



BUILDING HOPE IMPROVING WELL-BEING

Wright-Patt
CREDIT UNION, INC.®

2023 Annual Report

Susan B., Member Since 1992

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“WPCU® has been a true partner for our family. As things come up in life – cars, college, retirement – they’ve always been there for us.”

– Susan B.

Gwendolyn G., Member Since 1998, Nia S., Member Since 2012 and Susan B., Member Since 1992



Paul B., Member Since 2014

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President & Chairman's Letter

"The true measurement of our success is the people who we've been able to help through life."



Timothy J. Mislansky,
President & CEO

Joseph Mucci,
Board Chair

At Wright-Patt Credit Union, we believe **everyone deserves a caring financial partner who builds hope and improves well-being**. This is our credit union's purpose statement — the driving force behind why we do what we do.

Our purpose informs almost every decision we make at the credit union. Will this action help build hope for our members? Does this loan product improve well-being? Will it elevate, uplift and help our members live the life they want to live? United in purpose, each of us is guided to do what's best for our members, fellow partner-employees and the credit union as a whole.

Looking back on the past year, we have much to celebrate. Your credit union remains financially strong and growing. We hit a huge member milestone, with our membership increasing to over 500,000 in 2023. All totaled, we ended the year with **503,041 members** who choose WPCU as their trusted financial home.

Despite a year of economic uncertainty and rising inflation, we saw our total assets increase to **\$8.3 billion dollars**, up 7 percent from 2022. Deposits and loans were up 7 percent each as well.

In 2023, we were able to help almost **100,000 members Save Better** by taking advantage of our great rates on new share products, and we paid members **\$141 million dollars in dividends** last year.

We were also able to help more than **76,000 members Borrow Smarter** and get the things they really needed with a new loan — whether that was a new home for their family, reliable transportation or simply enough money to get by when life threw them an unexpected curve ball.

Hope keeps people going in tough times. In this report, you'll read stories of members we've been able to help overcome obstacles and achieve their financial dreams — from buying a home to running a successful small business. These stories demonstrate the power of our purpose to make a positive, enduring impact on people's lives, wherever they are in their financial journey—because everyone deserves a caring financial partner who builds hope and improves well-being.

Sincerely,

Timothy J. Mislansky
President & CEO

Joseph Mucci
Board Chair,
WPCU Board of Directors

503,041

WPCU MEMBERS IN 2023

An increase of 6%.

98,628

MEMBERS SAVED BETTER

through increased rates
offered on our share products.

76,090

MEMBERS BORROWED

SMARTER

with a new loan to live the life
they want to live.

Helping Members, Building Hope

174,718

MEMBERS WERE HELPED TO
SAVE BETTER OR BORROW SMARTER*

**Representative sampling; does not cover all the ways
WPCU helped members Save Better or Borrow Smarter.*



Matt W., Member Since 2007

18,761

OPENED A
NEW SHARE
CERTIFICATE

to save for later.

16,785

ENJOYED
SAVINGS
FLEXIBILITY

with a new money
market account.

98,628

HELPED TO SAVE BETTER

with increased rates offered on our
share products.*

76,090

HELPED WITH A NEW LOAN

to achieve dreams of new homes,
vehicles, education, businesses
& more.*

40,344

HELPED WITH A
LOAN FOR RELIABLE
TRANSPORTATION

1,394

HELPED TO
ACHIEVE THE
DREAM OF HOME
OWNERSHIP

709

HELPED
THROUGH
STUDENT LOANS

413

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



Brittini L., Partner Since 2007



Reisha F., Member Since 2003



Erick R. & Mariangelica Q., Members Since 2022



Tangela L., Member Since 2011



Darcy E., Member Since 2014



Garyn K., Member Since 2017

Benefits Returned to Our Membership*

As a caring financial partner, WPCU put money back into our members' pockets through the credit union's programs, fee savings and better rates in 2023.**

\$237.5M
DIRECT FINANCIAL BENEFITS

\$22.6M
SAVED IN FEES

\$409
DIRECT FINANCIAL BENEFITS
PER MEMBER

\$1,030
DIRECT FINANCIAL BENEFITS
PER HOUSEHOLD

SPECIAL PATRONAGE DIVIDEND

Giving Back. Building Hope.

When WPCU has a great year, we're able to put money back in our members' pockets through a Special Patronage Dividend. Instead of paying stockholders, we give back to our members. It's one more way we're living our purpose and helping people through life, one member at a time.

\$8M
RETURNED TO
MEMBERS IN 2023

\$113M
TOTAL GIVEN BACK
TO MEMBERS
Since 2008

*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 2023.



"It was so fun to see the Member Centers filled with excitement as we celebrated this huge milestone with our members!"

— Nate H., Partner Since 2023



In total, WPCU ended the year with 503,041 members, an increase of almost 6%. We're thankful for all our members who continue to choose WPCU as their trusted financial home!

500,000 Reasons to Celebrate

In 2023, WPCU reached a major milestone: our membership grew to over 500,000 members! We celebrated with our members in every Member Center with fun photo opportunities, balloons and treats for all. Members were also invited to build hope alongside WPCU by participating in food drives supporting five food banks across the communities we serve in Southwest and Central Ohio. By donating food, members could enter gift card giveaways and help ease food insecurity in their own communities.



Building Hope for Homeownership

Buying a home is a major financial milestone that represents safety, stability and freedom. Yet, for many people, the dream of homeownership feels unattainable. As a caring financial partner that looks beyond the numbers, WPCU is helping to build hope and put homeownership within reach for members like Cindy.

After renting a townhouse for 32 years, Cindy was dissatisfied with her landlord and ready for a change. Once she started browsing online, it wasn't long before Cindy found a home that she fell in love with. However, every time she tried to get prequalified, she was told her credit was holding her back. Cindy started to wonder if she would ever achieve her dream of owning a home — until the day she turned to Wright-Patt Credit Union.

"Cindy falls into a category of a lot of people who don't realize they can buy a home," said Andrew Roberts, WPCU Mortgage Sales Manager. "But she was actually perfectly poised to purchase a home."

Andrew worked one-on-one with Cindy to help her understand

her credit standing and what steps she needed to take to position herself for success. She was in disbelief when he told her, "It looks like we can do this!"

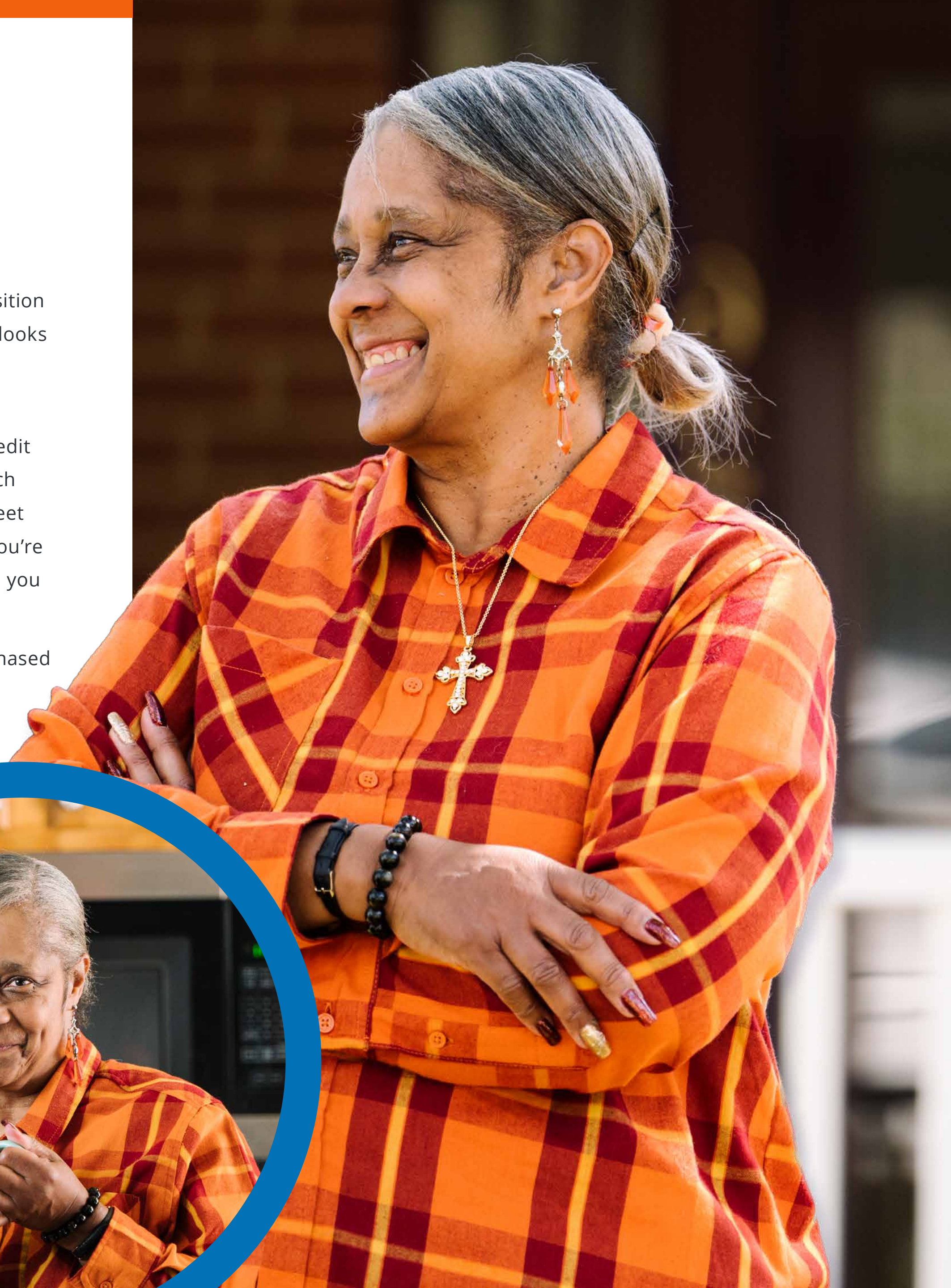
"When people try with one lender and get turned down, they often give up," Andrew explained. "That's why Wright-Patt Credit Union does things differently. We take a consultative approach to mortgage lending, coaching our members to help them meet their dream of homeownership. It's not just about whether you're qualified or not qualified at this moment; it's how do we help you buy a house?"

With WPCU as her caring financial partner, Cindy finally purchased her dream home, and she's loving every minute of it.

As Andrew put it, "There are stories that you remember forever, that remind you why you do what you do. Stories like Cindy's are why I get out of bed in the morning."

"Everything went so smoothly, I just could not believe it. When I wake up, I look around and say, 'How did this even happen?' It's wonderful!"

— Cindy W.



SOAR Program Success:

Fueling Passion and Purpose for Underserved Entrepreneurs

Many small business owners need both financial help and support to achieve their business goals. Wright-Patt Credit Union is dedicated to strengthening small businesses throughout our communities through a new program designed to level the playing field for local minority, woman and veteran-owned businesses.

WPCU has dedicated \$10 million dollars to the SOAR Business Loan and Outreach Program, providing access to affordable business financing and resources to support the unique needs of these member businesses. The SOAR Outreach Program provides an array of financial education, mentorship, training and business tools to help small businesses continue to grow and thrive.

\$2.9M

IN LOANS

133

**AREA SMALL
BUSINESSES HELPED**

163

NEW JOBS

projected to be created by
SOAR businesses.



Hsanni S. M., Member Since 2019

A Storybook Ending

When Hsanni got the opportunity to bring her book to life on screen, she needed help to make her dream a reality. A SOAR Business Loan helped her pay contributors and start working with a production company. Hsanni said, "I encourage anybody that has an idea that they've been struggling to get off the ground to contact WPCU about the SOAR program. It's a way for minorities to actually become a viable part of the community with whatever they want to pursue."

"I was able to look at the future with rose-colored glasses."

– Hsanni S. M., CEO, SoulFire Productions



Marvin H., Member Since 2023

A Cut Above the Rest

After 20 years of cutting hair, Marvin knows he offers “the best haircut in Ohio.” With a SOAR Business Loan, he can keep his barber shop going and growing.

Marvin remembers how his SOAR Program Ambassador at WPCU, Jeffrey, genuinely cared about his business and seeing him succeed. “He took the time to break it down. He really helped me out and helped me understand some things that I didn’t understand. WPCU will give you a chance.”

“The SOAR program was a blessing to me.”

– Marvin H., Owner, Marvelous Cuts

Sweet Success

Jennifer’s ice cream shop and food truck needed some extra capital to continue its growth. With a SOAR Business Loan, she was able to expand her menu and try new offerings.

“When I reached out to Wright-Patt Credit Union, I was just looking for a business loan in general,” Jennifer explained. “The rep told me about the SOAR program that hadn’t quite launched yet, and it was worth waiting for. As a woman business owner, it gave us a few extra little perks.”

“The fact that WPCU was willing to talk to me solely to give me a loan and support our business meant everything to me personally.”

– Jennifer O., Owner, Susie’s Big Dipper



Jennifer O., Member Since 2015

Safeguarding Member Well-Being with Fraud Protection & Prevention

At WPCU, looking out for our members' well-being also means helping protect them from those who don't have their best interests at heart. And while financial fraud can impact anyone, older adults are disproportionately targeted by cybercriminals and scammers. As the Assistant Manager for Financial Crimes at WPCU, Rebecca knows that fighting elder fraud requires empathy, attention to detail and a personal touch. It's this proactive approach that helped her team save one elderly member from a potentially devastating fraud attempt.

A FRONTLINE DEFENSE AGAINST FRAUD

Just before the holiday season, WPCU's Financial Crimes department received a call from a Financial Coach informing them about an elderly member who was conducting very unusual transactions at a Member Center requesting tens of thousands of dollars in official checks, multiple days in a row. After asking additional questions, it was clear that the member was afraid and not telling the real story about why he needed the funds. "Things just weren't adding up," said Rebecca. "All the red flags of fraud were there."

Rebecca called the member directly and found out he was about to cash his official checks at another financial institution. Rebecca knew that if this happened, and the member was a victim of a scam like she suspected, it was

likely that he would never recover those funds. She promptly warned the other institution and explained how the gentleman was likely being exploited. They took her concerns seriously and sent him back to the WPCU Member Center.

The member eventually shared that he needed to deposit thousands of dollars into a bitcoin ATM to avoid being arrested. Fraudsters had convinced the member he owed the government money, causing him to act on fear and a sense of urgency. Thankfully, WPCU was able to save the member from losing any more money and his Financial Coach helped him contact law enforcement.

For Rebecca, these stories hit close to home. "It's personal — I have grandparents who could become victims of scams just like this," she said. "That's why I always want to go above and beyond to do everything I can to help."

\$13M

IN FRAUD LOSS PREVENTED

In addition to preventing loss in reported fraud cases, our partners work diligently to educate members and ask the right questions to stop potential fraud before it occurs.



"I love that I get to help make an impact, improve people's lives and most of all protect them."

— Rebecca M., Assistant Manager for Financial Crimes



Improving Well-Being through Financial Learning

53,980

MEMBERS ACCESSED DIGITAL RESOURCES

- Interactive learning modules with over 24 financial education topics
- Helpful financial worksheets, checklists and calculators
- Money management online budgeting tool

1,693

MEMBERS ATTENDED LEARNING EVENTS

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

- Finances in Focus series
- Retirement planning and investment basics
- Budgeting basics
- Debt and student loans
- Home buying seminars



“Our goal is to be a credit union that cares about someone’s holistic well-being—not just how much they put into their account. We want to give them the tools to live the best lives they can live.”

— Sarah S., Member Engagement Specialist
Partner Since 2020



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

\$1.8M

DEBT PAID DOWN
through GreenPath’s
debt management plans.

880

NEW MEMBERS
reached out to GreenPath
for help in 2023.



“I’ve taken so many courses—online and in-person. I’ve just learned so much. The classes are there to help members be more fiscally responsible and fiscally literate—and it works.”

— Lillian Z., Member Since 2014



16
COLLEGE SCHOLARSHIPS
awarded to area students.

610
AREA STUDENTS
participated in WPCU learning opportunities. High school & college students took part in WPCU financial workshops or events, laying the foundation for financial understanding and success.

1,392
LOCAL JOBS
provided by WPCU in Dayton, Columbus and Cincinnati.

\$86M
PUMPED INTO LOCAL ECONOMY
through payroll to WPCU employees.



3,204
VOLUNTEER / "IMPACT" HOURS
by WPCU partner-employees to help make a difference in our communities.

4,000
WPCU ESSENTIAL ITEM CARES BAGS
(containing gloves, toothbrushes, chapstick, granola bars, etc.) were shared in 10 locations through our community Impact Stands.

Local & Community Impact



Photo courtesy of East End Community Services

WPCU® Sunshine Community Fund®

Making a Difference

As the giving arm of Wright-Patt Credit Union, the WPCU Sunshine Community Fund helps to improve, strengthen and safeguard the financial security of vulnerable populations within our community. Through InspiRAYtion grants made possible through partner-employee giving and fundraising, as well as signature programs and initiatives, the WPCU Sunshine Community Fund supports programs that align with financial well-being building blocks, including learning and education, employment and income, financial services, food insecurity, health and wellness, housing, social integration and other projects that make our communities more just and accessible for all.



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.

\$322,000

GRANT DOLLARS DISBURSED

in 2023.

\$2,031,584

TOTAL GIVEN TO NONPROFITS

since 2012.

24

NONPROFITS HELPED

through WPCU InspiRAYtion Grants, including Boys & Girls Club of Dayton, East End Community Services, Ebenezer Healthcare and Victory Project.

\$209,224

**RAISED BY PARTNER
EMPLOYEES & EXPERTS**



Photo courtesy of Boys & Girls Club of Dayton



Photo courtesy of Ebenezer Healthcare



Photo courtesy of Victory Project



Starting a New Chapter with a Caring Financial Partner

Being a caring financial partner means looking out for our members both in good times and tough times. For members like Megan, who experienced personal and financial distress all at once, a little hope can make all the difference.

As a recently divorced mother of three, knowing she needed to move was difficult enough. Then, Megan's brother passed away, compounding her feelings of loss and instability. With a small budget (and a giant family dog named Zeus), Megan realized moving to a rental property just wasn't an option. So, she met with Tom, a Mortgage Loan Originator at Wright-Patt Credit Union.

"There were a lot of things I was worried about," said Megan. "I needed a low monthly payment. I needed a fence for our dog. And I knew I wanted the kids to be close to their school and friends." After listening to her needs, Tom encouraged Megan to apply for a BrightStart grant from the WPCU Sunshine Community Fund®,

a program that could provide up to \$2,500 of down payment assistance. This lit a spark of hope for Megan and her family. "I didn't know that such a thing existed," said Megan. "The BrightStart grant made an enormous difference...it meant I could go out and look for a house, and there would be some relief on the other end."

Thanks to down payment assistance through the BrightStart grant, Megan was able to buy a house within her budget and even had savings left over to make vital home repairs. Knowing she has a caring financial partner to turn to in the midst of hard times has given Megan enduring hope. Now, she's living with much more financial confidence.

"It's so much easier to see the good in life now," she said. "The kids are able to see more stability and joy. I hope other people will be able to feel the way I have, which is really cared for by the community."

UP TO **\$2,500**
MATCHING GRANT FOR
DOWN PAYMENT ASSISTANCE

33
MEMBERS HELPED
SINCE 2022

BRIGHTSTART™ DOWN PAYMENT ASSISTANCE PROGRAM

The WPCU Sunshine Community Fund's 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.



"The BrightStart Grant was a surprise and a blessing in my life. Even though we'd been through so much, I knew it was going to be okay." — Megan K.



Growing Strong in Central Ohio

Columbus Area Passes 75,000 Member Mark!

WPCU continues to deepen our roots in the Central Ohio community, with seven Member Centers now open in the Columbus area and more to come in 2024. As the credit union expands, it amplifies our commitment to making a positive impact on people's lives. We're proud to serve everyone in Central Ohio with the financial products and extraordinary personal service that define the WPCU difference.

Columbus Spotlight

WPCU continues to grow our presence in the Columbus area to deliver even more value to members in Central Ohio. In 2023, we helped Columbus members:



PUT AWAY A LITTLE EXTRA

Columbus deposit balances increased by **17.5%**.



ACHIEVE THE DREAM OF HOME OWNERSHIP

Home loan balances in the Columbus area increased by **5%**.



BORROW SMARTER TO LIVE THE LIFE THEY WANT

Total loans to Columbus members increased by **33%**.



START OR GROW THEIR BUSINESS

Business loan balances in Columbus increased by more than **25%**.

77,023
MEMBERS

Columbus grew by 10,839 new members, an increase of **14%**.

501
BUSINESS MEMBERS

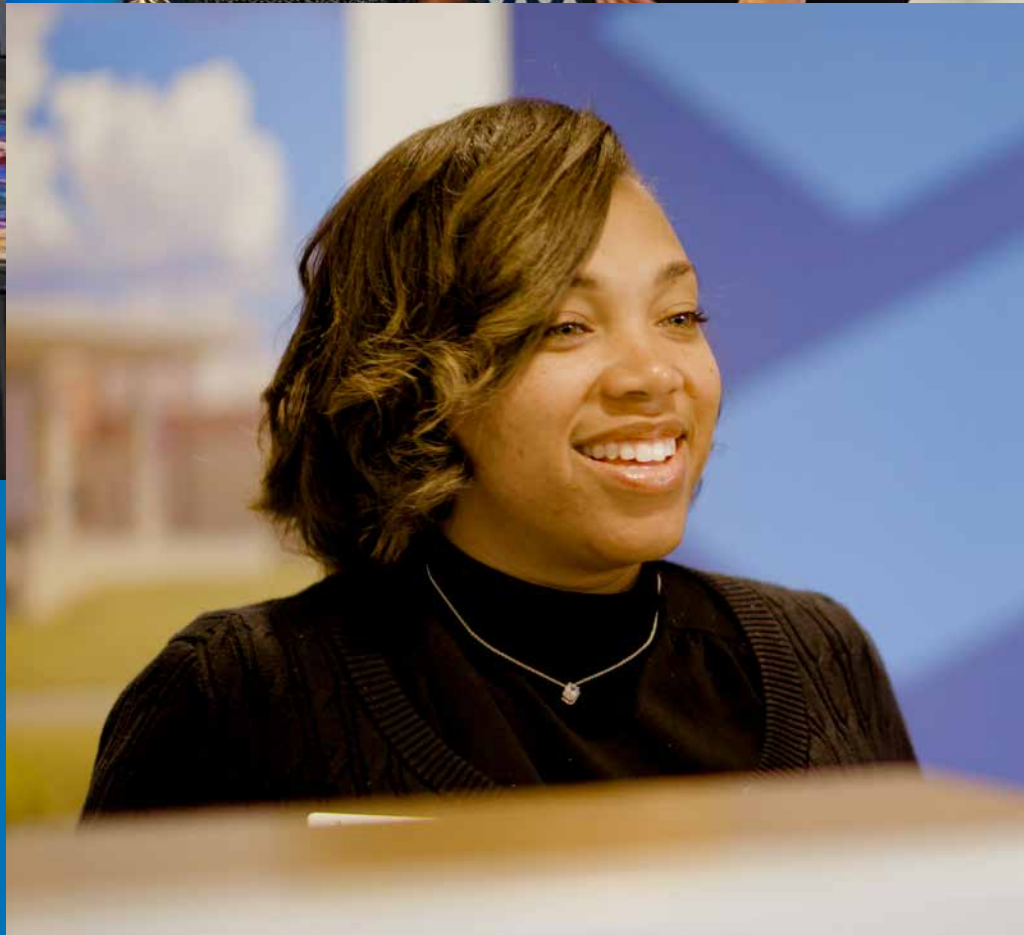
An increase of **29%**.



Canal Winchester Member Center



Grove City Member Center



WPCU Awards & Recognition

In 2023, WPCU was honored with several national and local awards recognizing our culture, care for the community and commitment to extraordinary member service. Among these special awards was the prestigious 2022 Air Force Distinguished Credit Union of the Year award, and, for the third year in a row, WPCU was named an Ohio Best-in-State Credit Union by Forbes.



**AIR FORCE
DISTINGUISHED CREDIT
UNION OF THE YEAR**
2022 by the Secretary of the Air Force
Financial Management Office

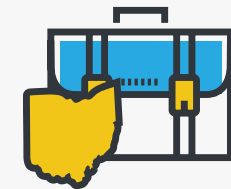


**BEST-IN-STATE
CREDIT UNIONS**
2023 by Forbes Lists

Other Awards



**BEST BANK OR
CREDIT UNION**
2023 by Dayton.com



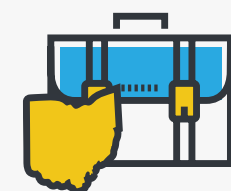
**BEST PLACES
TO WORK**
2023 by Dayton Business Journal



**CUSTOMER SERVICE
BUSINESS OF THE YEAR**
2023 by Dayton Business Journal



**BEST LENDING
INSTITUTION**
2023 by Best of Dayton



**BEST
WORKPLACES**
2023 by Ohio Business Magazine

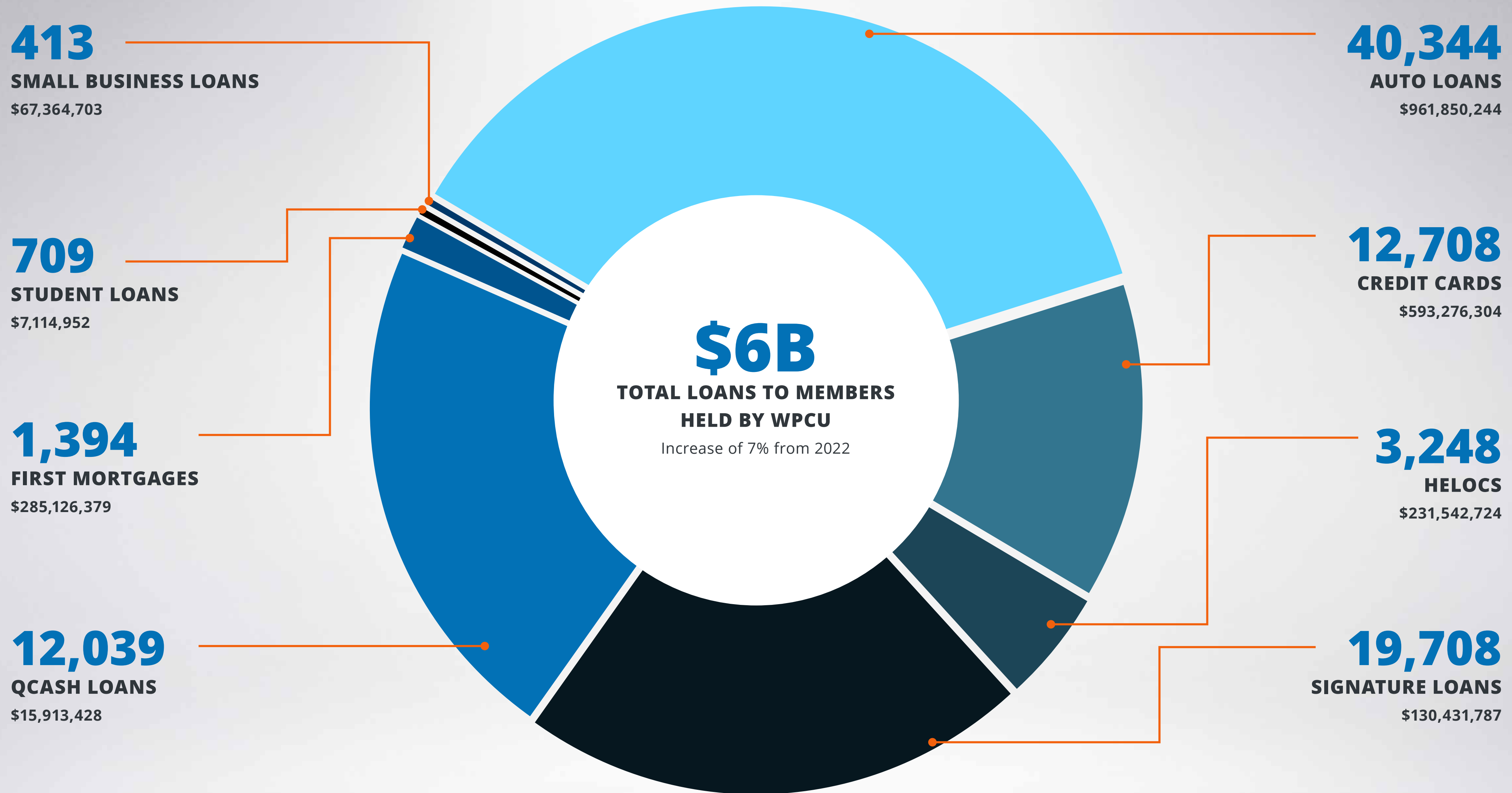


**BEST EMPLOYER
2ND PLACE**
2023 by Springfield News-Sun



**BEST FINANCIAL
SERVICES FIRM**
2023 by Springfield News-Sun

Loans Given to Members in 2023*



Chief Financial Officer Report

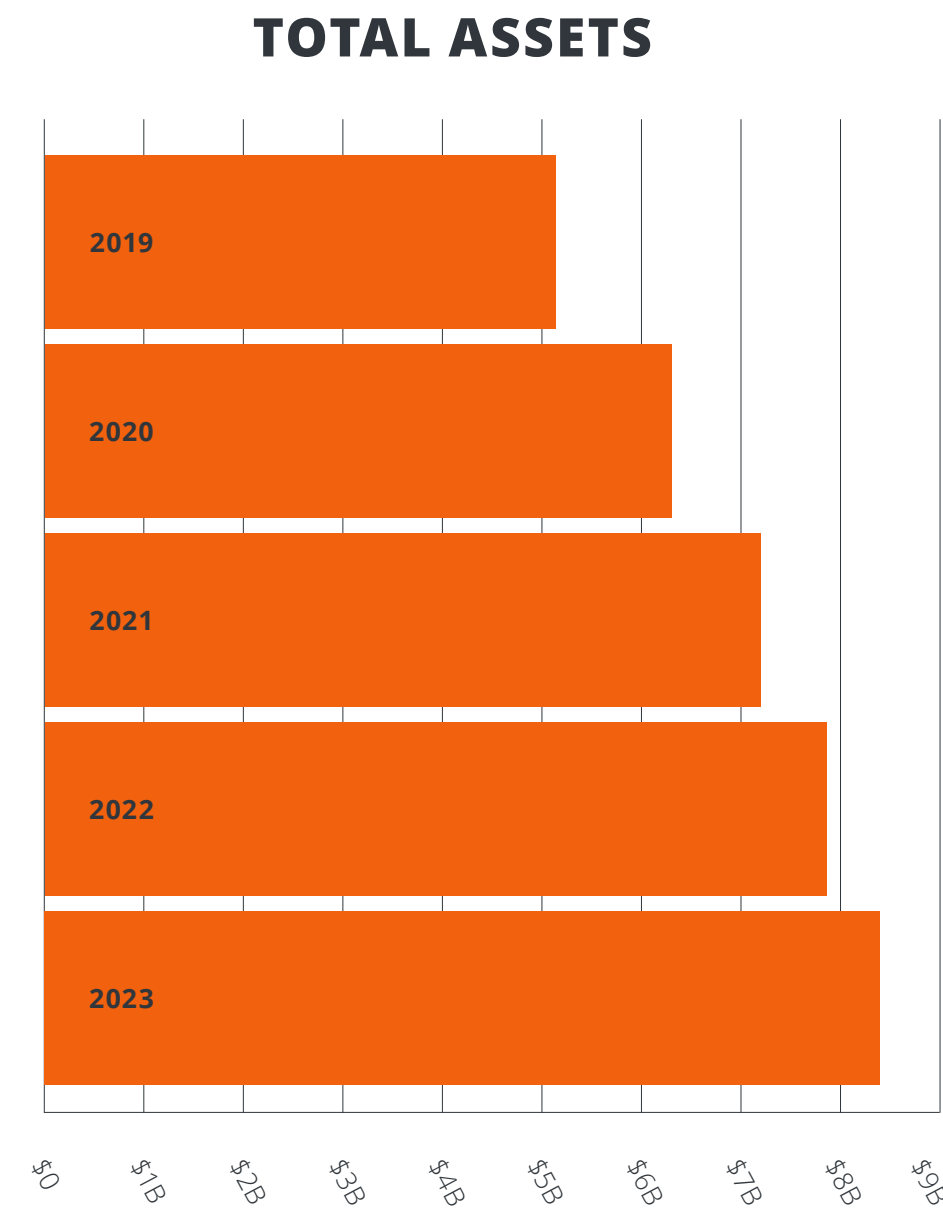
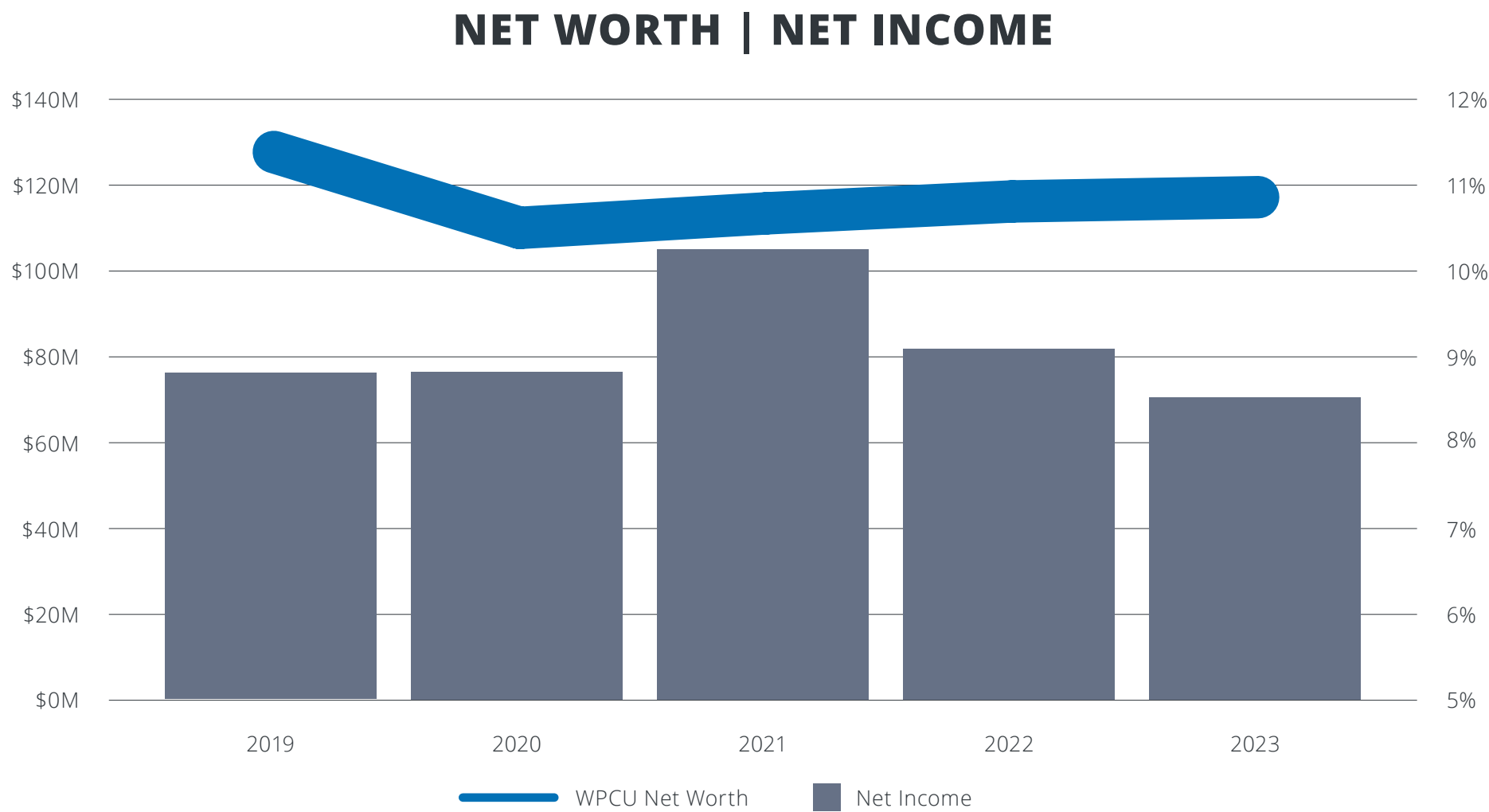
Looking back at Wright-Patt Credit Union’s financial results for 2023, we have much to be proud of, especially when viewed through the lens of our new purpose statement. Last year, total assets grew to **\$8.3 billion**, an increase of **\$540 million** for the year —almost 7% over the previous year.

We also saw **7 percent growth** in both loans and deposits. Specifically, member deposits or share accounts grew to more than **\$6.9 billion, up \$484 million** for the year. Our WPCU share and deposit accounts earn highly competitive dividend payments. In 2023, those dividends almost tripled to **\$141 million** – up from **\$48 million** in 2022.

Finally, I am pleased to report that WPCU continues to be well capitalized with a net worth of **10.88%**, up from 10.83% in 2022, and comfortably above the **7%** required to be considered “well capitalized” under credit union regulatory standards. Your credit union remains financially strong and will continue to deliver the responsible products and competitive rates that allow us to build hope and improve well-being for all our members.



Daniel G. Smith
Chief Financial Officer



This year, we saw a significant number of members who were struggling financially. This caused them to have to face tough decisions when it came to paying a loan or credit card bill and other essential expenses, like groceries for the week. This, in turn, impacted our profits, as shown in the chart above. Understanding the financial uncertainties many of our members are still navigating, WPCU is taking an active approach. The credit union has a robust asset management plan in place and remains committed to helping our members build hope and improve their well-being in these challenging economic times.

10.88%

NET WORTH RATIO

WPCU remains financially secure and above the “well-capitalized” threshold defined by the NCUA.

\$8.3B

IN ASSETS

An increase of 7% over 2022 and a 26% increase over the past 4 years.

\$6.9B

IN DEPOSITS

An increase of more than 7% over 2022.

\$141M

IN DIVIDEND PAYMENTS

An increase of almost 200% over 2022.

\$70M

NET INCOME

Total consolidated earnings.

503,041

TOTAL MEMBERS

An increase of almost 6% over 2023.

STATEMENTS OF FINANCIAL CONDITION <i>(in thousands)</i> // December 31, 2023 and 2022		
ASSETS	2023	2022
Cash and Equivalents	\$796,271	\$679,975
Investments	\$1,166,964	\$1,118,667
Loans Held for Sale	\$33,467	\$43,242
Loans to Members	\$6,070,119	\$5,672,356
Allowance for Credit Loss	\$(77,186)	\$(45,791)
Other Assets	\$344,702	\$326,004
Total Assets	\$8,334,337	\$7,794,453
LIABILITIES AND MEMBERS' EQUITY	2023	2022
Members' Share Accounts	\$6,952,057	\$6,467,760
Borrowings	\$505,995	\$516,715
Other Liabilities	\$118,009	\$108,918
Members' Equity:		
Statutory Reserve	\$22,877	\$22,877
Specific Reserve	\$2,021	\$2,051
Retained Earnings	\$870,260	\$819,006
Net Unrealized Loss on Investments	\$(136,878)	\$(143,276)
Total Members' Equity	\$758,280	\$700,658
Non-controlling Interest	\$(4)	\$402
Total Liabilities & Members' Equity	\$8,334,337	\$7,794,453

CONSOLIDATED STATEMENTS OF INCOME <i>(in thousands)</i> // December 31, 2023 and 2022		
	2023	2022
Interest Income:		
Interest on Loans	\$350,547	\$258,850
Interest on Investments	\$75,890	\$34,913
Total Interest Income	\$426,437	\$293,763
Interest Expense:		
Dividends	\$141,417	\$47,897
Interest on Borrowings	\$17,384	\$9,248
Total Interest Expense	\$158,801	\$57,145
Net Interest Income	\$267,636	\$236,618
Credit Loss Expense	\$55,271	\$28,529
Non-Interest Income	\$91,573	\$88,343
Non-Interest Expenses	\$225,240	\$203,838
Patronage Dividend	\$8,066	\$10,894
Net Income	\$70,632	\$81,700
Less Net Income Attributable to Non-controlling Interest	\$184	\$101
Net Income Attributable to Parent Company	\$70,448	\$81,599

2023 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 credit union’s best interest.



Nick Endsley
Oakwood, Assistant Treasurer



Joseph L. Linsenmeyer
Fernandina Beach, FL, Vice Chair



Dr. Chuck Showell
Bellbrook, Secretary



Rachel Goodspeed
Dayton, Assistant Secretary



Joseph Mucci
Huber Heights, Chairman



Bonnie Smith
Trotwood, Treasurer



Leah Hanseman
Centerville, Director



Adam Scheetz
Kettering, Director



Dr. Robert Sweeney
Williston, South Carolina, Director

IN ADDITION TO THE BOARD OF DIRECTORS, THE FOLLOWING INDIVIDUALS ARE RECOGNIZED FOR THEIR SERVICE TO WRIGHT-PATT CREDIT UNION:

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

Burhan Kawosa, *Bellbrook, Advisory Council Member*

Gina McFarlane-El, *Dayton, Advisory Council Member*

David Cassity, *Tipp City, Advisory Council Member*

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

Dr. Larry Smith, Colonel, USAF (Retired), *Beavercreek, Director Emeritus*

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

Scott McCollum, *Centerville, Advisory Council Member*

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

Our Purpose in Action

Driven by our purpose, Wright-Patt Credit Union will continue to build hope and improve well-being for our members, partner-employees and those in the communities we're proud to serve. As we look back on all we accomplished together in 2023, including celebrating over 500,000 members, we look forward to even more opportunities to serve as a caring financial partner and help people live the lives they want to live.



Building Hope Improving Well-Being // Annual Report 2023

WPCU.coop // (937) 912-7000 // (800) 762-0047

3560 Pentagon Blvd., Beaver Creek, OH 45431-1707

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Federally Insured by NCUA Equal Housing Opportunity

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