



FEATURE	DESCRIPTION								
Type of Loan	<ul style="list-style-type: none"> Closed End Loan Private, Federal and PLUS Loans are eligible <ul style="list-style-type: none"> Can consolidate one or more private student loans Current loan(s) must be in repayment not in the grace period <p>IMPORTANT NOTE: By refinancing federal student loans, you may lose borrower benefits from your original loans. These may include interest rate discounts, principal rebates or some cancellation benefits.</p>								
Co-Signer	<ul style="list-style-type: none"> Not required but may be necessary to meet approval criteria <i>(for details see website)</i> <p>Note: Borrower must be primary WPCU® member.</p>								
Loan Limit Amounts	<ul style="list-style-type: none"> Minimum Loan Amount: \$5,000 Maximum Total Amount: \$100,000 Borrowers with a FICO score of 740+ may borrow up to \$250,000 								
Rate	<ul style="list-style-type: none"> Based on credit approval and term. 								
Interest	<ul style="list-style-type: none"> Fixed and variable rates available. Interest paid may be tax deductible <i>(consult tax advisor)</i> 								
Repayment Terms	<ul style="list-style-type: none"> 10- and 15-year options 								
Loan Cost Example	For a \$20,000 consolidation loan, for a term of 180 months (15 years) with a 6.00% Annual Percentage Rate, the monthly payment will be approximately \$169. All loans are subject to approval. Rates, terms and conditions subject to change without notice. Restrictions apply. Please visit WPCU.StudentChoice.org for more information.								
Fees and Penalties	<table border="0"> <tr> <td>Origination Fee:</td> <td>NONE</td> <td>Non-Sufficient Funds:</td> <td>\$20</td> </tr> <tr> <td>Pre-Payment Penalty:</td> <td>NONE</td> <td>Late Payment Penalty:</td> <td>5% of payment</td> </tr> </table>	Origination Fee:	NONE	Non-Sufficient Funds:	\$20	Pre-Payment Penalty:	NONE	Late Payment Penalty:	5% of payment
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Pre-Payment Penalty:	NONE	Late Payment Penalty:	5% of payment						
Apply (24/7)	<ul style="list-style-type: none"> Online at WPCU.StudentChoice.org/Apply 								
Eligible Schools	<ul style="list-style-type: none"> Must have graduated from an eligible school Most Four-Year Public and Private Non-Profit Schools are eligible Degree-Granting Programs (Title IV) For a complete list of participating schools (approximately 1700), visit WPCU.StudentChoice.org/Approved-Schools 								
Who Can Apply	<ul style="list-style-type: none"> Individuals with one or more student loans to consolidate (MUST be a credit union member to receive loan) Bio-med option only available to Licensed medical doctor (MD), Doctor of Podiatric Medicine (DPM), Doctor of Osteopathy (DO), dentist (DDS, DMD), or in a residency program with one of the licenses noted above. Proof of either Malpractice Insurance and/or License to Practice is required Custom degree list within application 								
Borrow Benefit	<ul style="list-style-type: none"> 0.25% rate discount during repayment for automated electronic payment 								
Release of Co-Signer	<ul style="list-style-type: none"> With creditworthiness and 48 months of consecutive monthly on-time payments, co-signer may request release 								
WPCU Membership Eligibility	WPCU serves those who live, work, worship or attend school in Brown, Butler, Champaign, Clark, Clermont, Clinton, Darke, Delaware, Fairfield, Fayette, Franklin, Greene, Hamilton, Highland, Licking, Madison, Miami, Montgomery, Pickaway, Preble, Shelby, Union, or Warren Counties in Ohio. For detailed information on membership, visit WPCU.coop or call (800) 762-0047.								

Rates and other information as of 01/2024 subject to change.

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