

**((Jennifer)),**  
now you can make every  
purchase more rewarding  
with our  
**Credit Card.**

**PLUS, get a FREE gift when  
you open your account!**

Hurry in, this offer ends **Month XX, 20XX!**  
Details inside.

**YourFI**



**Make purchases with  
ease, and earn rewards  
along the way!**

**Variable rate as low as  
**X.XX%** APR\***

**Up to 5X REWARDS points on  
qualified purchases\*\***

**Your choice of deluxe gift**

**CLICK** [YourFI.com](http://YourFI.com)

**CALL** (800) 555-6789

**VISIT** Your Local Branch

((123 Street))

((City, US 12345-6789))

**YourFI**

123 Street  
City, US 12345-6789

PRESORTED  
STANDARD  
US POSTAGE  
PAID  
HARLAND CLARKE

((Jennifer E. Johnson))  
((14 Maple Street))  
((High Point, NC 27265))  
I will add all the following items to my bill

# The **YourFI Name Credit Card** A RATE YOU'LL LOVE, REWARDS TOO RICH TO PASS UP!

VARIABLE RATE AS LOW AS  
**X.XX%** APR\*

**((Jennifer)), this is the card you'll want to use for every purchase!**

So just how rich is the rewards program that comes with our **Credit Card**? Glad you asked!\*\*

- **5X REWARDS** – Gift/Reward choice
- **4X REWARDS** – Gift/Reward choice
- **3X REWARDS** – Gift/Reward choice
- **2X REWARDS** – Gift/Reward choice
- **1X REWARDS** – Gift/Reward choice

Redeem your points for whatever you want, including cash, dining, travel, and merchandise rewards.

**START EARNING BIG POINTS TODAY!**

**CLICK**  
**YourFI.com**

**CALL**  
**(800) 555-6789**

**VISIT Your Local Branch**  
**((123 Street, City US 12345))**

**APPLY ONLINE**

at [YourFI.com/Rewards](http://YourFI.com/Rewards) or at any **YourFI Name** location.

**CHOOSE YOUR GIFT!**

Apply by **Month XX, 20XX**, and choose your thank you gift!



Visit [YourFI.com/Rewards](http://YourFI.com/Rewards) to view the complete selection.

\*APR=Annual Percentage Rate

\*\*Bore volupta nisquidem quid quunt venditati to exceaqi si offic te di vel ius. Cearcit, voluptatem exped eaqui rehenis adiosti untecabor audi omnimus ut experum que verum aut adisite cor andi im quaspel est alignam, ne de nissit ad quibus a pediantum ipid eum.

**CREDIT CARD APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>X.XX%</b> to <b>X.XX%</b> based on your creditworthiness; the APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	<b>X.XX%</b> to <b>X.XX%</b> based on your creditworthiness; the APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	<b>X.XX%</b> to <b>X.XX%</b> based on your creditworthiness; the APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least <b>XX</b> days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	<b>\$X</b> or <b>X.XX%</b> of the amount of each balance transfer, whichever is greater
• Cash Advance	<b>\$X</b> or <b>X.XX%</b> of the amount of each cash advance, whichever is greater
• Foreign Transaction	<b>X.XX%</b> of each transaction in U.S. dollars
Penalty Fees	
• Late Payment	<b>\$XX</b>
• Over-the-Credit-Limit	<b>\$XX</b>
• Returned Payment	<b>\$XX</b>

**How We Will Calculate Your Balance.** We use a method called "average daily balance (including new purchases)."

**Effective Date.** The information about the costs of the card described in this disclosure is accurate as of **Month XX, 20XX**.

This information may have changed after that date. To find out what may have changed, contact **YourFI Name**.