

### **Terms and Conditions of 3 Month Promotional Period and \$500 Cash Deposit**

By submitting an application for a student loan refinance through Wright-Patt Credit Union, Inc. ("WPCU"), all applicants acknowledge receipt of the following terms and their agreement to the same.

All loans subject to eligibility, credit review, and approval. 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 refinance loan, no payments will be required and no interest will accrue during a three-month promotional period after 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. WPCU reserves the right to modify the terms of this offer at any point in the future for new applications.

Cash deposit offer is available on a first-come, first-served basis to the first 30 student loan refinance applications received between 9/1/2023 – 10/31/2023 ("Application Period") and which are approved and disbursed by 12/31/2023. The cash deposit will be made to your WPCU checking or TrueSaver® account within 90 business days from the disbursement date of the loan. The cash deposit is tax reportable, and reporting is the responsibility of the borrower. 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 applies to be eligible for the \$500 cash deposit.

The borrower must have graduated from an accredited, public or private institution approved by WPCU. A complete list of approved schools can be located [here](#).

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