping area youth achieve academic success, practice civic and social engagement and live healthy lifestyles.

### **Douglas A. Fecher Excellence in Learning**

#### *Scholarship Program*

Awarding a \$2,500 scholarship to at least two selected recipients each year attending Wright State University or the University of Cincinnati.

### **Girl Scouts Financial Well-Being**

Creating entrepreneurial-minded and financially empowered leaders.

### **Scholars of Hope**

#### *Community-Based Program*

An after-school program that provides support with homework plus activities, mentoring and field trips.







Photo courtesy of City Year Columbus

# By the Numbers

## 2023 Financials

The WPCU Sunshine Community Fund® is committed to building donor and public trust through financial transparency, accountability and integrity.

Net Assets – End of Year

**\$954,329**

Change in Net Assets

**\$224,159**



Photo courtesy of Dayton Children's Hospital

### Statement of Financial Position

December 31, 2023 and 2022 (unaudited)

Assets //	2023	2022
Cash and Equivalents	\$904,056	\$681,230
Other Assets	\$79,202	\$49,764
<b>Total Assets</b>	<b>\$983,258</b>	<b>\$730,994</b>
Liabilities & Net Assets //	2023	2022
Other Liabilities	\$28,929	\$824
Net Assets:		
Without donor restrictions	\$302,321	\$258,126
Without donor restrictions - board designated	\$652,008	\$472,045
With donor restrictions	-	-
Total Net Assets	\$983,258	\$730,170
<b>Total Liabilities &amp; Net Assets</b>	<b>\$983,258</b>	<b>\$730,994</b>

### Statement of Activities

December 31, 2023 and 2022 (unaudited)

Support & Revenue //	2023	2022
Contributions	\$563,110	\$420,684
In-kind contributions	\$255,420	\$134,225
Special events	\$159,598	\$144,141
Interest income	\$1,641	\$790
<b>Total Support &amp; Revenue</b>	<b>\$979,769</b>	<b>\$699,839</b>
Expenses //		
Program services	\$379,500	\$323,500
Supporting services:		
Fundraising	\$98,190	\$82,246
Management and General	\$277,920	\$158,142
<b>Total Expenses</b>	<b>\$755,610</b>	<b>\$563,888</b>
<b>Change in Net Assets</b>	<b>\$224,159</b>	<b>\$135,951</b>
<b>Net Assets – Beginning of Year</b>	<b>\$730,170</b>	<b>\$594,219</b>
<b>Net Assets – End of Year</b>	<b>\$954,329</b>	<b>\$730,170</b>



# Hope Makers

## WPCU Sunshine Community Fund® Board of Trustees

As a 501(c)(3) public foundation, the WPCU Sunshine Community Fund is overseen by our Board of Trustees.

The Board of Trustees provides expertise, oversight and accountability to ensure the foundation is appropriately stewarding its resources to fulfill its mission.



**Amy Reilly**, Chair & WPCU Chief Administrative Officer



**Cassie Barlow**, Treasurer & President of SOCHE



**Diane Farrell**, Trustee & Independent Consultant



**Tim Mislansky**, Trustee & WPCU President & CEO



**Dave Ramey**, Trustee & President, Strategic Leadership Associates, Inc.



**Dr. Chuck Showell**, Trustee & WPCU, Board of Directors



**Karin VanZant**, Trustee & VP SDOH & Health Equity, Clearlink Partners



The day-to-day operation of the WPCU Sunshine Community Fund is managed by:



**Tracy Szarzi-Fors**, Executive Director



**Amber Rose Brown**, Director of Development



# The Path Forward

In 2023, the WPCU Sunshine Community Fund® enjoyed exceptional success. Partner-employees, donors and community partners donated more than ever. Our InspiRAYtion Grants and signature programs touched more people than we ever have in our history.

In 2024, we're building upon that momentum so we can continue to transform the financial wellbeing of the communities we serve. With your continued support, we can continue to light that journey. The success of the WPCU Sunshine Community Fund is as unlimited as the potential of the people it serves.

Thank you for continuing to walk this path with us.



**Amy Reilly, Chair,**  
**Chief Administrative Officer,**  
**WPCU Sunshine Community Fund**



*Photo courtesy of Ebenezer Healthcare*



*Photo courtesy of City Year Columbus*

**Donate to the WPCU  
Sunshine Community Fund:**  
*Scan or click the QR Code*



**Watch the 2023 Impact  
Report Video: Scan or  
click the QR Code**



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BrightStart grants require an approved mortgage loan through WPCU. Mortgage loans processed by myCUMortgage, LLC, NMLS ID 565434 – a wholly owned subsidiary of Wright-Patt Credit Union. Wright-Patt Credit Union NMLS ID 510034.