



GUIDED BY
Purpose

ROOTED IN
Community

Wright-Patt
CREDIT UNION, INC.®

2025 ANNUAL REPORT

Soon, Jenise and her granddaughter will move into a newly built home just minutes from the neighborhood they already love.

"It gives me a new sense of pride in the community as I drive up and down the street," Jenise said. "This is where I'm supposed to be."

[Read more on page 12](#)

Jenise T., Member Since 2010 & Devony S., Partner Since 2017



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president & chairman's letter

“Guided by our purpose, we continue to show up for the communities we serve and make a difference in our members’ lives in the moments that matter most.” – Timothy J. Mislansky, President & CEO

At Wright-Patt Credit Union, Inc. (WPCU®), we believe our greatest strengths show up in the moments when our members need us most. Last year brought challenges none of us expected, including a record-setting 43-day federal government shutdown that placed real stress on families across Central and Southwest Ohio.

Throughout the year, we helped members save better or borrow smarter with competitive rates on share products and new loans, including more than **1,100 first-time homebuyers**. We closed the year strong with an **\$8.3 million Special Patronage Dividend**, giving value back to the members who go all in and choose WPCU as their trusted financial home.

Through it all, we showed up – coming up with new ways to help our communities, and staying focused on the purpose that guides us: Because **everyone deserves a caring financial partner who builds hope and improves well-being.**

Our commitment to our purpose and our communities also goes beyond just our current members. In 2025, we hosted **37 community engagement events** at Member Centers. We also **raised \$70,000** and collected **6,000 food items** during the Peace in Action: Keys to Caring Drive in November that supported local food resource organizations during the federal government shutdown.

That’s what is so special – and what we are so proud of – about being a member-owned cooperative. We live and work in the same neighborhoods as our members. So we’re able to listen carefully, respond quickly and find solutions that make a difference in everyday life.

While we’re proud of our numbers from the year, we’re even prouder of what those numbers mean for our members. **Keep reading for some real stories of how your credit union has impacted your neighbors and communities.**

The numbers you’ll see throughout this report reflect that difference and how staying true to our purpose and our communities continues to drive the strength of the credit union. In 2025, our membership reached a new milestone of **527,289**. While this represents a modest 1% growth over the past year, this is still a testament to our stability in a tightening economy.

As we look ahead to 2026, we do so with renewed momentum. Not because all of our challenges are behind us, but because we know we can rise to meet them. With deep roots in the communities we serve and a clear purpose to guide us, we’ll keep building hope and improving well-being, one life, one family and one neighborhood at a time.

Thank you for choosing to be a part of WPCU.

527,289
WPCU MEMBERS

\$9.6B
IN ASSETS

While our rate of member growth was a little slower, our total assets increased to **\$9.6 billion**, an increase of over 5% from 2024, which is a sign of stronger relationships and members choosing us for more of their needs.

Timothy J. Mislansky
President & CEO

Joseph L. Linsenmeyer
Board Chair, WPCU Board of Directors



MEASURING MEMBER IMPACT*
across our communities

MEMBERS
HELPED TO
**Save
Better**

22,982

opened a new
share certificate
to save for later

13,590

enjoyed savings
flexibility with a new
money market account

3,000+

more members with
\$500+ in savings in
2025 vs. 2024

4.3%

increase in average
share balance per
member

1,100+

helped with
first-time homebuying
purchase loans

292

helped through
student loans

934

helped with a business
loan to start or grow
their business

38,530

helped with a loan for
reliable transportation

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



Ami K., Member Since 2018

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 2025.

\$239.2M

TOTAL DIRECT FINANCIAL BENEFITS*

\$455
DIRECT
FINANCIAL
BENEFITS
per member*

\$956
DIRECT
FINANCIAL
BENEFITS
per household*

\$29.9M
SAVED IN
FEES*

Loyal, high-use member households received even more:

\$3,240
IN DIRECT
FINANCIAL
BENEFITS*

*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 2025.



SPECIAL PATRONAGE DIVIDEND

Go All In. Get More Back!

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 the members who trust WPCU as their financial home. It's one more way we're living our purpose and helping people through life in the communities we serve.

\$8.3M

RETURNED
TO MEMBERS
in 2025

\$128M

TOTAL GIVEN BACK
TO MEMBERS
since 2008



Ethan D., Member Since 2020

Building a foundation, STEP BY STEP

Growing up, financial literacy wasn't a part of Del's life. So when he first came to Wright-Patt Credit Union® (WPCU®) as a student, he wasn't looking for a loan or product. He was looking for information and understanding.

"I walked in just another kid at Wright State University," Del said. "Someone talked to me for two and a half hours and answered every single question I had. By the end of our conversation, I actually had a plan for the next ten years."

With ongoing guidance and support from WPCU, Del started to think differently about money. "Instead of balancing the checkbook day by day, I'm viewing my future week by week, month by month, year by year, because I have a plan," he said.

Today, Del owns his own home at the age of 26, something he never imagined possible. He also enjoys the confidence of knowing help is available when life happens.

"One morning, I woke up and my car caught on fire while I was trying to start it," said Del. "I didn't have to worry about where I was going to go or how I was going to afford

to get a new vehicle because I trusted that Wright-Patt Credit Union was going to help me."

With his Financial Flexibility and Freedom® journey well underway, Del is now sharing what he's learned with his family. When his younger brother needed financial support, Del encouraged him to connect with WPCU. As a result, his brother was able to secure an affordable auto loan and start on his own path toward financial well-being.

For Del, financial well-being means having the freedom to stress less about money and focus on the things he enjoys, like skateboarding. "Now, I have people set up to help me. No longer do I have to take things as they happen."



"Wright-Patt Credit Union has helped me with everything from my car to my home to my family. It's a community resource—somewhere I can always go when I need advice." – Del J., Member Since 2018





CONNECTION THROUGH *community care*

Since 2013, Barbara and Joshua have trusted Wright-Patt Credit Union® (WPCU®) to walk alongside their family as their caring financial partner.

“It all started with a car loan,” said Barbara. “We were growing our family and needed to really think about what our next car would be.”

With help from WPCU, they were able to get an auto loan that fit their budget. When homeownership became their next goal, consolidating high-interest rate debt with WPCU helped them move forward with confidence.

“At almost every juncture in our growth and career journey, as our family has grown, Wright-Patt Credit Union has been the best choice,” Joshua said.

A Shared Commitment to Community

As a couple, Barbara and Joshua have devoted their lives to serving others. Barbara is the Chief Development Officer at YWCA Dayton, and Joshua is the Senior Pastor at Omega Baptist Church. They both value how WPCU shows up in their community to help people through life.

“There’s just so much opportunity to not only work with Wright-Patt Credit Union as a partner in our personal lives, but also in community together,” said Barbara. “Lots of other financial institutions do the banking side,” Joshua added. “It’s the people and the connection with people that make the impact for me.”

Throughout every season of life, from raising their children to growing their careers and serving the community they care deeply about, Barbara and Joshua count on WPCU as their trusted financial home.



“Wright-Patt Credit Union was like a custom fit for a growing family that was trying to figure out how to make it in the world.”

– Joshua & Barbara W., Members Since 2013

COMMUNITY-FOCUSED *financial learning*

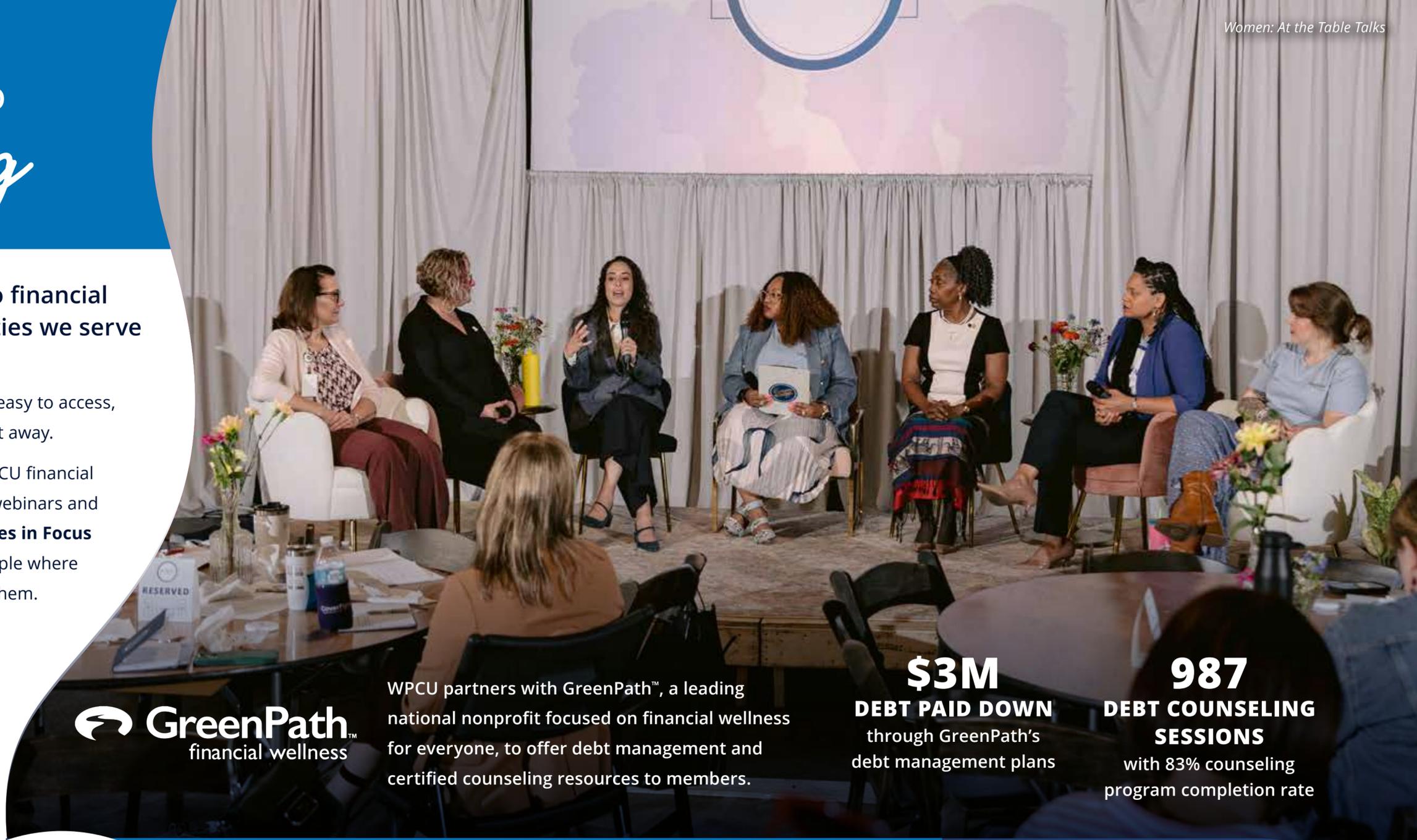
Wright-Patt Credit Union®'s (WPCU®) approach to financial learning starts with connecting to the communities we serve and understanding the challenges they face.

We know financial education makes the biggest difference when it's easy to access, relevant to real life and filled with practical tools people can use right away.

Throughout 2025, **5,668 community members** participated in a WPCU financial well-being class or workshop, joining us in Member Centers, online webinars and neighborhood gathering places. From our multi-generational **Finances in Focus series** to new workshops and community events, we're meeting people where they are and focusing on the trends and topics that matter most to them.

In 2025, that meant offering new workshops like ongoing education for veterans living on fixed incomes, our first "Women: At the Table Talks" event focused on women's financial well-being and budgeting support for local student athletes navigating NIL (Name, Image and Likeness) income.

By staying closely connected to our communities and responding to real needs, WPCU is helping more people build financial confidence so they can live the lives they want to live.



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

\$3M
DEBT PAID DOWN
through GreenPath's
debt management plans

987
DEBT COUNSELING
SESSIONS
with 83% counseling
program completion rate

"WPCU is so strong on financial learning. Every session I've attended, online and in person, has been incredibly helpful. And classes are free!" – Lillian Z., Member Since 2014



100,461
MEMBERS
accessed digital resources, including budgeting tools, checklist, financial calculators and interactive learning modules

5,668
COMMUNITY MEMBERS
attended a financial well-being class

89%
OF SURVEYED ATTENDEES
believe their financial well-being improved after they attended our workshops

194
FINANCES IN FOCUS ATTENDEES
Average attendee credit scores increased from 691 (Fall '24) to 697 (Fall '25)
Average attendee loan balances decreased from \$5,335 (Fall '24) to \$4,809 (Fall '25)

LOCAL BUSINESS

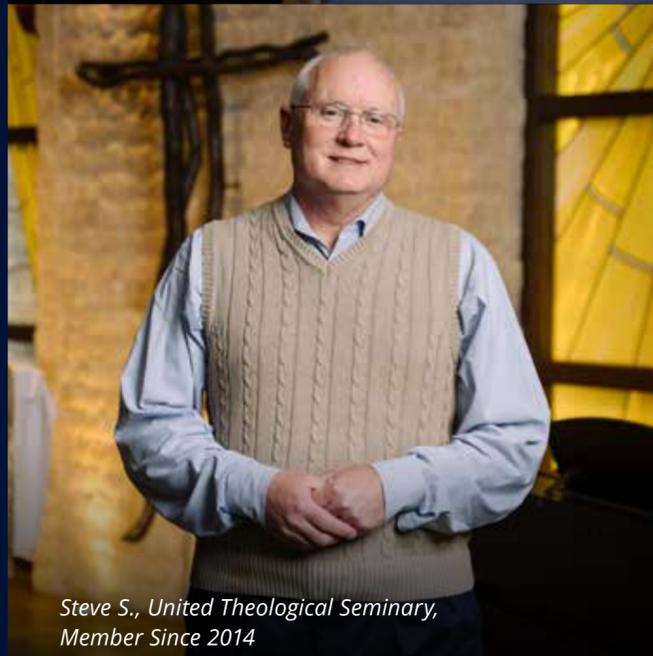
the heart of thriving communities

Throughout 2025, our Member Business Services (MBS) team focused on the businesses and entrepreneurs who create jobs, spark innovation and sustain the neighborhoods we call home.

By providing accessible capital and tailored financial guidance, we aren't just funding storefronts and buildings, we're investing in the dreams of our neighbors and ensuring our local economy remains resilient and deeply connected.



David R., Winston Heat Treating, Member Since 2020



Steve S., United Theological Seminary, Member Since 2014



Fernando Z., Rock It Dry Wall, Member Since 2020



Tammy S., Eagle Heating and Cooling, Member Since 2020

2025 MEMBER BUSINESS SERVICES IMPACT

When our local businesses grow and thrive, so do our communities. Here's how we've worked together this year:

Financial Stability:

- 4.6% increase in business deposit balances, signaling a healthy, growing foundation for our local entrepreneurs.

Growing Together:

- 3,047 new business members in 2025, bringing our total business community to 22,971 members.
- 628 new small business loans (including SOAR) totaling \$17M.

Strategic Growth:

- Our Relationship Management team drove significant impact, securing: 306 loans for \$120M.

WPCU® SOAR PROGRAM: DEEPENING OUR ROOTS

Our SOAR (Support and Outreach to Advance Revitalization®) program was specifically designed to level the playing field for local minority, woman and veteran-owned businesses. It continues to be a cornerstone of our community focus.

\$5.9M

2025 SOAR LOANS
\$14.5M in total SOAR loans since 2023

263

SOAR LOANS to area small businesses in 2025; 640 since 2023

435

JOBS PROJECTED to be created by 2025 SOAR recipients

949

BUSINESS OWNERS supported through SOAR Outreach Program

POURING INTO *community partnerships*

Lauren G., owner of Joui Wine, always dreamed of creating a “third space” where people feel welcome, supported and genuinely connected to their community.

With support from Wright-Patt Credit Union® (WPCU®), Lauren received the financing she needed to bring that dream to life. Since then, Lauren’s relationship with WPCU has come full circle, growing beyond everyday business banking into a collaborative partnership.

Creating Space for Financial Learning

To spark connection and lifelong learning, Joui hosts a popular “Night School” lecture series led by local experts. During one event, a WPCU partner-employee approached Lauren with the idea of hosting a free financial learning lecture. After brainstorming together, they decided to develop an event specifically for service industry professionals.

“The post-holiday winter months can be really tough for tipped employees,” Lauren shared. “We thought this was a great opportunity to talk about financial planning, especially for those with inconsistent incomes.” Holding the event at Joui created a fun and comfortable space to talk about the real-world financial challenges local hospitality workers face. WPCU experts covered practical tips for budgeting, saving and planning for the future, giving participants a chance to ask questions and build financial confidence.

Purpose in Action

“There is such a stigma around talking about finances for a lot of people,” explained Garrett Y., WPCU Community Development Representative. “Being able to go out into the community, meet people where they are, and have these discussions is what our purpose is all about.”

Lauren added, “Having people in the community that support you, and not just financially, but through partnerships such as this event, goes a long way.” By collaborating with member businesses and bringing financial learning into trusted community spaces, WPCU is helping people from all walks of life build hope and improve their well-being.



“Having Wright-Patt Credit Union by my side feels amazing.”

– Lauren G., Owner of Joui Wine, Member Since 2023



Peace in Action: Keys to Caring Drive

“When I think about community and social impact, it's really just fundamental to who we are at Wright-Patt Credit Union.”

- Ivy G., Partner Since 2011



PARTNER-LED INITIATIVES

\$70,000

**RAISED DURING PEACE IN ACTION:
KEYS TO CARING DRIVE**

plus 6,000 food supply items secured to support local food resource organizations during the federal government shutdown

4,790

**VOLUNTEER /
“IMPACT” HOURS**

completed by 700+ partner-employees to make a difference in our communities

5,100

**ESSENTIAL CARE
KITS**

provided by WPCU to members and students through our Impact Stands Initiative

LOCAL & COMMUNITY *impact*

Community is more than a place. It's our neighbors, families and friends.

It's where our partner-employees live, work, play and raise families. It's the feeling of being part of something bigger. At Wright-Patt Credit Union® (WPCU®), community impact

means putting our People Helping People philosophy into action every day.

Because we belong to the communities we serve, we recognize when urgent needs arise and respond with care. Whether in moments of crisis or everyday support, we're committed to giving back and showing up for our communities as a caring financial partner.

ECONOMIC
IMPACT

1,523

LOCAL JOBS
provided by WPCU®

\$161.1M

**PUMPED INTO
LOCAL ECONOMY**
through payroll to WPCU employees

COMMUNITY ENGAGEMENT
& SUPPORT

37

**COMMUNITY
ENGAGEMENT
EVENTS**
facilitated by Member Centers and Member Help Center efforts

\$315,000

**IN SUPPORT
OF COLLEGE
SCHOLARSHIPS**
awarded to area students

SHARED VALUES

lasting impact

Bridgeway Academy, a nonprofit education center in Columbus, Ohio, is on a mission to inspire the potential and celebrate the ability of every child.

The school and therapy center serves children and young adults with autism and developmental disabilities. At Bridgeway, students learn, grow and reach milestones many were once told were impossible.

This shared belief in potential and community connection is what brought Wright-Patt Credit Union® (WPCU®) and Bridgeway Academy together. Over the years, WPCU has partnered with Bridgeway to strengthen programs that improve the lives of students and families across Central Ohio. One of the most meaningful outcomes of this partnership was expanding the Bridge to Adulthood transition program.

Putting Employment Opportunities Within Reach

With support from the WPCU® Sunshine Community Fund®, Bridgeway purchased a vehicle that helps older students get to workforce development sites throughout the community.

“With the help of Wright-Patt Credit Union, we've been able to support our students on a deeper level, sending dozens of kids out for hundreds

of trips into the community at different partner organizations for them to develop their workforce skills,” shared Erin Nealy, co-founder of Bridgeway Academy.

The Power of Partnership

WPCU partner-employees also support Bridgeway through hands-on volunteering. When Bridgeway needed help turning an unused space into a library, WPCU volunteers were ready to lend a hand. Today, it's a warm and welcoming place for younger students to read and explore while older students help manage the checkout desk and build responsibility skills.

At WPCU, we believe the greatest impact happens when we work side by side with organizations like Bridgeway. Together, we're creating more opportunities for more students and strengthening the communities we call home.

As Erin shared, “We feel like the future is bright for Wright-Patt Credit Union and for Bridgeway. It's just such a great partnership.”



“Wright-Patt Credit Union has been an amazing partner in the community for us.”

– Erin N., Co-Founder, Bridgeway Academy, InspiRAYtion Grant Recipient & WPCU Select Employer Group Since 2020



Building stronger communities

As the giving arm of Wright-Patt Credit Union®, the WPCU® Sunshine Community Fund® works closely with local nonprofits to strengthen the financial security and stability of vulnerable populations in the communities we serve.

In 2025, we focused on helping families in Dayton and Columbus improve their financial well-being through housing, education and employment. Powered by partner-employee giving, InspiRAYtion grants and key initiatives, this work is designed to support brighter futures for years to come.



Pathways to Homeownership house construction

WPCU SUNSHINE COMMUNITY FUND

\$150,000

TOTAL DISTRIBUTED
through InspiRAYtion (Dayton) and
Sunlight (Columbus) Grants in 2025

25+

**NONPROFITS
HELPED**
across Southwest and
Central Ohio

\$275,045

**RAISED BY PARTNER-
EMPLOYEES &
EXPERTS**

\$2.6M

**TOTAL GRANTS
GIVEN TO
NONPROFITS**
since 2009

BRIGHTSTART™ DOWN PAYMENT ASSISTANCE PROGRAM

20

**NEW FIRST-TIME
HOMEBUYERS**

\$49,000

TOTAL DISTRIBUTED
in grants

\$2,500

MATCHING GRANT
for down payment costs

62

MEMBERS HELPED
since 2022



Sunlight Grant Recipients



PATHWAYS TO HOMEOWNERSHIP

Building for the future

Homeownership is one of the most powerful ways for individuals to build generational wealth and long-term financial stability.

For Jenise, homeownership was just a dream. That was, until she learned about the **Pathways to Homeownership program**, a collaborative partnership between Omega Community Development Corporation (Omega CDC), Wright-Patt Credit Union®, the WPCU® Sunshine Community Fund®, Learn to Earn Dayton, County Corp and other trusted community partners working together to expand education and access to safe, stable homeownership in Northwest Dayton.

“We only have a few homeowners in our family,” shared Jenise. “I just thought that was something that was out of my league. But it has become a personal journey that I’m invested in.”

Building Long-Term Financial Stability

Pathways to Homeownership goes beyond building houses. It’s about equipping families with the knowledge, confidence and financial resources

they need to not only purchase a home, but to sustain it. Through a five-week WPCU education series, participants learn about credit, budgeting, mortgages and interest rates. They also receive one-on-one counseling and the opportunity to access down payment and closing cost assistance through a \$5,000 matching grant.

“I always ask the participants, ‘What’s your why?’” said Devony S., WPCU Sunshine Community Fund Homeownership Program Coordinator. “Jenise wanted something she could leave to her granddaughter. That was her motivator.”

The Foundation for a Bright Future

Soon, Jenise and her granddaughter will move into a newly built home just minutes from the neighborhood they already love. “It gives me a new sense of pride in the community as I drive up and down the street,” Jenise said. “I want to get out and pick up trash and take care of my neighborhood now. This is where I’m supposed to be.”

By pairing education with opportunity, Pathways to Homeownership is helping families build lasting stability and create a legacy for generations to come.



“I feel great about my future. This will be the foundation that I need to continue growing.” – Jenise T., Member Since 2010

Jenise T., Member Since 2010 & Devony S., Partner Since 2017



\$1.3M INVESTED
to support new home construction
in Northwest Dayton

2 NEW HOMES
already placed in 2025 with
3 more on the way

A TRUSTED PARTNER *in Columbus*

Wright-Patt Credit Union® (WPCU®) continues to expand in Central Ohio. In 2025, we celebrated the opening of our newest Columbus-area Member Center location on Polaris Parkway.

As we grow, we're intentional about showing up for the Columbus community in meaningful ways. Whether it's helping a small business grow, supporting a family's journey to homeownership or funding programs that uplift vulnerable populations, we're committed to building hope and improving well-being across Central Ohio.



Polaris Member Center Team

89,100
MEMBERS

Columbus grew by almost 3,400 new members, an increase of 4.0%

2,976
BUSINESS MEMBERS

an increase of 5.7%

We're proud to be the caring financial partner that thousands of individuals and businesses across the Columbus region trust. In 2025, we helped Columbus members:



SAVE BETTER FOR THEIR GOALS
Columbus deposit balances increased by 11.6%.



BORROW SMARTER AND KEEP MORE IN THEIR POCKETS
Total loans to Columbus members increased by 1.9%.



ACHIEVE THE DREAM OF HOMEOWNERSHIP
Home loan balances in the Columbus area increased by 16.3%.



START OR GROW THEIR BUSINESS
Business loan balances in Columbus increased by 7.3%.



Darrell v.L., Member Since 2024



Bridgeway Academy AmazeAbility Fundraising Event



Polaris Member Center



CELEBRATING
culture & impact

In 2025, Wright-Patt Credit Union® (WPCU®) was honored with several national and local awards that recognize member trust, service excellence and workplace culture. These recognitions are meaningful, but they aren't the end goal. Our purpose is our true compass, guiding how we serve and defining what success looks like every day.

"When we're recognized, it's really a reflection of the care, commitment and impact our teams bring to the communities we serve."

- Tim Mislansky, President & CEO



CFO REPORT: RESILIENCY THROUGH UNCERTAINTY

In 2025, Wright-Patt Credit Union® (WPCU®) successfully navigated a complex economic landscape, from shifting consumer habits to the direct impact of a record-setting federal government shutdown. By prioritizing disciplined stewardship and member support, we didn't just weather these challenges—we grew through them.

Stability by the Numbers

Our financial foundation remains rock-solid, as evidenced by growth in three key areas:

- **Total Assets:** Reached **\$9.6 billion** (a 5% increase).
- **Member Deposits:** Climbed to **\$8.1 billion** (up 5%). This growth, alongside higher average share balances, reflects the trust members place in WPCU as a safe place for their hard-earned savings.
- **Total Loans:** Rose to **\$6.7 billion** (up 2%). We continued to lend responsibly, providing the capital our members needed to manage financial stress and reach their goals.

Returning Value

True to our cooperative roots, we paid **\$188.7M** in dividends, helping members keep more money in their pockets to weather economic uncertainty.

Built on a Strong Foundation

WPCU closed the year in a strong capital position with a net worth ratio of **10.74%**, well above the 7% required to be considered "well capitalized" under credit union regulatory standards. This means WPCU is exceptionally secure and stable, regardless of market conditions.

As we enter 2026, I'm proud to report that your credit union has transitioned from a period of thoughtful adjustments to renewed momentum. While market pressures remain, WPCU is well-positioned to support members today while responsibly preparing for the future.

Daniel G. Smith
Chief Financial Officer

NET WORTH



10.74%
NET WORTH RATIO

WPCU remains financially secure and above the "well-capitalized" threshold defined by the NCUA

\$9.6B
IN ASSETS

An increase of 5.4% over 2024 and a 34.0% increase over the past 4 years

\$8.1B
IN DEPOSITS

An increase of 5.7% over 2024

\$188.7M
IN DIVIDEND PAYMENTS

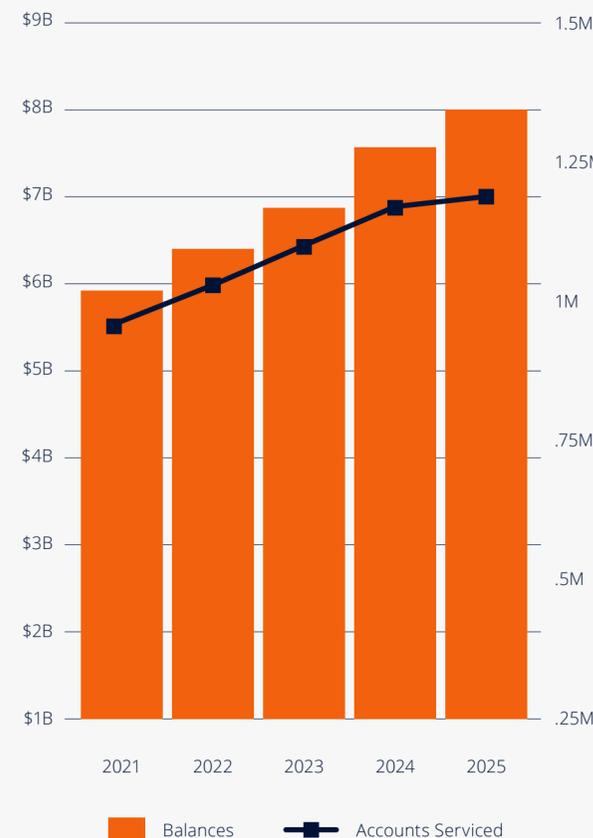
\$74.2M
NET INCOME

Total consolidated earnings

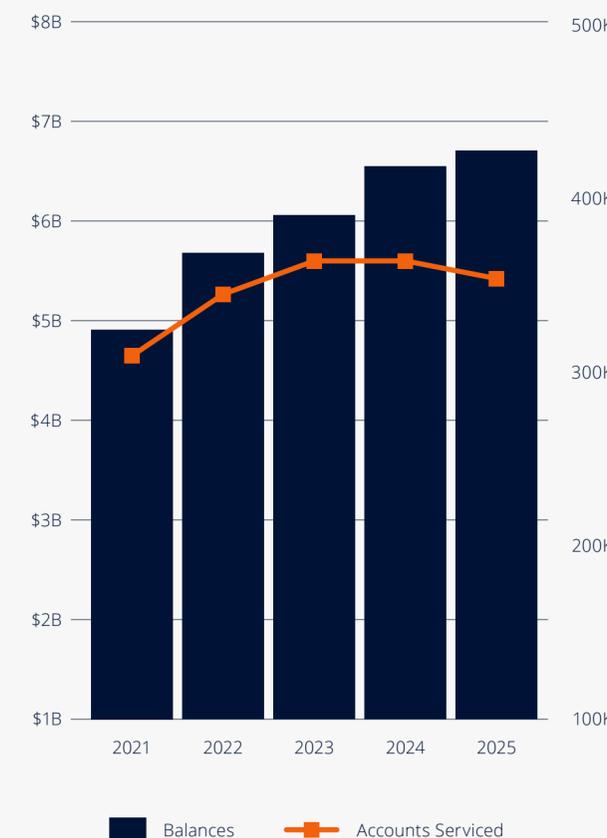
527,289
TOTAL MEMBERS

An increase of 17.4% over the past 4 years

DEPOSITS



LOANS



\$8.1B
TOTAL SHARES HELD
BY MEMBERS

308,605 CONSUMER
CHECKING ACCOUNTS

\$880,412,629

532,353 CONSUMER
TRUESAVER ACCOUNTS

\$1,162,794,088

83,126 CONSUMER
MONEY MARKET ACCOUNTS

\$2,951,641,040

44,159 CONSUMER
CERTIFICATE ACCOUNTS

\$1,773,667,940

23,206 BUSINESS
CHECKING ACCOUNTS

\$421,754,825

3,351 BUSINESS
MONEY MARKET ACCOUNTS

\$283,608,496

27,365 BUSINESS
CERTIFICATE ACCOUNTS

\$74,223,743



HELPING MEMBERS
move forward

In 2025* we helped members **save better** and **borrow smarter** for the life they want to live, whether that meant building an emergency fund, buying a home, launching a business, getting to work or supporting their family.

\$6.7B
TOTAL DOLLARS IN
LOANS TO MEMBERS

2025 YTD Loans Granted

38,530 AUTO LOANS

\$948,246,246

14,757 QCASH LOANS

\$21,614,057

2,414 FIRST MORTGAGES

\$638,173,901

292 STUDENT LOANS

\$7,956,044

934 BUSINESS LOANS

\$137,000,000

9,800 SIGNATURE LOANS

\$77,151,652

2,912 HOME EQUITY LOANS

\$153,533,153

6,604 CREDIT CARDS

\$547,359,454

STATEMENTS OF FINANCIAL CONDITION *(in thousands)* // December 31, 2025 and 2024

ASSETS	2025	2024
Cash and Equivalents	\$513,777	\$744,278
Investments	\$1,875,135	\$1,476,689
Loans Held for Sale	\$220,118	\$32,960
Loans to Members	\$6,725,491	\$6,570,007
Allowance for Credit Losses	\$(128,315)	\$(109,697)
Other Assets	\$352,370	\$352,121
Total Assets	\$9,558,576	\$9,066,358
LIABILITIES AND MEMBERS' EQUITY	2025	2024
Members' Share Accounts	\$8,066,716	\$7,632,524
Borrowings	\$457,659	\$507,340
Other Liabilities	\$80,011	\$96,657
Members' Equity:		
Statutory Reserve	\$22,877	\$22,877
Specific Reserve	\$1,976	\$1,995
Retained Earnings	\$1,002,090	\$927,802
Net Unrealized Loss on Investments	\$(72,942)	\$(122,913)
Total Members' Equity	\$954,001	\$829,761
Non-controlling Interest	\$189	\$76
Total Liabilities & Members' Equity	\$9,558,576	\$9,066,358

CONSOLIDATED STATEMENTS OF INCOME *(in thousands)* // December 31, 2025 and 2024

	2025	2024
Interest Income:		
Interest on Loans	\$445,361	\$412,010
Interest on Investments	\$97,638	\$93,543
Total Interest Income	\$542,999	\$505,553
Interest Expense:		
Dividends	\$188,717	\$187,873
Interest on Borrowings	\$16,588	\$17,476
Total Interest Expense	\$205,305	\$205,349
Net Interest Income	\$337,694	\$300,204
Credit Loss Expense	\$86,116	\$89,848
Non-Interest Income	\$100,552	\$95,175
Non-Interest Expense	\$269,603	\$241,335
Patronage Dividend	\$8,305	\$6,750
Net Income	\$74,222	\$57,446
Less Net Loss Attributable to Non-controlling Interest	\$(47)	\$(70)
Net Income Attributable to Parent Company	\$74,269	\$57,516



2025 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.

Under our bylaws, WPCU may offer reasonable compensation to Board Officials for the time commitment and expertise their roles require.

Because our members own the credit union, we share this information with you openly. Board Officers receive a monthly stipend that ranges from \$1,200 to \$1,400, depending on their position.



Joe Linsenmeyer
Chair



Rachel Goodspeed
Vice Chair



Charles Showell
Secretary



Bonnie Smith
Treasurer



Nicholas Endsley
Director



David Cassity
Director



Gina McFarlane-El
Director



Joseph Mucci
Director



Adam Scheetz
Director

In addition to the Board of Directors, the following individuals are recognized for their service to Wright-Patt Credit Union:

Edward Blommel, *Director Emeritus & Advisory Council Member*

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

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

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

Scott McCollum, *Advisory Council Member*



GROWING STRONGER *together*



With deep roots in the communities we serve and a clear purpose leading the way, Wright-Patt Credit Union® stands strong because of the collective power of our cooperative. Together, we're building hope and improving well-being—*one life, one family and one neighborhood at a time.*

WPCU.coop // (937) 912-7000 // (800) 762-0047 | 3560 Pentagon Blvd., Beavercreek, OH 45431-1707

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BrightStart grants require an approved mortgage loan through WPCU.

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