



# LOAN SOLUTIONS

Affordable Loans when You Need Them Most



*"There's no comparing Wright-Patt Credit Union® (WPCU®) to another financial institution. WPCU is so much easier to work with, which means less headaches. It's a breeze! Everyone's always willing to help me when I need it. They even helped correct some things for me on my account. They helped me get my first Personal Loan in 15 years because this year I owed Uncle Sam some money. They didn't require a lot of documentation. It is just convenient."*

- Don B., Member since 1982

## READYLINE LINE OF CREDIT

### Minimum Payments, Maximum Flexibility, Always Ready

ReadyLine is a revolving line of credit from Wright-Patt Credit Union (WPCU) that you can use whenever expenses hit, whether they're expected or unexpected. It is flexible to fit your needs, with credit limits from \$250 all the way up to \$50,000.\* Borrow at any time up to your credit limit; once you've paid down your balance, that amount is available to borrow again.

ReadyLine's minimum payment is just 3% of your outstanding balance, or \$20, whichever is greater. ReadyLine is also affordable since you only pay interest on the amount you've borrowed.\*

### Accessing Your ReadyLine Line of Credit is Easy:

- You can set up ReadyLine as overdraft protection on your WPCU checking account so when you write a check, you have the security of knowing your ReadyLine is there to help cover it (up to the amount available) when you are running low on funds!\*\*\*
- Use Call-24 or WPCU's Online or Mobile Banking to transfer money from ReadyLine to your WPCU savings or checking account.
- Visit a Member Center or call the Member Help Center to draw from your ReadyLine.

home may be the right loan solution for you. With both fixed-rate and adjustable-rate options, you could borrow up to 100% of your home's equity.‡ Plus, WPCU has a variety of terms to suit your situation, no annual fees and no-prepayment penalties.‡ It's a great way to get your home's equity working for you, all while saving more of your hard-earned money!

## PERSONAL LOANS

### We Only Need Your Signature!

Purchase important items you need now with a Personal Loan from WPCU. Whether you choose to consolidate high-interest rate credit cards, purchase back-to-school supplies or take a much-needed vacation, we offer Personal Loans with no annual fee, a low fixed rate, terms up to 60 months and no collateral requirement - just your signature!\*\*\*

## STRETCHPAY®† LOAN

### Caught Short on Cash between Paychecks?

Don't pay higher interest rates and fees for a loan from a payday lender or check cashing outlet. WPCU's StretchPay® loan is a much cheaper and economical alternative. The StretchPay® loan is a short-term advance that can help you pay for unexpected expenses without being taken advantage of by higher-rate payday lenders.

With a StretchPay® loan, you pay 25.00% APR†† and a \$25, \$35 or \$70 fee†† (depending on the loan amount) once a year to participate in the program. A pledge of \$15 for a \$150 StretchPay® line of credit advance \$25 for \$250, \$50 for \$500 will be pledged in your WPCU share account until the first renewal date or until the loan is closed.

## HOME EQUITY LINES OF CREDIT

### The Equity in Your Home can be a Great Way to Pay for Life's Big Expenses!

Owning a home is one of your most valuable assets. If you have some big expenses coming up, the equity you have in your

# SKIP A LOAN PAYMENT

## Money a Little Tight?

### Free Up Cash by Skipping Your Loan Payment this Month!

Every now and then, wouldn't it be great to be able to skip a loan payment – and not get a late-payment notice in return? Whatever the reason, WPCU offers you a chance to skip one payment per year<sup>5</sup> on your WPCU personal or auto loan for a small \$10 processing fee per loan.

The skipped payment will not incur a late fee, but finance charges will continue to accrue on the loan. You can request your skipped payment up to six months in advance, at which time it will be automatically processed for you.

**Skip-a-Pay is easy. To sign up, just log in to Online Banking, visit a Member Center or call the Member Help Center at (937) 912-7000 or toll-free at (800) 762-0047.**

\* All loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 10/29/2025 and may change at any time. The APR for the ReadyLine Line of Credit<sup>®</sup> is a fixed rate for the duration of the loan. The APR will vary from 10.25% to 18.25% APR, depending upon your creditworthiness; the APR will be determined at the time your application is approved. The minimum loan amount is \$250, and the maximum loan amount is \$50,000. An advance on the Ready Line of Credit<sup>®</sup> is considered a cash advance. If your payment is 11 or more days late, there is a Late Payment Fee of 5% of the payment due. Visit [WPCU.coop/CCagreement](http://WPCU.coop/CCagreement) for Credit Card Rates, Fees and Other Cost Information related to the ReadyLine Line of Credit<sup>®</sup>.

\*\* You must opt-in for the ReadyLine line of credit to be set as overdraft protection. Additional information is available for all overdraft coverage options - please ask us for details.

\*\*\* All loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 10/29/2025 and are dependent upon creditworthiness. The APR for a Signature loan is a fixed rate for the duration of the loan. The APR will vary from 11.99% APR to 18.00% APR, depending upon your creditworthiness; the APR will be determined at the time your application is approved. Loan amounts up to \$7,999 have a maximum term of 48 months and loan amounts \$8,000 or more have a maximum term of 60 months. For example, a Signature loan for \$7,000 with a 48-month term (4 years) at 11.99% APR will have a monthly payment of \$184.34. Other rates, terms, payments, and loan amounts are available. The minimum loan amount is \$500, and the maximum loan amount is \$50,000. If your payment is 11 or more days late, there is a Late Payment Fee of 5% of the payment due. There will be a \$75 Rate Modification Processing Fee each time we approve a request to lower your APR.

‡ All loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 1/1/2025 and may change at any time. The APR is variable, based upon an index plus a margin; the index is based on the highest Prime Rate (the index) as published in the Wall Street Journal in effect on the last day of each calendar quarter that ends within the billing cycle, currently 7.50% APR. The APR for the Home Equity Line of Credit may increase or decrease quarterly, but will never fall below 4.00% APR and will never exceed 25.00% APR. The APR will vary from Prime Rate + 0.00% (currently 7.50% APR minimum) to Prime Rate + 5.50% (currently 13.00% APR), depending upon your creditworthiness and the loan-to-value (LTV) based on an assessment of the property value. Certain advertised rates may not be available to all applicants depending on the applicant's credit score tier. The term is 25 years, consisting of a 15-year draw period with interest-only payments, followed by a 10-year repayment period with principal + interest payments. Making only the minimum payment each month during the draw period will not reduce principal, and your payments during the repayment period may substantially increase from what you paid during the interest-only period. The amount of savings realized with debt consolidation varies by loan. Since a Home Equity Line of Credit may have a longer term than some of the bills being consolidated, there may not be a savings over the entire life of the line if you make only the minimum payments. Federally guaranteed student loans and other loans with special government benefits should not be consolidated because you may lose the benefits afforded by those loans. The property value is based on an approved valuation method determined by Wright-Patt Credit Union. Assessment of the property may require an appraisal based on the loan amount or LTV of the property; the cost of this appraisal may vary up to \$475, which is included in the closing costs. Property must be an owner-occupied single-family residence, a second home located 50 miles or more away from borrower's primary residence, a duplex, or a property of up to four units, if owner-occupied, and property is the primary residence of the applicant. Property insurance is required on the property securing the loan, and flood insurance is required when the property is located in a flood zone. The minimum credit line is \$10,000, and the maximum credit line is \$250,000; line amount is dependent on LTV and the borrower's creditworthiness. Assessment of the property may require an appraisal based on the loan amount or LTV of the property. If your payment is more than 10 days late, there is a Late Payment Fee of 5% of the payment due. There will be a \$75 Rate Modification Processing Fee each time we approve a request to lower your interest rate. Consult a tax advisor regarding the deductibility of interest.

StretchPay<sup>®</sup> is a registered trademark of the Ohio Credit Union League.

† All loan applications are subject to credit review and approval. Annual Percentage Rates (APRs) are accurate as of 01/29/2025 and may change at any time. The APR for the StretchPay Line of Credit<sup>®</sup> (SPLOC) is 25.00% APR and is a fixed rate for the duration of the loan. The SPLOC offers credit limits of \$150, \$250, and \$500 with a maximum term of 2 months. The SPLOC must be paid in full before funds can be advanced – partial or subsequent advances are not permitted. Prior to the first advance, borrowers are required to deposit funds into their TrueSaver<sup>®</sup> share account in the amount of \$15 for a \$150 credit limit, \$25 for a \$250 credit limit, and \$50 for a \$500 credit limit that will be held and unavailable for withdrawal until the first annual renewal date or the SPLOC is closed. SPLOC annual renewals are subject to credit review and approval. SPLOCs that have been auto approved for annual renewal expires after 60 days, afterward the borrower must reapply. The annual renewal fee must be in the borrower's WPCU account and paid prior to loan advance. An advance on a SPLOC is considered a cash advance. There is an Annual Renewal Fee of \$25 for a credit limit of \$150, \$35 for a credit limit of \$250, and \$70 for a credit limit of \$500. If your payment is 11 or more days late, there is a Late Payment Fee of 5% of the payment due. Visit [WPCU.coop/CCagreement](http://WPCU.coop/CCagreement) for Credit Card Rates, Fees and Other Cost Information related to the StretchPay Line of Credit<sup>®</sup>.

Eligibility requirements include, all member's WPCU share accounts must be current and haven't had more than 12 non-sufficient funds (NSFs) year to-date; all loans on the account must be current; and WPCU loan selected for Skip-A-Pay cannot have any payments made more than 31 days late, be more than 10 days past due, and must be more than 180 days old.

