

ADMINISTRATIVE PANEL DECISION

Wright-Patt Credit Union, Inc. v. Nanci Nette
Case No. D2026-2436

1. The Parties

The Complainant is Wright-Patt Credit Union, Inc., United States of America ("United States"), represented by Keating Muething & Klekamp PLL, United States.

The Respondent is Nanci Nette, United States.

2. The Domain Name and Registrar

The disputed domain name <wpcu.com> is registered with GoDaddy.com, LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on June 4, 2026. On June 5, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 9, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Registration Private, Domains By Proxy, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 9, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amendment to the Complaint on the same date, and an amended Complaint on June 29, 2026.

The Center verified that the Complaint together with the amendment to the Complaint and amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the "Policy" or "UDRP"), the Rules for Uniform Domain Name Dispute Resolution Policy (the "Rules"), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the "Supplemental Rules").

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on June 30, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 20, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 21, 2026.

The Center appointed W. Scott Blackmer as the sole panelist in this matter on July 22, 2026. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant is a credit union based in the State of Ohio, United States and established under Ohio law in 1932, offering credit union and other banking services since 1962. The Complainant's name derives from nearby Wright-Patterson Air Force Base. The Complainant has been offering banking services since 1995 and using the acronym WPCU as a mark since "at least 1996", as recounted in the Statement of the Director of Marketing and as supported by attached extracts of Annual Reports, business records, and marketing materials. The mark is used as well in composing the domain name used for the Complainant's website at "www.wpcu.coop" and appears in multiple places on the Complainant's website.

The Complainant holds United States Trademark Registration Number 6191045, registered on November 3, 2020, for the word mark WPCU in International Class 36, claiming first use in commerce in January 1998.

The disputed domain name was created on October 29, 1997, and is registered to the Respondent Nanci Nette, listing a postal address in the United States and a contact email address at [...]@namemanagementgroup.com.

The Internet Archive's Wayback Machine has multiple screenshots from 1998 through 2006 associated with the disputed domain name of a website for a different organization with the same acronym, the "Wood Products Credit Union".¹ For many years after 2006 there are no archived screenshots associated with the disputed domain name, until the Wayback Machine captured a screenshot of a "Page Under Construction" message in December 2014, a situation that persisted until December 2018, when the disputed domain name seems to have started changing hands, resolving to error messages and then to a Simcast News portal operated by ParkLogic from 2021 through February 1, 2026. (According to the "About Us" page on that archived portal site, the object of Simcast was to provide content and a "more friendly experience" when users click on a domain name that previously hosted a website that has since been dropped, or on unregistered domains that might prove valuable to registrars.) There are no subsequent archived screenshots after February 1, 2026.

At the time of this Decision, popular browsers and security software such as Microsoft Defender report the disputed domain name as "Unsafe". Before filing the Complaint, the Complainant found that the disputed domain name redirected users, sometimes multiple times, before stalling or "resolving at a randomized URL".

The Complainant did not substantively amend the Complaint after the name and contact details of the underlying registrant were disclosed in this proceeding. However, the Panel notes that the domain name associated with the Respondent's contact email address resolves only to a landing page with pay-per-click ("PPC") advertising links, and "Nancy Nette" at the reported postal and email address has been the named respondent in multiple domain name disputes – at least 60 filed with the Center alone – such as *Klosterman Baking Co., LLC v. Nanci Nette*, WIPO Case No. [D2025-5081](#). In these proceedings, the Respondent typically did not appear, and the domain name was typically transferred after a finding of bad faith. In some cases, the domain names in question emulated a trademark and resolved to an imitative website. In other cases, the domain names presented users with "scareware" (fake alerts motivating them to download malware), or redirected visitors through several malicious webpages with "fake software renewal prompts or similar adware schemes, while exposing users to potential malware infections or fraudulent solicitations". See, e.g., *Mary Alice Haney v. Nanci Nette, Name Management Group*, WIPO Case No. [D2025-1875](#) ("*Mary Alice Haney*"); *Access Medical Laboratories, LLC v. Nanci Nette*, WIPO Case No. [D2025-4863](#).

¹Noting the general powers of a panel articulated in paragraphs 10 and 12 of the Rules, it is commonly accepted that a panel may undertake limited factual research into matters of public record, as the Panel has done in these proceedings. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.8.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, the Complainant contends that the disputed domain name is confusingly similar to its registered WPCU mark, which the Complainant has used since "as early as 1995", and that the Respondent is not authorized to use the mark. The Complainant asserts that there is no evidence that the Respondent is known by a corresponding name or is making bona fide commercial use of the disputed domain name. Rather, the Respondent uses the disputed domain name to mislead Internet users and redirect them to a rotating series of third-party sites, which cannot be legitimate use under the Policy and also represents bad faith under the Policy. The Complainant also argues that concealment of the Respondent's identity reinforces the inference of bad faith. Moreover, the Complainant cites the passive holding doctrine, as the Respondent has not mounted a website of its own.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trademark and the disputed domain name. [WIPO Overview 3.1](#), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark (the registered WPCU mark) for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The Panel alludes to the possibility of unregistered service mark rights in WPCU from either 1995 or 1996 onward (although its application for trademark registration claims first commercial use from 1998), but the record is not detailed on this point. See [WIPO Overview 3.1](#), section 1.3. The Panel considers it likely that the Complainant could establish common law rights from at least 1998, but it is not necessary for purposes of the first element or, indeed, for this Decision, as described further below.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

The Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving that a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with

relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.1](#), section 2.1.

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise. The Complainant has not authorized use of its mark, and the Respondent does not have a corresponding name. Noting the registration records and historic domain name use discussed above, the facts indicate that the Respondent likely acquired the disputed domain name in 2026 and has used it only to suspiciously redirect to multiple third-party sites, with the possibility (based on the warnings of security services and the Respondent's pattern in dozens of other cases) of introducing malware in the course of its redirects. This conduct does not reflect rights or legitimate interests under the Policy.

Panels have held that the use of a domain name for illegitimate or illegal activity (here, serial redirects to apparently unrelated third-party sites and possible distribution of malware) can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith. These include paragraph 4(b)(iv), creating a likelihood of confusion with the complainant's mark to attract Internet users to the respondent's website or other online location for commercial gain, which applies here, where the disputed domain name is identical to the Complainant's distinctive and long-established mark and has been used to redirect Internet users to multiple third-party sites. As discussed above, the Panel finds it probable that the Respondent is not the initial registrant from 1997 but acquired the disputed domain name in 2026, long after the Complainant's mark was established and registered.

In the present case, the Panel notes that the Respondent has been involved in "numerous UDRP proceedings finding the targeting of well-known third party trademarks and granting the transfer of domain names to the complainants, indicating a pattern of bad faith by the Respondent", as the Panel concluded in *Mary Alice Haney*. As in other cases, the Respondent attempted to cover its traces with multiple redirects, and there is a strong likelihood that it used intervening servers to download malware on users' devices, resulting in the warnings that now appear when users type the disputed domain name into their browsers.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. [WIPO Overview 3.1](#), section 3.2.1.

In addition, Panels have held that the use of a domain name for illegitimate or illegal activity (here, the redirects to third-party sites and likely malware downloads) constitutes bad faith. [WIPO Overview 3.1](#), section 3.4. In fact, as noted above, panels have drawn this conclusion repeatedly about this same Respondent.

Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel finds that the Complainant has established the third element of the Policy.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <wpcu.com> be transferred to the Complainant.

/W. Scott Blackmer/

W. Scott Blackmer

Sole Panelist

Date: July 29, 2026