



BUILDING A SOLID
FOUNDATION *for a*
**BRIGHTER
FUTURE**

Ja'Saun J. (and Precious), BrightStart Grant Recipient





SOLID FOUNDATION. STRONGER COMMUNITIES.

*Pathways to Homeownership ribbon cutting,
December 2025.*



Creating Capacity for Community Impact

As the 501(c)(3) charitable giving arm of Wright-Patt Credit Union®, Inc., the WPCU® Sunshine Community Fund® exists to turn care into action across our communities. We work to strengthen the organizations closest to the need, expanding their capacity to respond quickly and create lasting impact.

We also make a difference in the lives of our members through programs and resources that build hope, improve financial well-being and lay the foundation for a brighter future.

Driving Meaningful Change

With your support, alongside nonprofit organizations, dedicated WPCU partner-employees and member-owners, we focused our engagement on the areas that stabilize and uplift families: Housing, Learning & Education, Financial Well-being and Employment & Income Stability. Because of your generosity in 2025, our neighbors and community had the support they needed, right when it mattered.

“Wright-Patt Credit Union’s purpose is that everyone deserves a caring financial partner who builds hope and improves well-being. The Sunshine Community Fund helps us ensure that everyone means everyone.”

*– Ivy Glover, Executive Director,
WPCU Sunshine Community Fund*

Strengthening Local Nonprofits

At the heart of the WPCU Sunshine Community Fund® is the InspiRAYtion Committee, a group of dedicated WPCU® partner-employees who volunteer their time to raise funds and review grant applications. Once finalists are selected, all WPCU partner-employees can vote to help decide which local nonprofit organizations will receive grants.

In 2025, we placed an intentional focus on **Housing** and **Education**, investing in initiatives that expand access to safe, stable housing, strengthen learning opportunities and create pathways to long-term financial well-being.



\$75,000 IN GRANTS

Invested in Community Engagement

In 2025, we put “people helping people” into action across the neighborhoods we serve. WPCU partner-employees invested **4,791 hours** — mentoring, tutoring, packing, repairing, delivering, cleaning and listening alongside partner community organizations. That’s more than a **\$165,000 investment*** of time, sweat and energy poured back into our communities.

**Independent Sector, with the Do Good Institute, estimated the national average value of a volunteer hour was \$34.79 in 2024.*



4,791

**PARTNER-EMPLOYEE
VOLUNTEER HOURS**

\$165,000

**TIME INVESTMENT
VALUE**

Grant Recipients:
Health & Wellness, Food
Insecurity and Employment &
Income-Focused

- Period Kits Ohio
- Shoes 4 the Shoeless
- Sleep in Heavenly Peace, Inc.
- House of Bread
- Set the Banquet Table dba Miami Valley Meals
- Freedom a la Cart
- Help I Need Transportation

Partner-Employee Perspective: A Culture of Caring

– *Steve B., Interim Regional Support Manager*

When Steve joined Wright-Patt Credit Union® five years ago, he knew he wanted to get involved in the WPCU® Sunshine Community Fund®. “Here, caring is more than just words. It’s part of our DNA,” he shared.

As an InspiRAYtion Committee member, he’s seen people from all walks of life come together to make a real difference. “Our partners are more than willing to give because they’ve seen what those funds go on to do,” he said. “It’s very fulfilling. It allows me to be part of something bigger than myself.”





Sunlight Grant Recipients

Caring for Columbus

This year marked our first Columbus-focused grant cycle, awarding \$75,000 in InspiRAYtion Grants (renamed Sunlight Grants for Columbus). Beyond funding, we created space for relationship building and learning.

At our recipient celebration, nonprofit leaders gathered to connect, share challenges and spark collaboration.

\$75,000
SUNLIGHT GRANTS
DISPERSED

13
ORGANIZATIONS
AWARDED





Pathways to Homeownership check presentation in Northwest Dayton Hope Zone

Opening the Doors to Homeownership

Homeownership is foundational to building generational wealth and long-term financial well-being. Yet for too many, buying a home feels out of reach. Throughout 2025, we focused on advancing access to homeownership opportunities and connecting families with guidance, resources and support to improve their readiness to buy a home. Across our communities, more families are building hope. More doors are opening. And more people are gaining the confidence to take the next step toward homeownership.

Grant Recipients: Housing Focus

- Affordable Housing Alliance of Central Ohio*
- Habitat for Humanity of Greater Dayton
- Nationwide Children's Hospital Foundation
- Fund The Climb Foundation*
- Home for Families*
- Huckleberry House*
- Share Your Story Foundation*
- The Columbus Urban League*
- Vista Village, Inc*

*Sunlight Grant Recipient

Northwest Dayton Pathways to Homeownership

In 2025, this collaborative initiative moved fully into execution, focused on building and placing the first five homes and preparing the next set for construction and placement. We continue to work alongside the Northwest Dayton Partnership — a collaboration between Omega CDC, Learn to Earn Dayton and other community partners — to fuel future builds and ensure the community is aware and ready for the new opportunities coming into the neighborhood.

\$1.3M
TOTAL IN SEED FUNDING
made by the
WPCU® Sunshine
Community Fund®

\$800,000
INITIAL INSTALLMENT
made in 2025

2
NEW HOMES PLACED
in 2025, with 3 more
completed Q1 of 2026



NEW: Homeownership Education Program

Partnership and grant funding from the Omega CDC Hope Zone Promise Neighborhood Initiative* helped launch the **WPCU® Sunshine Community Fund® Homeownership Education Program** to help residents be ready to buy, maintain and sustain their home.

**Sponsored in part by the U.S. Department of Education.*

*“One hundred percent of the participants have said that they feel more **confident** and more **knowledgeable** about the homeownership process after taking our program.” –Devony S., Partner Since 2017*



\$315,000
IN COMMITTED GRANTS



Member Jenise T. with
WPCU Homeownership Program Coordinator Devony S.

Pairing Education with Opportunity

Jenise was one of the very first participants to complete the five-week Homeownership Education series, where she learned about credit, budgeting, mortgages and interest rates. Through the program, she also received one-on-one counseling and the opportunity to access down payment and closing cost assistance through a \$5,000 matching grant.

With knowledge, confidence and a caring financial partner on her side, Jenise and her granddaughter will soon move into a newly built home just minutes from the neighborhood they already love. “I want to have something to leave to my granddaughter as part of my legacy,” shared Jenise. “This will be the foundation that I need to continue growing.”

BrightStart™ Down Payment Assistance Program

Every BrightStart grant helps turn dreams into reality. To reduce barriers for first-time homebuyers, this matching grant provides up to \$2,500 toward closing costs and down payment assistance.

Putting Homeownership Within Reach

For first-time buyers like JJ, saving for a down payment is often the biggest hurdle to homeownership. “When I bought my home, I didn’t have anything,” he explained. “I didn’t have a down payment. I had to save—quickly.” Through the program, JJ had the opportunity to receive a matching grant of up to \$2,500, helping him maximize the money he’d already saved.

JJ was paired with Amber, a WPCU® loan officer who guided him through the entire home loan process with Wright-Patt Credit Union®. She even helped him reduce his debt-to-income ratio so he could qualify for the home he wanted. “I don’t see our members like a number,” shared Amber. “I see them as a person who needs help, who needs guidance to get to home ownership.”

Amber has seen firsthand the determination it takes to buy a home, and the difference the right support can make for first-time homeowners. “The BrightStart Grant provides hope for our borrowers,” she said. “They may just need that little push to get there.”



“When I heard about the BrightStart program, I was filled with joy. It was like, ‘It’s within reach. We can do this. We can buy a house.’” – Ja’Saun (JJ) J., BrightStart Grant Recipient

20
NEW FIRST-TIME
HOMEBUYERS

2,500
MATCHING GRANT
for down payment costs

\$49,000
TOTAL DISTRIBUTED
in grants

62
FIRST-TIME
HOMEBUYERS HELPED
since 2022



*New homeowner Ja’Saun J. with
WPCU Loan Originator Amber G.*



Douglas & Kelle Fecher with 2025 DAF Scholarship winners

Expanding Education Opportunities

This year, your support opened doors to educational opportunities across the communities we serve, equipping the next generation with the knowledge and confidence to build a brighter future.

Grant Recipients: Education-Focused

- The Big Bus*
- Communities In Schools of Ohio*
- EPIC Youth [I.C.E. Mentors]*

*Sunlight Grant Recipient

Fueling Scholarship Support

Higher education can be a powerful pathway to success. However, the costs can create real strain on any budget. The Douglas A. Fecher Scholarship helps WPCU® members attending the University of Cincinnati or Wright State University get to, through, and beyond college.

2025 impact:

\$12,500
AWARDED THIS YEAR

5
SCHOLARSHIP RECIPIENTS
each receiving \$2,500

\$52,500
AWARDED TO 15
LOCAL STUDENTS
since 2022

Sunlight Grant Spotlight:

Keeping The Big Bus Moving

For students in the Westerville City School District, which spans 52 miles, after-school support isn't always within reach. Enter **The Big Bus**, a nonprofit mobile tutoring service that travels directly into neighborhoods to meet students and families right where they are.

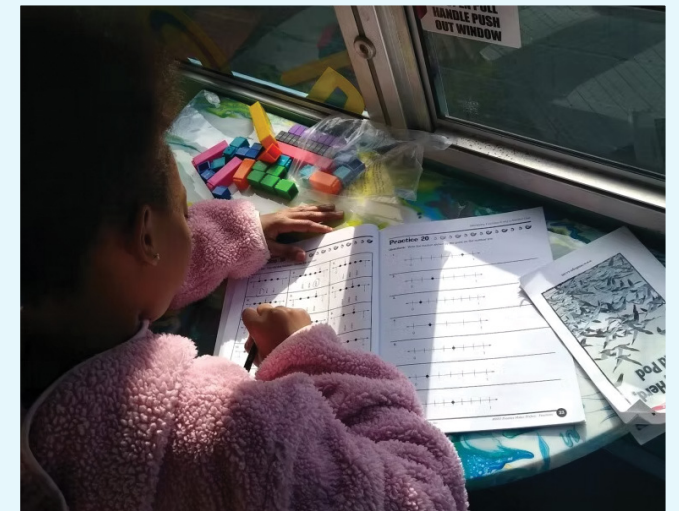
Each bus is thoughtfully redesigned into a classroom on wheels, offering homework help and enriching activities in a comfortable environment. A second bus with a coffee shop-style design was added to serve middle and high school students. Recognizing a need among immigrant and refugee families, the program expanded to create a multi-generational impact, offering English Language Learning (ELL) for parents as well as kindergarten-readiness for preschool children.

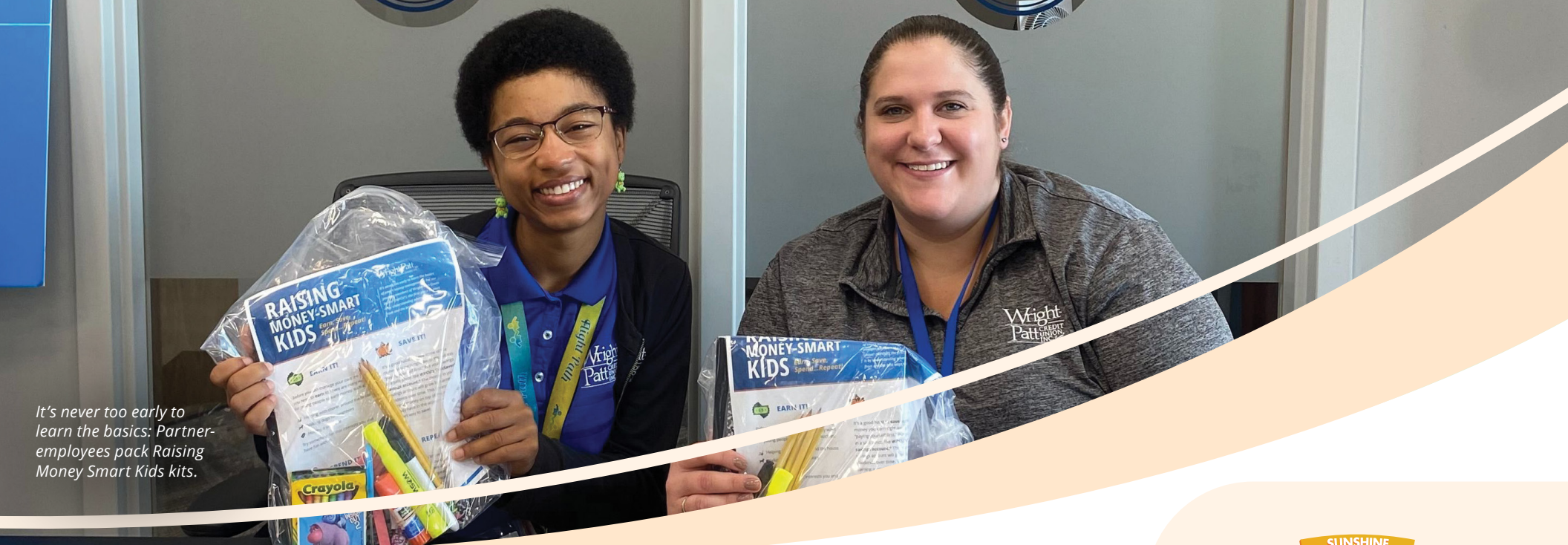
"Fuel is one of our biggest expenses," said Kate Hunter, Executive Director. "The Sunshine Community Fund provided funds for fuel so our buses could travel to our three locations, allowing us to use our resources for other opportunities."

With support from community partners like the WPCU® Sunshine Community Fund®, The Big Bus is removing barriers to lifelong learning and opening doors to opportunity.

"This grant should fuel our buses for the year, literally helping to drive our mission forward."

- Kate H., Executive Director, The Big Bus





It's never too early to learn the basics: Partner-employees pack Raising Money Smart Kids kits.

Financial Learning in Action

From classrooms to community spaces, we're expanding access to financial education opportunities to empower individuals at every age and stage of life.

MoneyMagnifier®

Financial literacy is a life skill, and starting early sets students up for a stronger future. That's why the WPCU® Sunshine Community Fund® developed MoneyMagnifier, a free student financial learning program designed to help educators align with Ohio's Financial Literacy Standards.

In 2025, your support expanded the reach of this initiative, allowing us to distribute financial learning curriculum, tools and materials through trusted community partners to impact even more students. As part of our commitment to improving financial well-being, WPCU also created a Community Development Coordinator position dedicated to deepening teen engagement among 9-12th-grade students.

Your support helps students learn how money works before they make life-changing financial decisions. *Scan the QR code to share MoneyMagnifier with your favorite educator.*



275
STUDENTS SUPPORTED
through MoneyMagnifier
and Youth Financial
Learning Programming
in schools.

2,239+
KITS PROVIDED
for distribution through
community partners,
including Crayons to
Classrooms and Omega
CDC Hope Center for
Families, as well as to
members visiting
WPCU locations.

Statement of Financial Position
December 31, 2025 and 2024 (unaudited)

Assets //	2025	2024
Cash and Equivalents	\$1,116,643	\$1,335,449
Other Assets	\$39,944	\$30,031
Total Assets	\$1,156,587	\$1,365,481
Liabilities & Net Assets //	2025	2024
Other Liabilities	\$500,000	\$9,934
Net Assets:		
Without donor restrictions	\$293,950	\$254,088
Without donor restrictions – board designated	\$362,637	\$1,101,459
With donor restrictions	–	–
Total Net Assets	\$656,587	\$1,355,546
Total Liabilities & Net Assets	\$1,156,587	\$1,365,481

Statement of Activities
December 31, 2025 and 2024 (unaudited)

Support & Revenue //	2025	2024
Contributions	\$650,197	\$756,413
In-kind contributions	\$286,914	\$248,395
Grants	\$255,804	\$20,000
Special events	\$144,907	\$164,550
Interest income	\$1,962	\$2,549
Total Support & Revenue	\$1,339,784	\$1,191,907
Expenses //		
Program services	\$1,782,707	\$514,227
Supporting services:		
Fundraising	\$163,957	\$183,689
Management and General	\$92,080	\$92,773
Total Expenses	\$2,038,744	\$790,689
Change in Net Assets	\$(698,960)	\$401,218
Net Assets – Beginning of Year	\$1,355,546	\$954,329
Net Assets – End of Year	\$656,587	\$1,355,546



Looking Ahead: Building on Our Promise

The WPCU® Sunshine Community Fund® is dedicated to building a lasting foundation for the future and improving financial and overall well-being for our communities. Our commitment to our communities is driven by action and continues to focus on:

- **Empowering Education:** Awarding scholarships and supporting programs that ensure a bright educational future.
- **Expanding Homeownership:** Helping more families achieve and maintain homeownership.
- **Increasing Access to Financial Resources:** Providing essential financial tools for students and families across our service footprint.
- **Strengthening Community Capacity:** Ensuring impact by funding community-enriching projects of our nonprofit partners

We aren't just making a difference today—we are ensuring that the foundation we build together supports and uplifts families for generations to come.

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



Watch the 2025 Impact Report Video: Scan or click the QR Code



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



Ivy Glover
Executive Director



Donna McCoy
Community Impact Manager



Devony Smith
Homeownership Program Coordinator

Board of Directors



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, Strategy and Development, Excellent Way Solutions