



Building Stronger Communities

2024 Community Impact Report

Building Impact

THE CORNERSTONE OF OUR FOUNDATION

Over 90 years ago, workers at Wright Field decided to help one another through tough times by depositing a quarter from each pay period into a modest shoebox. They called this collective resource “The Sunshine Fund.” That simple act sparked a legacy of care that continues to shine today as the WPCU® Sunshine Community Fund®, the charitable giving arm of Wright-Patt Credit Union®.

Throughout 2024, the WPCU Sunshine Community Fund has focused on laying a strong foundation for lasting impact. By fostering collaboration and community partnerships, we’re providing new pathways toward financial stability. Thank you for joining us in this journey to build stronger communities and create opportunities that will change the trajectory of lives for generations to come.

“From our InspiRAYtion Grants and MoneyMagnifier® student financial learning program to new initiatives surrounding homeownership, we’re focused on building a strong financial foundation for the people and communities we serve.”

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

2024 Impact

\$2,451,500+

TOTAL GRANT DOLLARS
AWARDED SINCE 2009

\$280,000+

RAISED BY PARTNERS

\$319,500

AWARDED TO 28
NONPROFITS

20

FUNDRAISING EVENTS
HOSTED BY SCF
VOLUNTEERS

75%

PARTNER-EMPLOYEE
ENGAGEMENT



Photo courtesy of Learn to Earn

Building Hope



Photo courtesy of Omega CDC

\$1.3 Million for a Brighter Future in Northwest Dayton

For many families, homeownership is a dream that feels out of reach—especially in historically underserved neighborhoods like Northwest Dayton. To provide a clear path to financial stability through homeownership, the WPCU® Sunshine Community Fund® is proud to announce an initial investment of \$1.3 million to jumpstart a new program called the **Northwest Dayton Pathways to Homeownership**.

In collaboration with Omega CDC, CountyCorp, the HomeOwnership Center and other key community partners, this large-scale housing initiative will expand homeownership opportunities. Construction on 10 brand-new homes will begin in the summer of 2025, with a goal of 30 new or rehabbed homes across three years. These homes will be sold at market price, but eligible buyers will receive down payment and closing cost assistance to ensure that homeownership is accessible for local families.

“When you think about somebody who has never owned a home—and whose parents didn’t own a home—now they have the opportunity to buy a great brand-new home they can afford,” said Tracy Szarzi-Fors, Executive Director of the WPCU Sunshine Community Fund. “That level of stability and security is truly life-changing.”



“The investment of the Sunshine Community Fund means that we are able to accelerate and create together a refreshing of the Hope Zone community...Rather than talk about it, which has been happening in this community over decades, we are actually going to see action.” – Vanessa Ward, President, Omega Community Development Corporation

Building Community

InspIRAYtion Grants

The heart of the WPCU Sunshine Community Fund® is the InspiRAYtion Committee, a small group of dedicated WPCU® partner-employees who volunteer their time fundraising for and selecting finalists for InspiRAYtion grants. From those grant finalists, each WPCU partner-employee has the opportunity to place their individual votes to help determine which local nonprofit organizations will receive a grant.



Photos courtesy of At Home By High

AT HOME BY HIGH

At Home by High was created by neighbors for neighbors to support people aging in place. The organization serves the Short North in Columbus, Ohio and surrounding neighborhoods with helpful services for older adults, including home upkeep, social events and activities.

The Sunshine Community Fund was so important to us because funding is very limited for older adult programming."

– Katie Beaumont, Executive Director, At Home by High

LEARN TO EARN

Thanks to an InspiRAYtion Grant, Learn to Earn was able to launch its Access to Council Eviction Prevention Program. This program serves at least 125 students and families in Northwest Dayton who are facing eviction by helping them either prevent the eviction or find a place where they can be stably and affordably housed.

"The Sunshine Community Fund has been an incredible partner and supporter of all of our work to benefit all students in Montgomery County." – Stacy Schweikhart, CEO, Learn to Earn



Photo courtesy of Learn to Earn

BrightStart™ Down Payment Assistance Program

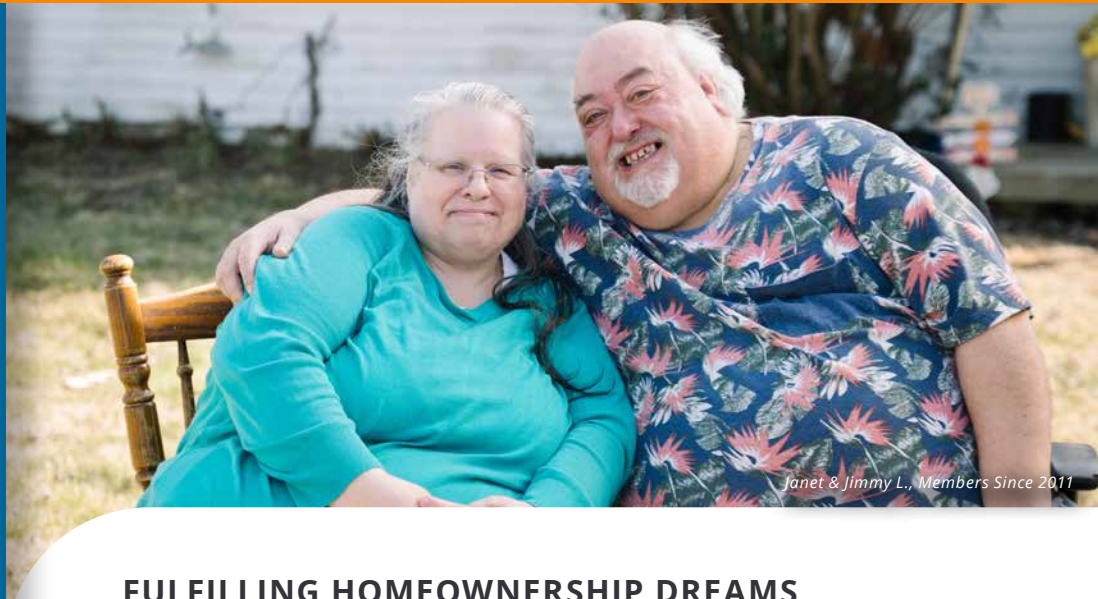
The WPCU Sunshine Community Fund® BrightStart Down Payment Assistance Program offers down payment support through a matching grant up to \$2,500, helping first-time home buyers achieve the dream of homeownership.

≤ \$2,500

**MATCHING GRANT FOR
DOWNPAYMENT ASSISTANCE**

42

MEMBERS HELPED SINCE 2022



Janet & Jimmy L., Members Since 2011

FULFILLING HOMEOWNERSHIP DREAMS

Janet and Jimmy never imagined homeownership was possible for them. When faced with the decision that they would have to move and leave behind the house they had rented for 14 years or take the opportunity to possibly become homeowners, they turned to WPCU for guidance. Thanks to the BrightStart Grant, they secured the funds they needed to stay in the house they loved and turn their dream of homeownership into reality.

"With the BrightStart Grant, I didn't have to pull as much out of my 401k to buy my home. So I have more for my retirement." – Janet L., BrightStart Recipient



Building Life Skills

FINANCIAL LITERACY TOOLS FOR A BRIGHTER FUTURE

Children who learn the basics of financial literacy early have a better chance of becoming more financially stable adults. That's why WPCU® Sunshine Community Fund® developed MoneyMagnifier®, a free student financial learning program designed to help educators meet Ohio's Financial Literacy Standards and empower students at every grade level.

Using our free curriculum that includes fun and helpful tools, worksheets and videos, educators help guide even the youngest students on their path to building positive financial habits.

Last year, after two MoneyMagnifier pilot programs were tested and evaluated, the curriculum has been enhanced and improved even more. MoneyMagnifier reached more than 2,600 students in 2024, with many more schools showing interest. Thanks to the WPCU Sunshine Community Fund, students are gaining a valuable early financial education that will pay dividends for the rest of their lives.



2,600+
STUDENTS
REACHED

1,000
KITS DISTRIBUTED
BY CRAYONS TO CLASSROOM



Scan the QR
code to share
MoneyMagnifier
with your favorite
educator

Building Strength

Statement of Financial Position December 31, 2024 and 2023 (unaudited)

Assets //	2024	2023
Cash and Equivalents	\$1,335,449	\$904,056
Other Assets	\$30,031	\$79,202
Total Assets	\$1,365,481	\$983,258
Liabilities & Net Assets //	2024	2023
Other Liabilities	\$9,934	\$28,929
Net Assets:		
Without donor restrictions	\$254,088	\$302,321
Without donor restrictions - board designated	\$1,101,459	\$652,008
With donor restrictions	-	-
Total Net Assets	\$1,355,546	\$954,329
Total Liabilities & Net Assets	\$1,365,481	\$983,258

Statement of Activities December 31, 2024 and 2023 (unaudited)

Support & Revenue //	2024	2023
Contributions	\$776,413	\$563,110
In-kind contributions	\$248,395	\$255,420
Special events	\$164,550	\$159,598
Interest income	\$2,549	\$1,641
Total Support & Revenue	\$1,191,907	\$979,769
Expenses //		
Program services	\$514,227	\$379,500
Supporting services:		
Fundraising	\$183,689	\$58,040
Management and General	\$92,773	\$318,071
Total Expenses	\$790,689	\$755,610
Change in Net Assets	\$401,218	\$224,159
Net Assets - Beginning of Year	\$954,329	\$730,170
Net Assets - End of Year	\$1,355,546	\$954,329



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,
Director of
Development



Donna McCoy,
Community
Engagement &
Donor Relations
Associate

Building the Future

***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.*



On National Philanthropy Day, the Association of Fundraising Professionals honored the WPCU Sunshine Community Fund with the **Outstanding Community Foundation award**—a humbling recognition of the value we provide to the communities we serve.

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



**Watch the 2024
Impact Report Video:**
Scan or click the QR Code



© 2025 Wright-Patt Credit Union. All Rights Reserved | WPCU is Federally Insured by NCUA  Equal Housing Opportunity

WPCU Sunshine Community Fund ("SCF") is not affiliated, associated, authorized, endorsed or sponsored by, or in any way officially connected with the entities referenced in this report. The use of entity names or trademarks is strictly limited to identification and reference purposes only and does not imply any association between SCF and the trademark holder. Testimonials reflect the individual opinions and experiences of those displayed and are not a promise, guarantee, or representation of any specific product or result. Results and experiences may vary.

Sunshine Community Fund, MoneyMagnifier, and BrightStart are trademarks or registered trademarks of Wright-Patt Credit Union, Inc. Mortgage loans originated by Wright-Patt Credit Union, Inc. (WPCU) are subject to credit review and approval. BrightStart grants require an approved mortgage loan through WPCU.

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.