

## **Terms and Conditions of Three Month Promotional Period and \$500 Cash Deposit**

By submitting an application for a student loan refinance through Wright-Patt Credit Union, Inc. ("WPCU"), you acknowledge receipt of the following terms and agree to be bound to such terms.

All loans subject to eligibility, credit review, and approval. You must be eligible for and establish membership with Wright-Patt Credit Union, Inc., which requires a TrueSaver® account be opened with a minimum deposit of \$5.00, which must remain on deposit in the borrower's TrueSaver account for the duration of membership. Upon disbursement of your refinanced loan, no payments will be required and no interest will accrue during a three (3) month promotional period after the date of loan disbursement. After this three-month promotional period ends, interest begins to accrue, and this loan requires full payments of principal and interest for the remaining term of the loan, as required by your Loan Agreement and other associated loan documents.

You are solely responsible for determining whether a loan product or service is appropriate or suitable for you based on your personal and financial situation. **Lowest rates are reserved for the most creditworthy borrowers. You may pay more interest over the life of the loan if you refinance.**

Cash deposit offer is available on a first-come, first-served basis to the first 30 student loan refinance applications received between 8/15/2025 – 9/30/2025 and which are approved and disbursed by 12/31/2025. The cash deposit will be made to your WPCU checking or TrueSaver account within 90 business days from the disbursement date of the refinanced loan. All applicable federal, state and local taxes are the responsibility of the borrower; consult your tax advisor to determine applicable tax consequences. Offer available only to primary borrowers on refinance loans. Limited to one cash deposit of \$500.00 per approved primary borrower. Minimum loan amount of \$10,000 and maximum loan amount of \$100,000 applies to be eligible for the \$500 cash deposit.

The borrower must have graduated with a minimum of a bachelor's degree from an accredited, public or private not-for-profit institution approved by WPCU. A complete list of WPCU approved schools is located [here](#). Loans currently being used to fund education for actively enrolled students are not eligible for refinancing. Additional eligibility requirements for refinancing apply and are found [here](#).

**Student loans offered through WPCU are private student loans which are not eligible for certain benefits, repayment options, and protections provided for federal student loans. By refinancing your federal student loans to a private loan, YOU FORFEIT YOUR ELIGIBILITY FOR ALL FEDERAL STUDENT LOAN BENEFITS, including flexible federal repayment and forgiveness options that are or may become available to federal student loan borrowers, including but not limited to: Income-Based Repayment plans and Public Service Loan Forgiveness (PSLF). If you are considering refinancing your federal student loans, please make sure to review these benefits, options and protections and understand your options. Additional information can be located at [studentaid.gov](https://studentaid.gov). If you have questions about the benefits, options, and protections available to federal student loan borrowers, please contact your federal loan servicer.**

WPCU reserves the right to modify these terms and conditions or to discontinue this promotion at any time within its sole discretion.