PAYDAY LENDER EXIT LOAN | Help Break the Payday Lender Loan Cycle

PAYDAY LENDER EXIT LOAN

At Wright-Patt Credit Union® (WPCU®), we're always looking for ways to help you keep more of your hard-earned money, and improve your financial health so you can live life the way you want. With the Payday Lender Exit Loan, you'll have the short-term loan you need at a cost you can afford.

More and more Americans are turning to payday lenders to bridge the gap between paychecks, or to help with surprise expenses. It's understandable, since the stress of unexpected situations can sometimes be a great deal to bear. However, when getting caught up with a payday lender the fees and interest (sometimes over 200-300%!) can cost you serious money, and creates a cycle that may lead to bigger financial struggles.

WPCU OFFERS A BETTER OPTION

WPCU has created a way to liberate those who are caught up in the payday lender cycle. It's called a Payday Lender Exit Loan.

Loan Benefits:

- A less expensive way to pay off payday lenders
- Lower cost than typical Payday Loans
- Can help improve overall financial health

Loan Details:

- Loan Amounts – Up to $2,500
- Budget friendly terms
- Fixed rate and fixed term+

How to get Started

Give us a call at (800) 762-0047 or visit your nearest Member Center to speak with a Financial Coach.

+Earn 3.00% off your interest rate when you qualify and agree to automatic payments
All loans are subject to credit review and approval. Proof of income is required. Loans are available to members who have been with the credit union a minimum of 120 days. No minimum credit score required.

- *Maximum 45% debt-to-income limit*
- *Payment must be no more than 5% of gross monthly income.*
- *No bankruptcy filing or discharge in last two years*
- *No unpaid charge-off with WPCU*
- *No currently delinquent obligations with WPCU*
- *Member in good standing*