

IMPORTANT NOTICE TO MEMBERS WITH LOANS

New Federal Regulations - Open-end Credit Plans

To comply with new federal regulations regarding open-end credit plans, the due date on certain Wright-Patt Credit Union loans will be advanced to the 25th of each month. You do not need to do anything for this change to take effect. The loan disclosure you signed when you obtained your loan supports the change to your due date.

- If your loan was signed for at an automobile dealership, this change does not affect you.
- It also does not affect first mortgage loans.
- Please look for a payment reminder printed on your monthly account statement.
- If you pay your **loan(s) by automatic payment from another WPCU account**, such as a checking account, your transfer will **take place on the 25th of each month beginning in September**.
- There will be no change in how you make your payments! If you make your loan payments by payroll deduction your payments will continue to be applied as always.

Wright-Patt Credit Union is mandated by federal law to be in compliance with this new regulation. We apologize for any inconvenience. If you have additional questions about your open-end credit loan(s), please contact us through the Member Help Center at (937) 912-7000 or (800) 762-0047, through Contact Us on our website at www.wpcu.coop, or by visiting one of our 22 convenient Member Centers.

