



WELCOME | The Wright-Patt Credit Union® Difference



"Wright-Patt Credit Union has always given me the WOW experience – no matter how big or small my needs."

– Reisha F., Member since 2006

SURPRISING PRODUCTS AND UNEXPECTED SERVICE

As not-for-profit, member-owned financial cooperatives, credit unions have the unique ability to make a difference for you and your family! We make sure your relationship is a satisfying one by providing service above and beyond what you have come to expect from a financial institution. No one will work harder to earn your trust and confidence.

Wright-Patt Credit Union (WPCU®) is committed to helping you and your family through life. We do not simply offer checking accounts, mortgages, car loans and IRAs. We do something much more fundamental: we help you and your family live happier, more financially secure lives, no matter what important stage of life you're in.

Purpose Statement

Everyone deserves a caring financial partner who builds hope and improves well-being.

Mission Statement

We help people through life.

Vision Statement

We will be the best organization our member-owners have ever experienced and the best place our partner-employees have ever worked.

As a financial cooperative owned by its members, WPCU is governed by a nine-member board of directors that oversees WPCU's mission of helping members through life. Voting in the WPCU Annual Election is one of the many benefits that comes with being a member. As major shareholders, eligible voters will be able to cast their votes and have the opportunity to make their voices heard in major issues affecting the credit union.

So you are not a customer – you are one of the owners.

CREDIT UNION ADVANTAGE

WPCU is operated for your benefit, not for someone else's profit. All members share the rewards of its strength and success in the form of affordable rates on loans, great returns on your savings, excellent growth of the money you have invested for the future, special programs to help you manage your finances, and low or no fees for all services and products.

We are also committed to providing you with the surprising products and unexpected level of service you deserve. We understand how hard you work to earn your money and the dreams you have for yourself and your family. We also understand everyone needs help from time to time. Your credit union isn't just there for you – we are you. And we are thousands of other people with goals, dreams and financial needs, just like you. **That's the credit union difference!**

THE CREDIT UNION DIFFERENCE

Is a credit union like a bank? Yes and no. As a member of a credit union, you have access to most of the same consumer services a bank offers – savings, checking, loans, credit cards, IRAs, financial planning, ATMs and more. Your funds are also federally insured and your day-to-day transactions work much like they would through a bank. But the accounts and services we offer are simply the tools we use to help make you happier, more secure and more productive than if you had chosen another financial institution.

And there is a bigger difference. A credit union's earnings don't go to stockholders. They come to you – in the form of better value, such as great rates, lower rates, and low to no fees. **That's the credit union difference!**



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Equal Housing Opportunity

Save Better. Borrow Smarter. Learn A Lot!

WPCU.coop | (800) 762-0047 | TTY: (800) 750-0750 or 711

WrightPatt
CREDIT UNION, INC.®

WPCU'S FINANCIAL SERVICES

Although we take a conservative, responsible approach to handling our members' money, WPCU has a progressive attitude toward products and services. We are continually adding and expanding our products and services to meet our members' needs and looking for opportunities to provide our members enhanced value when it comes to their financial services.

Savings Accounts to Help Your Money Grow

Your WPCU savings are recorded as "shares." Because we are a financial cooperative, your shares represent your part-ownership of WPCU. At WPCU, your primary share account, the TrueSaver® share account will earn dividends – in much the same way a bank savings account earns interest on the first penny saved.

A Checking Account That's Fair

At WPCU, we understand what you're looking for in a checking account. You want it to be simple, fair and easy to use, with no hidden fees or charges. Plus, if you request a debit card you'll have access to plenty of ATMs wherever you are.

Share Insurance to Protect Your Hard-Earned Money

The National Credit Union Administration (NCUA) operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Share insurance coverage offered through NCUSIF protects members against losses if a federally insured credit union should fail. The NCUSIF provides all members of federally insured credit unions with up to \$250,000 in coverage for their single ownership accounts (accounts include regular savings and checking accounts, money market accounts, club accounts and share certificates). Additionally, a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund also separately protects members' Individual Retirement Accounts up to \$250,000 and provides additional coverage for members' trust accounts. The Share Insurance Fund has the backing of the full faith and credit of the United States.

* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered brokerdealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. **Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Wright-Patt Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. Before deciding to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to; investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.

**All loan applications are subject to credit review and approval.

Guidance on Planning for Retirement

The CFS* financial advisors and registered representatives on WPCU's Retirement Solutions team, available through CFS,* are here to sit down with you side-by-side and help you make sense of all the information available when trying to plan for your retirement.

Affordable Loans** for the Things You Need

WPCU members can choose from a variety of loans to apply for at WPCU. You'll find our loan rates and payment terms are easier on your budget than those required by a bank.

Our goal is to help you keep more of your hard-earned money. We can help you save money on your auto loan, credit card, student loan and even your home loan. We offer several mortgage programs to help make home ownership a reality. WPCU is also here to help you evaluate and prepare your finances before you purchase your home.

Manage Your Hard-Earned Money Anytime, Anywhere

With our wide range of financial services, WPCU members enjoy convenience, flexibility and savings. Services like our online loan application, Mobile and Online Banking, Mobile Deposit, eNotices, eAlerts, eStatements, Online Bill Pay and Call-24 allow members to access their accounts or apply for loans 24 hours a day, 7 days a week in the comfort and convenience of their home or office. Direct deposit and ATM/Debit card access are also among the other services offered by WPCU.

GIVING MEMBERS GREAT VALUE

Thank you for being a WPCU member. We are excited to serve you. You can visit any one of our member centers, go online to WPCU.coop or call us at (800) 762-0047 or (937) 912-7000.

SAVE BETTER • BORROW SMARTER • LEARN A LOT!

