MOMENTS *that matter*

Wright-Patt CREDIT UNION, INC.®

2024 ANNUAL REPORT

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PRESIDENT & CHAIRMAN'S LETTER

"Our credit union continues to grow—not just in numbers—but in the impact we're making on the lives of our members and communities every day." — *Tim Mislansky*

Timothy J. Mislansky, President & CEO

Joseph L. Linsenmeyer, Board Chair

What truly defines the Wright-Patt Credit Union® difference? It's how we show up for our members in the **moments that matter** most. Whether that's helping a young family buy their first home, supporting a small business owner's dream, or simply offering financial guidance when life takes an unexpected turn, we exist to help people through life.

While these moments may seem small, to our members, they mean the world. And for us, they're the moments that bring our purpose to life. Because **everyone deserves a caring financial partner who builds hope and improves well-being.**

Being a caring financial partner means **taking better care** of our members than anyone else. When we do this well, our members take better care of the credit union, and in turn, that gives us more resources to take care of even more members and our partner-employees. Throughout 2024, we had many opportunities to take care of people, helping them navigate life's challenges and achieve their financial goals.

Now over 520,000 members strong, our credit union continues to grow and impact more lives in the communities we serve. Our financials reflect that strength as well, with **total assets exceeding $9 billion**, allowing us to continue offering competitive rates, lower-to-no fees and extraordinary, personalized service.

Last year, we helped nearly **99,000 members save better** by offering increased rates on our share products. We put **$187.9 million** back in our members' pockets in dividend payments, an increase of 33% over 2023.

We were also able to help more than **80,000 members borrow smarter** with a new loan so they can achieve their dreams of new homes, vehicles, education, businesses and more.

In the pages ahead, you'll read some of the stories behind these numbers—real moments that made a real difference in the lives of our members.

Driven by our purpose, we continue to provide benefits that go beyond banking — better value, personalized coaching and a commitment to helping people build hope and improve their well-being. Your membership and support of WPCU® is what makes this possible. We're honored to be the caring financial partner you can count on.

Timothy J. Mislansky
President & CEO

Joseph L. Linsenmeyer
Board Chair,
WPCU Board of Directors

Now over 520,000 members strong, our credit union continues to grow and impact more lives in the communities we serve. Our financials reflect that strength as well, with total assets exceeding $9 billion, allowing us to continue offering competitive rates, lower-to-no fees and extraordinary, personalized service. We've also made meaningful investments of time and resources to support the credit union's long-term growth and prepare for the future—especially as we look ahead to the significant milestone of $10 billion in assets.

521,206

WPCU MEMBERS IN 2024

An increase of 4%.

MEASURING MEMBER IMPACT *one moment at a time*


Gwendolyn G., Nia S. & Susan B., Members Since 2012


Amber G., Partner Since 2017

179,298

MEMBERS WERE HELPED TO SAVE BETTER OR BORROW SMARTER*

82,434

HELPED WITH A NEW LOAN

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

2,261
Helped to achieve the dream of homeownership

226
Helped through student loans

917
Helped with a business loan to start or grow their business

34,089
Helped with a loan for reliable transportation

96,864

HELPED TO SAVE BETTER

with increased rates offered on our share products.*

33,522
Opened a new share certificate to save for later

17,415
Enjoyed savings flexibility with a new money market account

"I chose to move my money to Wright-Patt Credit Union® because it gives me peace of mind that my savings are safe and growing."

— Cody R., Member Since 2025

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

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 2024.**

$239.4M DIRECT FINANCIAL BENEFITS	**$27.7M** SAVED IN FEES
$470 DIRECT FINANCIAL BENEFITS PER MEMBER	**$988** DIRECT FINANCIAL BENEFITS PER HOUSEHOLD

"I got my first car loan from Wright-Patt Credit Union® and the process was seamless. They were so easy to work with!" — *Karleen G., Member Since 2024.*

Cody C., Member Since 2022

SPECIAL PATRONAGE DIVIDEND

Our Members Make It Possible!

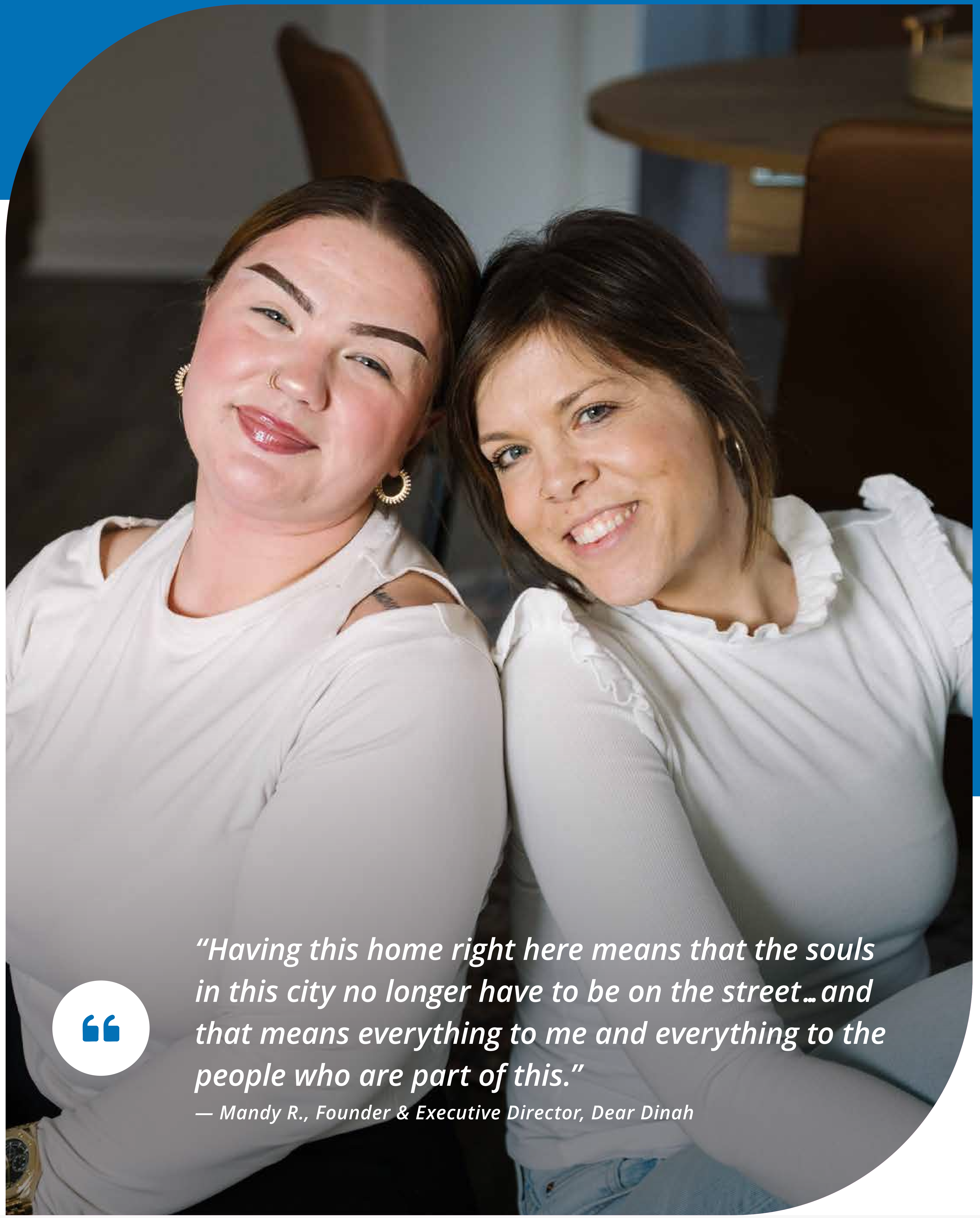
When WPCU has a great year, we're able to put money back in our members' pockets through a Special Patronage Dividend. Instead of paying stockholders, we give back to our members. It's one more way we're living our purpose and helping people through life, one member at a time.

$6.75M RETURNED TO MEMBERS IN 2024

$119.5M TOTAL GIVEN BACK TO MEMBERS Since 2008

*Compared to Ohio average bank rates, according to data from the America's Credit Unions' Membership Benefits Report. **Information available over 12-month period ending Q3 2024.

MBS SPOTLIGHT *dear dinah*



Sometimes, a home is more than just four walls and a roof. It's safety. It's healing. It's a new beginning.

For Mandy R., Founder and Executive Director of Dayton-based non-profit Dear Dinah, a home meant hope for female victims and survivors of human trafficking in her community.

After years of outreach efforts, Mandy saw firsthand the urgent need for a safe place where women could easily access supportive services. When the perfect house popped up in a Dayton neighborhood Dear Dinah already served, she knew it was the opportunity they had been waiting for.

However, because this wasn't a typical real estate purchase, Mandy also knew she needed a caring financial partner to help bring the vision of 'The Victory House' to life. "This project did not fit in a box, and we needed a team of people who could find a solution that was not in a box," she explained.

As a longtime WPCU® member, Mandy turned to her credit union for help. "It felt like a very natural transition to stay with Wright-Patt Credit Union because we had a good relationship. We trusted them. We never had any issues or hiccups."

"Our loan officer was amazing," Mandy added. "She continued to ask, 'How can we make this happen?' Her heart was in it, and that made it all the more special."

"In two weeks, we were able to get the loan," she continued. "It wasn't a traditional process, but it worked out in a beautiful way."

A Place to Belong

Today, the Victory House functions as a walk-in for women who are actively being trafficked and/or experiencing homelessness. Women can access tangible needs, from a cup of coffee and a hot meal to clothing, showers and vital supportive resources in a safe, home-like setting. The home also provides a space for survivors who are no longer being trafficked but still need a sense of community and support.

> **For Katie, a survivor of human trafficking, The Victory House is a safe haven where she feels surrounded by healing and hope.**

"The day Mandy got the keys and closed on the house, I was one of the first to see it," Katie said. "To walk through it today, it's hard not to cry. It's such a special place for girls to come to. Even though I've fought my battle and won, I can come here for anything. This place provides that peace."

SMALL BUSINESS *big dreams*

Jeffery W., Partner Since 2022

Strong small businesses create strong communities—and at Wright-Patt Credit Union®, we believe in investing in their success.

We've dedicated $10 million to the SOAR *(Support and Outreach to Advance Revitalization®)* Business Loan and Outreach Program, designed to help entrepreneurs and small businesses who can use additional support to realize their goals.

Since the pilot program began in 2023, SOAR has helped fund more than 1,700 business owners and provided more than 400 SOAR loans.

Through the SOAR Outreach Program, entrepreneurs gain access to valuable financial education, mentorship, training, and business tools to support their growth and long-term success. It's one more way WPCU® is dedicated to building hope and improving well-being in the communities we serve.

"By providing easier access to capital, dynamic community connections, helpful resources and financial products, SOAR is helping small businesses take flight."
— Jeffery W., Manager, MBS Community Development

$6.5M
IN LOANS *in* 2024

1,800+
JOBS PROJECTED TO BE CREATED *by* 2024 SOAR LOAN RECIPIENTS

287
LOANS TO AREA SMALL BUSINESSES *in* 2024

fighting fraud
PROTECTING OUR MEMBERS' MONEY

Being a caring financial partner means going the extra mile to help our members protect their hard-earned money and financial information.

Fraud is a growing concern across the financial industry, with scammers becoming more sophisticated every day and U.S. consumers reportedly losing more than $12.5 billion to fraud in 2024, according to the FTC. Wright-Patt Credit Union® takes a proactive approach by educating members, asking the right questions and stepping in to stop potential fraud before it happens. "Recently, we helped a 94-year-old woman wrapped up in an investment scam," explained Erin B., Assistant Manager of Fraud Risk Management.

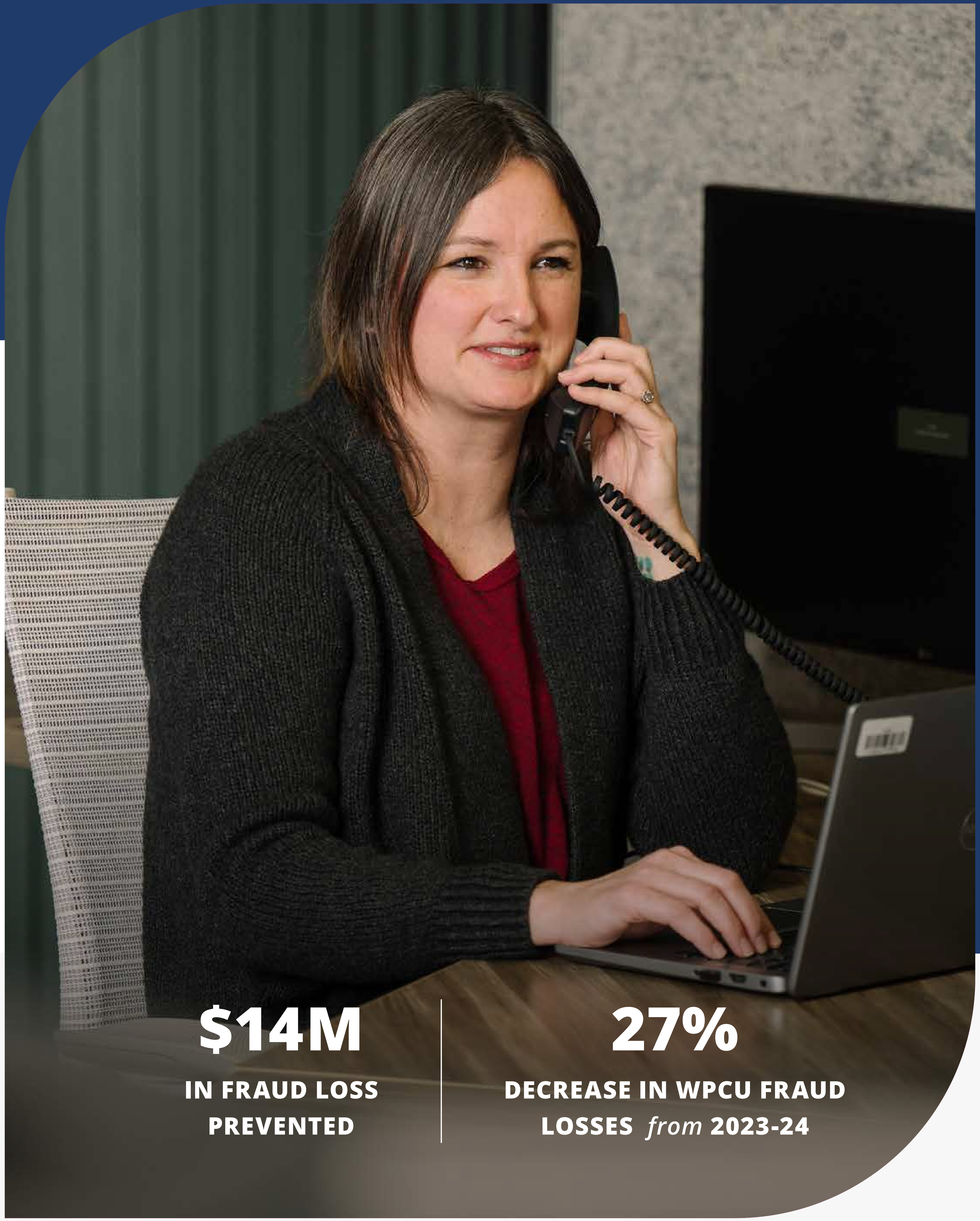
When WPCU's fraud detection processes flagged a suspicious cashier's check, Erin trusted her instincts. Something didn't seem right.

Her research led her to the elderly woman, who had sent scammers money, believing she would have a 200% return on her investments. With diligence and the help of law enforcement, Erin and her team were able to return more than $49,500 to the woman. The woman was relieved and overwhelmed with gratitude. Although she wasn't a WPCU member, Erin helped educate her so the scammers wouldn't contact her again.

"It's important to get fraud information out to members and customers everywhere," Erin said. "The ultimate goal within our department is to help protect the members and the credit union."

"Fraud prevention is the most important part of a financial institution. It's important to protect your members. That's why they're there. That's why they're investing with you."

— Erin B., Assistant Manager of Fraud Risk Management



$14M

IN FRAUD LOSS PREVENTED

27%

DECREASE IN WPCU FRAUD LOSSES *from* 2023-24

FINANCIAL LEARNING FOR *future success*

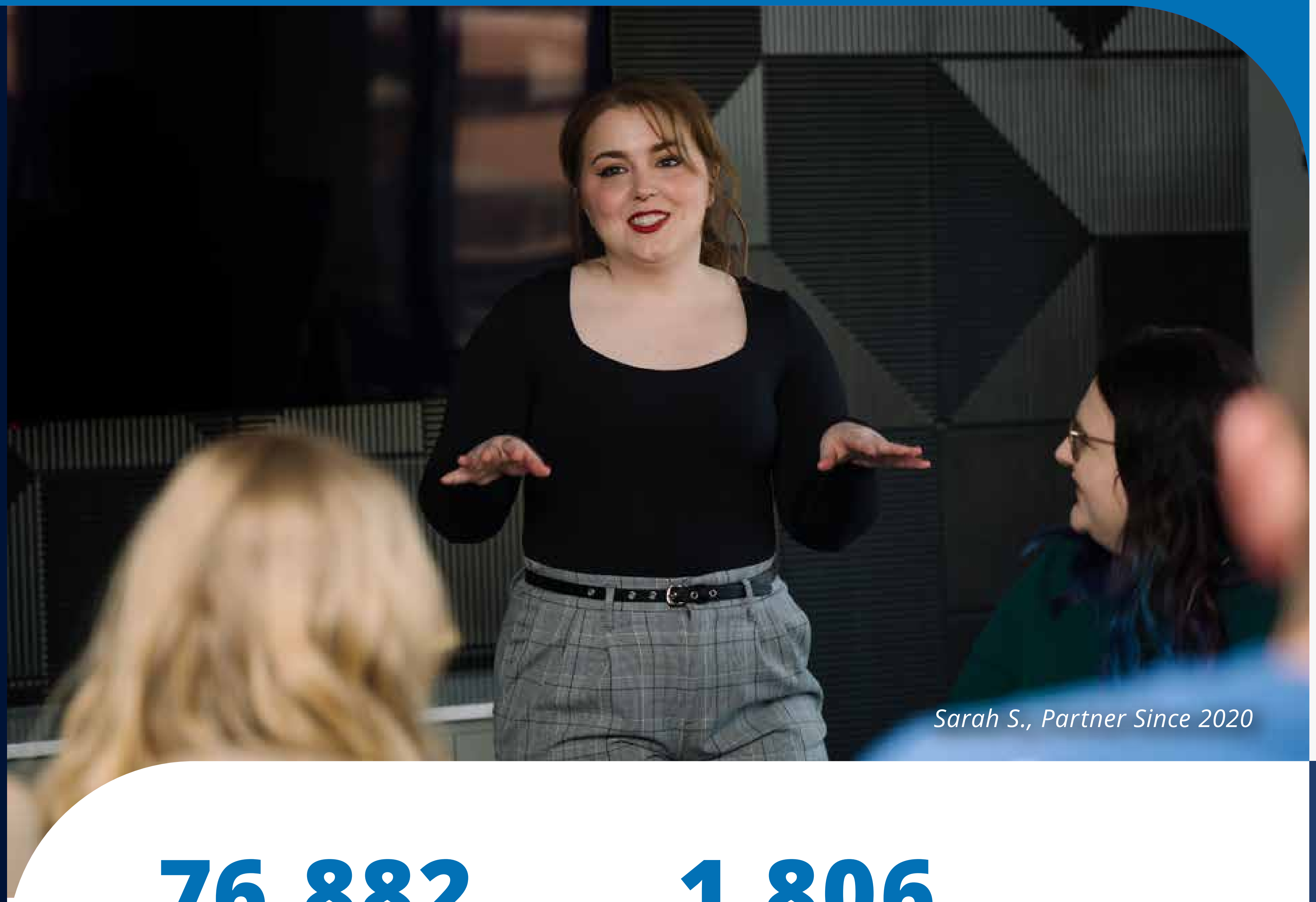
Wright-Patt Credit Union® provides a range of free financial education tools and resources to help our members through every stage of life.

One of the biggest drivers of our success has been our Finances in Focus program, a 5-week class series that addresses a number of topics our members face on their Financial Flexibility and Freedom® journeys.

By following the financial data of previous attendees, we know our classes are working—empowering our members to make more confident decisions and improve their financial well-being.

“No other financial institution has offered me this level of education or outreach. Instructors were so knowledgeable and relatable. I just felt very connected.”

— Ella M., Member Since 2023



Sarah S., Partner Since 2020

76,882

MEMBERS ACCESSED DIGITAL RESOURCES

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

1,806

MEMBERS ATTENDED LEARNING EVENTS

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

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

Finances in Focus //

Real Member Results 2023 – 2024

120% **PARTICIPATION INCREASE**

132 attendees in 2023 vs. 290 in 2024

Average Credit Scores //

2023: 598

2024: 688

Average Loan Balances //

2023: $4,866

2024: $3,617

GreenPath™ financial wellness

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

$2.2M

DEBT PAID DOWN

through GreenPath’s debt management plans.

973

NEW DEBT COUNSELING SESSIONS

to empower WPCU members.

TURNING EVERY DAY SAVINGS INTO *big wins*

Saving is one of the best ways to build financial security and stability.

But getting into the habit of saving is not always easy—or fun. That's why Wright-Patt Credit Union® introduced Save to Win®, a savings account with a twist.

With Save to Win, rather than earning dividends, every $25 saved in a member's Save to Win account earns them an entry into monthly, quarterly and annual drawings for a chance to win cash prizes from the WPCU® member-only prize pool and a national prize pool*.

> **Since launching the program in April 2024, WPCU has celebrated nearly 1,800 member winners with over $140,000 in cash prizes awarded.***

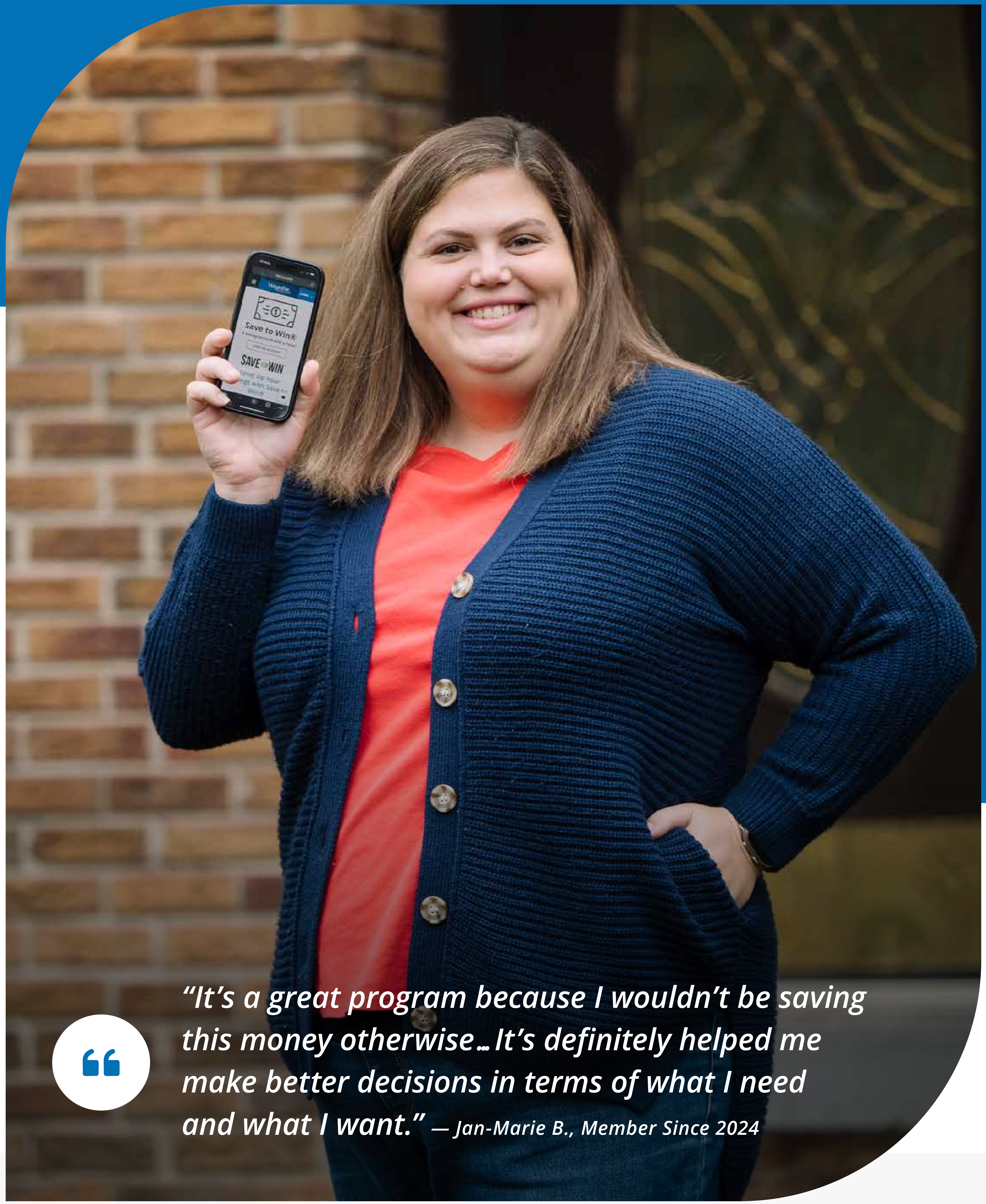
For lucky members like Jan-Marie, participating in Save to Win has been a win-win experience. When Jan-Marie visited the Beavercreek Member Center to open a new account, she learned about the new Save to Win Account. "I really enjoy just having a chance to win something," Jan-Marie said. "So I said, 'Sure, I'll open one of those up.'"

After saving regularly, Jan-Marie logged into Online Banking one day and was surprised to see that $1,000 had been deposited into her account. To her excitement, WPCU invited her to a special check presentation at the same Member Center where she first opened her account.

"I think it's a good program for anyone, whether you're saving $25 or you're saving $2,500 each month, because as soon as you're saving, you have a chance to win," explained Jan-Marie. "So I think it would definitely make people who haven't saved before be a little bit more enticed to try and save."

Since her first big win, Jan-Marie has even won additional smaller cash prizes through Save to Win, totaling nearly $2,525. Most importantly, Save to Win has helped Jan-Marie stay motivated to continue saving. "It's been nice just to have that little cushion," she said.

At WPCU, we believe in the power of small steps to make a big difference. Whether it's with Save to Win or our other smart savings products, we're here to help our members Save Better throughout their Financial Flexibility and Freedom® journeys.



"It's a great program because I wouldn't be saving this money otherwise…It's definitely helped me make better decisions in terms of what I need and what I want." — *Jan-Marie B., Member Since 2024*

**Wright-Patt Credit Union membership and qualifying Save to Win account required. Participating Member will be eligible for one (1) entry for each $25 increase in the monthly balance of the qualifying account, calculated on the last calendar day of the month. Eligible entries cannot exceed 100 entries for the monthly Prize Drawing, 300 entries for each quarterly Prize Drawing and 1,200 entries for each annual Prize Drawing, per Participating Member. Odds of winning are based on the number of eligible entries received. Except for making the required deposits taking any other action, or purchasing any goods or services, will not increase the odds of winning. Eligibility restrictions apply. See Official Rules for more details. The minimum deposit to open a Save to Win account is in addition to the purchase of one $5.00 membership share required to be maintained in your TrueSaver® account. There is no minimum balance required to open a Save to Win account. The minimum deposit to open a TrueSaver® account is $5.00. Dividends are not paid on the Save to Win account.*

LOCAL & COMMUNITY *impact*

1,409
LOCAL JOBS
Provided by WPCU® in Dayton, Columbus and Cincinnati.

$126.7M
PUMPED INTO LOCAL ECONOMY
Through payroll to WPCU employees.

$314,000
IN SUPPORT OF COLLEGE SCHOLARSHIPS
Awarded to area students.

3,435
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.

3,278
VOLUNTEER / "IMPACT" HOURS
By WPCU partner-employees to help make a difference in our communities.

3,500+
ESSENTIAL CARE KITS
Provided by WPCU to members and students through our Impact Stands Initiative.

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.

2024 was a great year for the WPCU Sunshine Community Fund, focused on building stronger communities by building trust, relationships and hope. Along with several exciting new initiatives launching in the coming year, it will now be possible for WPCU members to donate and support the WPCU Sunshine Community Fund's efforts to make our community stronger.

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.

$442,725

TOTAL DOLLARS DISBURSED IN 2024.

$2.5M

TOTAL GIVEN TO NONPROFITS *since* 2012.

28

NONPROFITS HELPED

Through WPCU InspiRAYtion Grants.

$319,500

RAISED BY PARTNER-EMPLOYEES & EXPERTS

Photo courtesy of Learn to Earn

Photo courtesy of At Home by High

BRIGHTSTART™ SPOTLIGHT

making a house a home

After over 14 years of renting, Janet and Jimmy never considered the possibility of homeownership. But when an unexpected opportunity arose to buy the house they lived in, they started to dream of all the ways they could make it their own.

They went to their local Wright-Patt Credit Union® Member Center. That's when Amber, a Mortgage Loan Originator, introduced them to the WPCU® Sunshine Community Fund's BrightStart Grant, which provides up to $2,500 to match the savings a member has in their WPCU account, making homeownership more attainable.

"We did the application right there," Amber recalled. "They were really, really excited because it put them in the spot to have enough money to purchase the house, and it only takes 24 to 48 hours to get the approval letter."

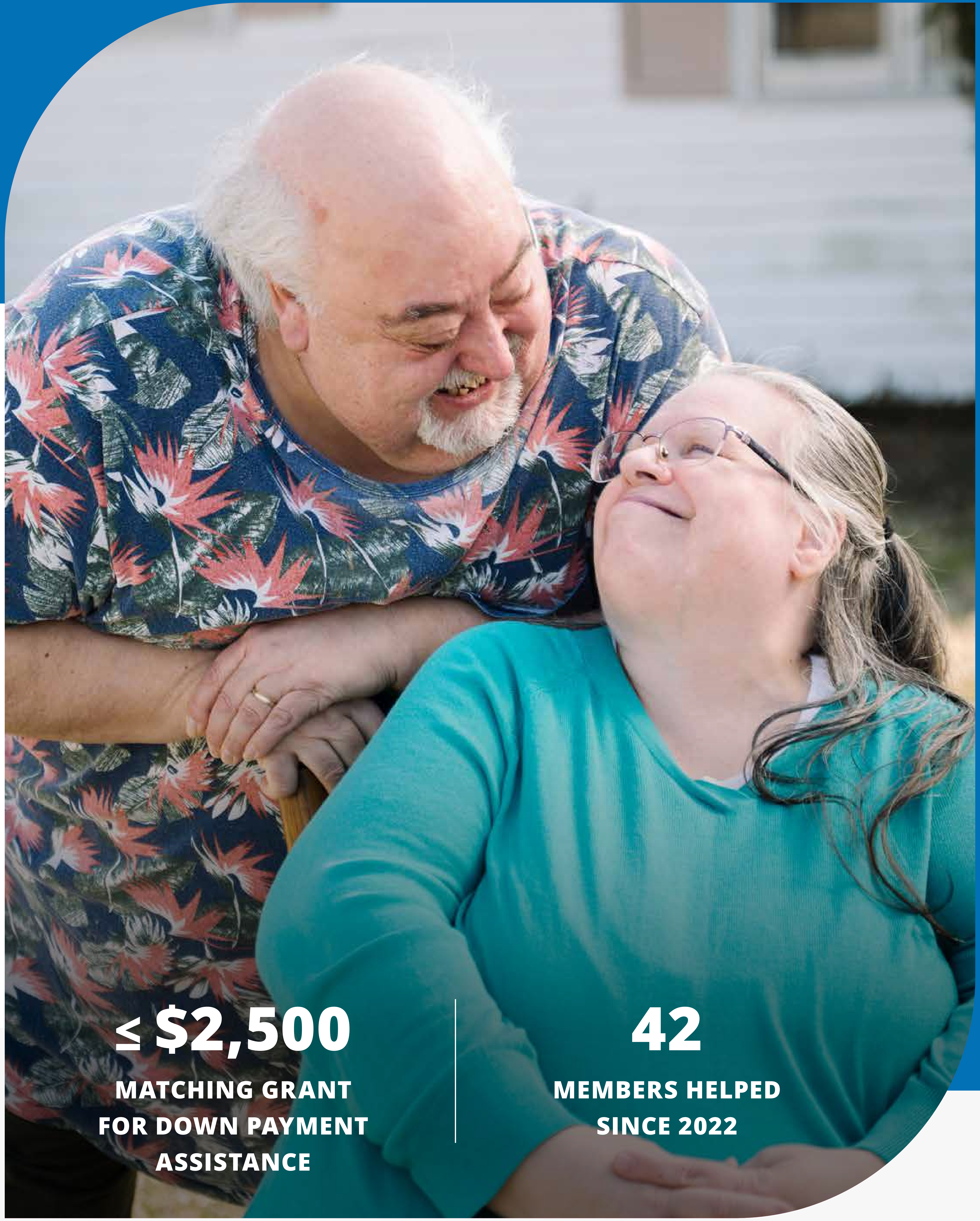
Because the BrightStart Grant can be used to cover a range of homebuying costs, such as closing costs, down payment, taxes, or insurance, buyers like Janet and Jimmy are able to keep more of their hard-earned money in their pockets.

> **For Janet and Jimmy, that difference was life-changing. With funds from the BrightStart Grant, they were able to move forward with the purchase and even start planning renovations to improve the comfort and functionality of their home.**

"When you're renting, you don't want to put anything into it because you're not going to get anything back out of it. But with us owning the home now, we can."

That sense of pride and financial stability is exactly what the BrightStart Grant is all about—helping members build hope and improve their well-being.

"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*



PATHWAYS TO *homeownership*

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 excited to announce a transformative new initiative called the **Homeownership Program**.

In collaboration with Omega CDC, County Corp, the HomeOwnership Center and other key community partners, this large-scale housing initiative will expand homeownership by constructing 10 brand-new homes in spring 2025, with a goal of 30 new or rehabbed homes across three years. These homes will be sold at market prices to make homeownership more 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."**

Community voices were central in shaping the vision of this critical initiative. When surveyed, residents of Northwest Dayton overwhelmingly identified affordable homeownership as their top priority.

More than just access to housing, the program provides financial education and personalized support to guide homebuyers through every step of the journey. It's a long-term approach designed to equip future homeowners with the knowledge and confidence they need to build lasting financial stability.

By investing in innovative and collaborative partnerships like this, the WPCU Sunshine Community Fund continues to build hope and strengthen the communities we're so proud to serve.

Photo courtesy of Omega CDC

"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 CDC*

growing strong IN COLUMBUS

WPCU® continues to grow and expand our presence in Central Ohio, with nine Member Centers now open in the Columbus area and more to come in 2025. We're proud to serve everyone in Central Ohio with benefits that go beyond banking—better value, personalized coaching and a commitment to helping them reach their financial goals and improve their well-being.

85,704 MEMBERS
Columbus grew by 6,476 new members, an increase of 11%

426 BUSINESS MEMBERS
An increase of almost 18%

WPCU continues to grow our presence in the Columbus area to deliver even more value to members in Central Ohio. In 2024, we helped Columbus members:

PUT AWAY A LITTLE EXTRA
Columbus deposit balances increased by **21.6%**

BORROW SMARTER TO LIVE THE LIFE THEY WANT
Total loans to Columbus members increased by **14.4%**

ACHIEVE THE DREAM OF HOMEOWNERSHIP
Home loan balances in the Columbus area increased by **more than 17%**

START OR GROW THEIR BUSINESS
Business loan balances in Columbus increased by more than **36%**


Hilliard Member Center


Laura Y, Bakes by Lo, Member Since 2015

WPCU® AWARDS & RECOGNITION

In 2024, 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 2024 Air Force Distinguished Credit Union of the Year award.

2024 Air Force
Distinguished Credit Union of the Year

> *All credit for these recognitions goes to our amazing people and the genuine, caring culture that's at the core of our credit union."*
>
> *— Timothy J. Mislansky, President & CEO*

Other Awards

BEST CREDIT UNION
2024 by *Dayton.com*

BEST CREDIT UNION
2024 by *Greater Springfield Partnership & Springfield News-Sun*

BEST EMPLOYER
2024 by *Greater Springfield Partnership & Springfield News-Sun*

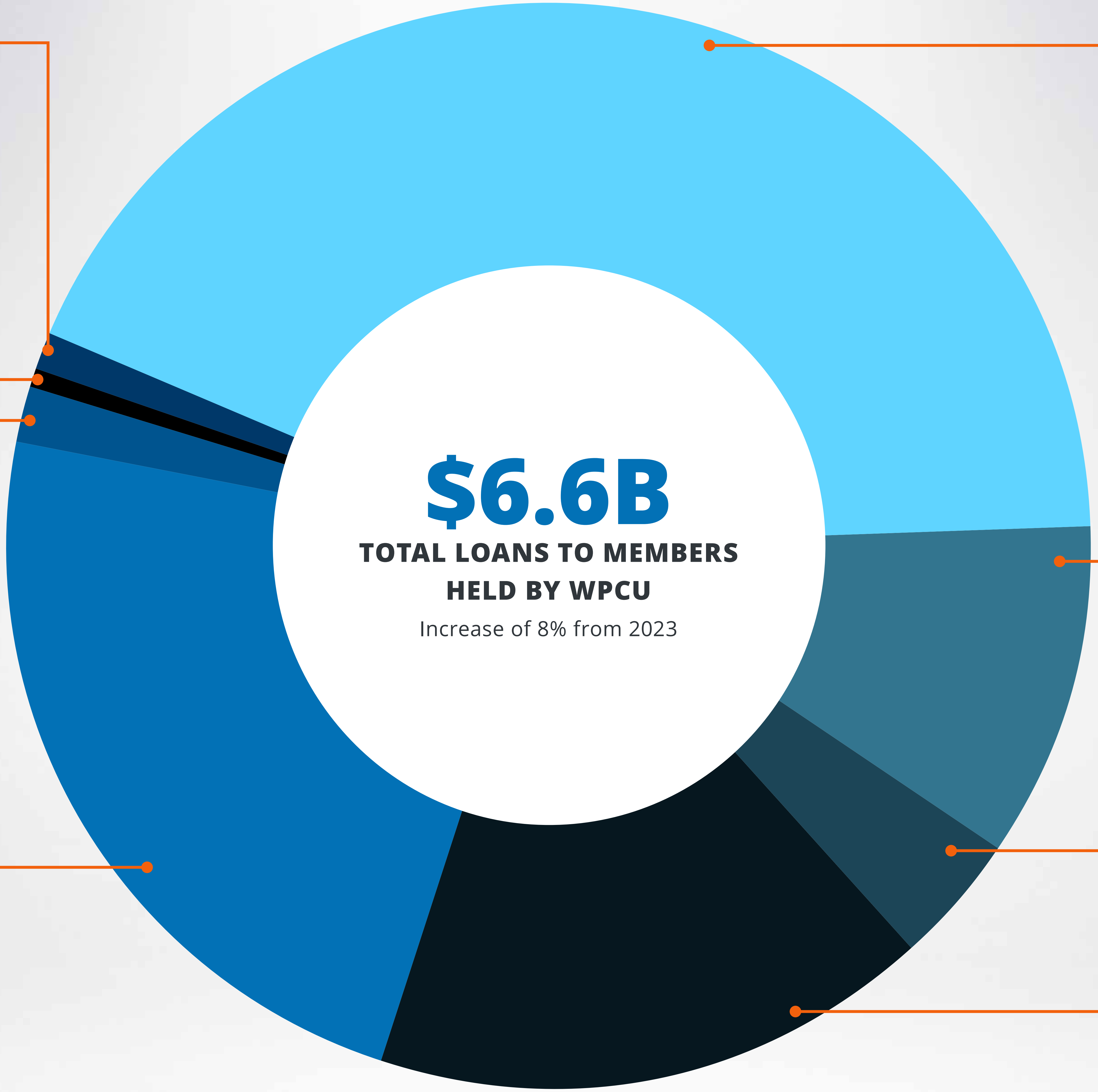
BEST FINANCIAL SERVICES FIRM
2024 by *Greater Springfield Partnership & Springfield News-Sun*

BEST PLACES TO WORK
2024 by *Greater Springfield Partnership & Springfield News-Sun*

COMMUNITY SUPPORTER OF THE YEAR
2024 by *Dayton Business Journal*

TOP 100 HEALTHIEST EMPLOYERS IN AMERICA
2024 by *Springbuk*

LOANS MADE TO HELP MEMBERS IN 2024*



917
SMALL BUSINESS LOANS
$280,800,000

226
STUDENT LOANS
$7,114,952

1,394
FIRST MORTGAGES
$536,433,882

18,230
QCASH LOANS
$19,910,453

34,089
AUTO LOANS
$802,108,524

7,955
CREDIT CARDS
$590,173,538

3,087
HELOCS
$114,743,724

13,277
SIGNATURE LOANS
$102,232,320

**Representative sampling of loan products; does not cover all the ways WPCU helped members Borrow Smarter in 2024.*

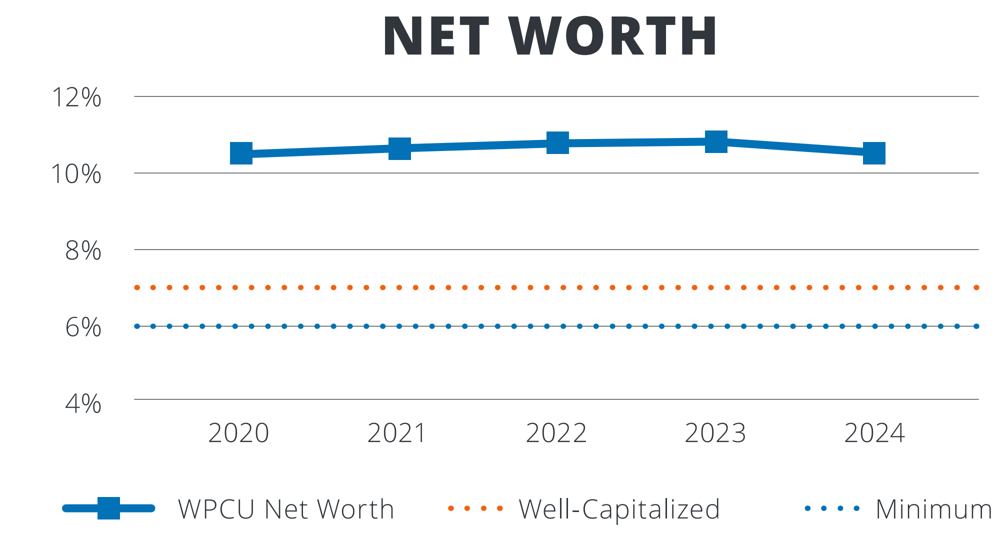
CHIEF FINANCIAL OFFICER REPORT

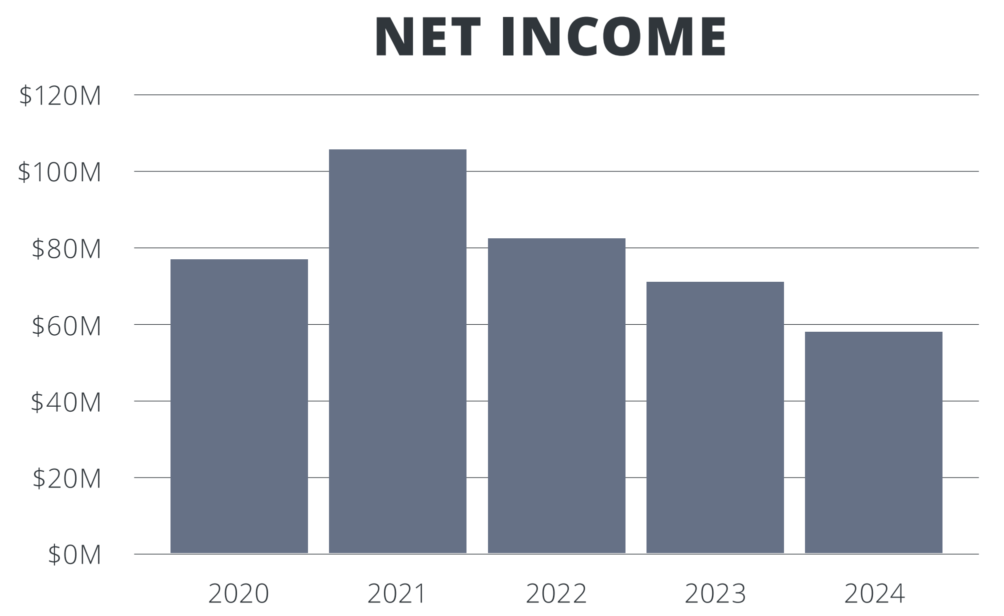
Wright-Patt Credit Union's 2024 financial results highlight another year of building momentum and member trust. Last year, total assets grew to over **$9 billion**, an **increase of 9%** over the previous year.

We saw a **10% growth** in member deposits and an 8% growth in loans to members. Specifically, member deposits or share accounts grew to more than **$7.6 billion**, a reflection of our competitive savings rates. In 2024, we paid members nearly **$188 million** in dividends—an increase of **33%** over 2023—helping our members keep more money in their pockets for the moments that matter most.

Finally, I'm pleased to report that WPCU® continues to be well capitalized with a net worth of **10.57%**, well 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, competitive rates and extraordinary, personalized service that you expect from your caring financial partner.

Daniel G. Smith
Chief Financial Officer





In 2024, WPCU remained financially strong and well-capitalized, with assets increasing year-over-year. However, we're also seeing the impact of members who turned to us for credit during challenging economic times in 2022 and 2023. As many members continue to face financial hardship, increased credit losses have led to a reduction in revenue for this year. While extending credit to members always comes with risk, these financial outcomes reflect our ongoing commitment to putting people over profit. WPCU continues to take a thoughtful, proactive approach to managing assets and potential risk while showing up for our members as their caring financial partner in the moments that matter most.

$9B
IN ASSETS
An increase of 9% over 2023 and a 45.1% increase over the past 4 years.

10.57%
NET WORTH RATIO
WPCU remains financially secure and above the "well-capitalized" threshold defined by the NCUA.

$7.6B
IN DEPOSITS
An increase of 10% over 2023.

$187.9M
IN DIVIDEND PAYMENTS
An increase of 33% over 2023.

$57.5M
NET INCOME
Total consolidated earnings.

521,206
TOTAL MEMBERS
An increase of almost 23.6% over the past 4 years.

STATEMENTS OF FINANCIAL CONDITION *(in thousands)* // December 31, 2024 and 2023

ASSETS	2024	2023
Cash and Equivalents	$744,278	$796,271
Investments	$1,476,689	$1,166,964
Loans Held for Sale	$32,960	$33,467
Loans to Members	$6,570,007	$6,070,119
Allowance for Credit Losses	$(109,697)	$(77,186)
Other Assets	$352,121	$344,702
Total Assets	**$9,066,358**	**$8,334,337**
LIABILITIES AND MEMBERS' EQUITY	**2024**	**2023**
Members' Share Accounts	$7,632,524	$6,952,057
Borrowings	$507,340	$505,995
Other Liabilities	$96,657	$118,009
Members' Equity:		
Statutory Reserve	$22,877	$22,877
Specific Reserve	$1,995	$2,021
Retained Earnings	$927,802	$870,260
Net Unrealized Loss on Investments	$(122,913)	$(136,878)
Total Members' Equity	$829,761	$758,280
Non-controlling Interest	$76	$(4)
Total Liabilities & Members' Equity	**$9,066,358**	**$8,334,337**

CONSOLIDATED STATEMENTS OF INCOME *(in thousands)* // December 31, 2024 and 2023

	2024	2023
Interest Income:		
Interest on Loans	$412,010	$350,547
Interest on Investments	$93,543	$75,890
Total Interest Income	$505,553	$426,437
Interest Expense:		
Dividends	$187,873	$141,417
Interest on Borrowings	$17,476	$17,384
Total Interest Expense	$205,349	$158,801
Net Interest Income	$300,204	$267,636
Credit Loss Expense	$89,848	$55,271
Non-Interest Income	$95,175	$91,573
Non-Interest Expense	$241,335	$225,240
Patronage Dividend	$6,750	$8,066
Net Income	$57,446	$70,632
Less Net Income / (Loss) Attributable to Non-controlling Interest	$(70)	$184
Net Income Attributable to Parent Company	**$57,516**	**$70,448**

2024 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 J. Endsley, Esq.,
Oakwood, Assistant Secretary

Joseph L. Linsenmeyer
Fernandina Beach, FL, Chair

Dr. Chuck H. Showell
Bellbrook, Secretary

Rachel M. Goodspeed
Dayton, Vice Chair

Joseph H. Mucci
Huber Heights, Director

Bonnie E. Smith
Trotwood, Treasurer

Leah C. Hanseman
Centerville, Assistant Treasurer

Adam M. Scheetz
Kettering, Director

Dr. Robert J. 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*

David Cassity, *Tipp City, Associate Director*

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

Burhan Kawosa, *Bellbrook, Advisory Council Member*

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

Scott McCollum, *Centerville, Advisory Council Member*

Gina McFarlane-El, *Dayton, Associate Director*

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

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

MAKING A DIFFERENCE IN THE *moments that matter*

As a caring financial partner, Wright-Patt Credit Union® measures our impact in the everyday moments that can change someone's life. By meeting our members where they are in the moments that matter most, we help them build hope and improve their well-being so they can live the lives they want to live.

Wright-Patt CREDIT UNION, INC.®

Moments That Matter // Annual Report 2024
WPCU.coop // (937) 912-7000 // (800) 762-0047
3560 Pentagon Blvd., Beavercreek, OH 45431-1707

Katie M. & Mandy R., Member Since 2021