

### BUSINESS LOANS - STRUCTURED TO FIT YOUR NEEDS

Wright-Patt Credit Union® (WPCU®) has always been about helping people – and businesses – grow. Business loan decisions are made locally, so you know you're getting WPCU's extraordinary service, combined with low rates and terms to fit your needs.

#### Credit Cards

Low rates – which are just one of the perks of business credit cards at WPCU – give business owners the benefit of credit card flexibility, while also helping them save money. Members can choose between WPCU's Business Low Rate Credit Card or the Business Platinum Rewards Card. Both cards provide the benefits of no annual fees and no balance transfer fees. WPCU offers:

- Rates as low as *Wall Street Journal* Prime Rate + 3% on the Low Rate Credit Card and as low as *Wall Street Journal* Prime Rate + 6% on the Business Platinum Rewards Card\*.
- 1.5% cash back on every qualifying purchase you make with no spending categories or ceilings on the Platinum Rewards Credit Card†.

#### Revolving Lines of Credit

WPCU can help member businesses with short-term working capital that can help pay for inventory purchases, gaps in revenue collection and unexpected expenses. We offer:

- Variable rates
- Easy online access through your business checking account

#### Business Term Loans

When member businesses are looking to purchase or refinance vehicles, equipment or other capital assets, WPCU can help. We offer:

- Fixed and variable rate loans
- Term lengths up to 7 years

#### Business Real Estate Loans

WPCU helps member businesses with the purchase or refinance of business real estate, including construction or expansion, for owner-occupied or non owner-occupied real estate. We offer:

- Fixed and variable rate options
- Amortizations up to 25 years

#### SBA Loans

When member businesses need help getting started, want to acquire a business or need to expand operations, WPCU can assist with business loans guaranteed by the Small Business Administration.

- SBA Express loans
- 7(a) loans
- 504 loans



**Gina M.,**  
Five Rivers Health Center  
Member Since 2016

*"The customer service from Wright-Patt Credit Union is beyond fabulous."*

Contact our  
Business Services  
team today

(800) 762-0047  
WPCU.coop/Business



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Federally insured by NCUA.  
Equal Housing Opportunity

Save Better. Borrow Smarter. Learn A Lot!

WPCU.coop | (800) 762-0047 | TTY: (800) 750-0750 or 711

## WPCU Business Loan Application Guidelines:

- Loan requests up to \$100,000
  - Completed Application
  - Additional documentation may be requested after initial review
- Loan requests greater than \$100,001 and up to \$200,000
  - Completed Application
  - 2 years Personal and Business Tax Returns
  - 2 Months of Business Bank Statements\*\*
  - Additional documentation may be requested after initial review
- Loan requests over \$200,001
  - Completed Application
  - 3 years of Personal and Business Tax Returns and Business Financials
  - Personal Financial Statement
  - 2 Months of Business Bank Statements\*\*
  - Additional documentation may be requested after initial review
  - Call (800) 762-0047 to be referred to a Relationship Manager or email [BusinessLoanServices@wpcu.coop](mailto:BusinessLoanServices@wpcu.coop)

For all non-real estate loans ≤ \$200,000, please apply online at [WPCU.coop/BusinessLoans](http://WPCU.coop/BusinessLoans). Existing business lending with WPCU may change the required documentation.

All loans are subject to credit review and approval.

<sup>t</sup>Earn unlimited 1.5% cash back on every qualifying purchase; you will earn 1.5 points for every \$1.00 spent. Cash advances and balance transfers are not eligible for the 1.5% cash back rewards.

\*The Annual Percentage Rate (APR) is variable and may change at any time. APRs are based upon your creditworthiness and the index plus a margin and will vary with Prime Rate (the index) as published in the Wall Street Journal.

\*\*Two months of business bank statements are only required for all business accounts outside of Wright-Patt Credit Union.

