

**“REFINANCE” AUTO AND MOTORCYCLE LOAN PROMOTION
OFFICIAL PROMOTION RULES**

“Refinance” Auto and Motorcycle Loan Promotion begins July 1, 2019 and ends as determined by HPCU.

Eligibility

This promotion is open to members of HPCU who are 18 years of age or older; and who are U.S. Citizens or U.S. resident aliens, or nonresident aliens subject to U.S. taxes. Employees, members and associate members of the board of directors, and volunteer officials of the credit union and its affiliates, and their immediate families (spouse, children, brothers, sisters, mother, father, grandparents, parent-in-laws, son-in-law, daughters-in-law, grandchildren, great grandchildren, and/or any legal dependents) and individuals living in the same household of each of the above are eligible for the offers, as defined in the “Promotional Offers” section.

Terms and Conditions

If you are a member of HPCU and refinance a new or pre-owned auto or motorcycle from another lender between July 1, 2019 and the end date as determined by HPCU, you will receive an offer as defined in the “Promotional Offers” section. The loan must be funded no earlier than the open of business on July 1, 2019 and no later than the close of business on the end date as determined by HPCU to be eligible. Loans funded prior to July 1, 2019 or after the end date as determined by HPCU are ineligible and will be excluded from the promotion. The promotion is limited to new or pre-owned auto and motorcycle refinances from another lender between July 1, 2019 and the end date as determined by HPCU and is not valid to refinance existing Houston Police Credit Union loans. New or pre-owned auto, motorcycle, boat, Jet Ski and recreational vehicle purchases from a dealer or individual do not qualify for this promotion. New or pre-owned boat, Jet Ski and recreational vehicle refinances from another lender do not qualify for this promotion. Pre-owned title/cash autos and motorcycles do not qualify for this promotion. Older model auto purchases from a dealer or individual do not qualify for this promotion. This promotion may not be combined with any other HPCU promotion. Your accounts must be in good standing at time of closing to be eligible for promotion.

All members entering this promotion agree to release and hold harmless HPCU, its employees, agents and representatives from any and all claims of any kind arising either directly or indirectly from said promotion. All parties participating in the “Refinance” Auto and Motorcycle Loan Promotion agree to comply with any terms and conditions mentioned herein. By entering, member agrees to be bound by these official rules.

Promotional Offers

New and Pre-Owned Autos and Motorcycles: At the time of loan closing, members will receive a cash-back award on new or pre-owned autos or motorcycles refinanced from another lender. The cash-back award amount will be calculated at 1.00% of the loan amount. If the loan is closed within 24 months of opening, the cash-back award will be forfeited in full and added to the payoff amount. Members participating in this promotion may receive Form 1099-MISC at year-end for tax purposes.

Additionally, members with a credit score of 640 or higher are automatically eligible to extend their first payment for 90 days.

Liability

HPCU reserves the right, in its sole discretion, to extend, cancel or suspend the promotion at any time for any reason.