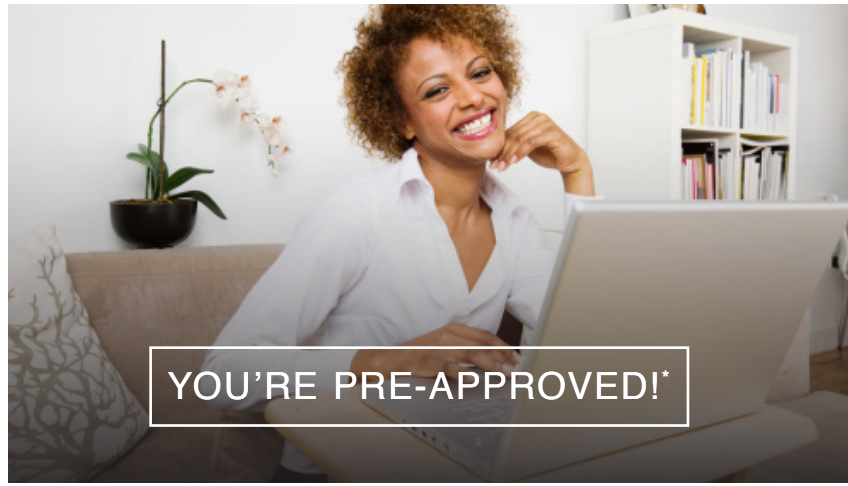




FI MAILING ADDRESS

((XFULLNAME))
((XADDRESS1))
((XADDRESS2))
((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))



((DATE))

Dear ((Mbr/Cst First Name)),

Congratulations! Your responsible management of credit has earned you pre-approval for a special low rate on a **YourFI Name** loan.

You can choose any one of the loans below. So whatever big purchase you've wanted to make, now's the time! And with your pre-approved status, you're one step closer to having what you want!

Choose one of the offers below:



((X.XX))% APR**

Used Auto Loan¹

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Auto Refi²

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

New Boat & Watercraft Loan³

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Used Boat & Watercraft Loan⁴

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

New RV & Travel Trailer Loan⁵

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Used RV & Travel Trailer Loan⁶

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Used Motorcycle Loan⁷

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Personal Line of Credit⁸

Pre-Approved up to \$((XX,XXX))



((X.XX))% APR**

Home Equity Loan⁹

Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Personal Loan¹⁰

Pre-Approved up to \$((XX,XXX)) for ((XX)) months

PLEASE NOTE: You have been pre-approved for your choice of one of the above offers. If you would like to take advantage of more than one offer or would like to request more than your approved amount, please contact us. A full application may be required. See reverse for details.

ACCEPT YOUR PRE-APPROVED LOAN TODAY!

It's easy—just scan the QR code or go to **URL** from your computer or smart device, and enter the following code to see all your great offers!

Your **YourFI Name** pre-approved loan code is: **CODE**

Once online, you can even customize your offer to better fit your budget!

If you have questions, call us at **000-000-0000**, or stop by anytime.

Hurry! Offer ends ((Month XX)), ((20XX)).



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE[†]** on other side for more information about prescreened offers.

†PRESCREEN & OPT-OUT NOTICE


**This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria for creditworthiness. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688); or visit the website at www.optoutprescreen.com or write:
Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123
TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505
Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013**

†We used information that we obtained on you from a consumer reporting agency in connection with this “Pre-Approved” offer. You were selected to receive this offer because you satisfied certain criteria for creditworthiness, which we previously established. The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness, or if you do not provide the required collateral. Not all applicants will qualify for the lowest rate. **Membership eligibility is required.**

††APR=Annual Percentage Rate

- 1 **Used Auto Loan:** Offer based on loan term of ((XX)) months. **YourFI Name** finances XX% of MSRP (new vehicles) or the NADA Retail Value (used vehicles). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the vehicle you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.
- 2 **Auto Refi:** If you continue to meet the criteria used to select you for this offer and our creditworthiness criteria, you are pre-approved for an auto refi loan of no less than \$X,XXX from **YourFI Name** for this offer and no more than \$XX,XXX, at an interest rate of no more than X.XX% APR, calculated according to the simple interest for a term of between XX and XX months. **YourFI Name** finances XX% of MSRP (new vehicles) or the NADA Retail Value (used vehicles). Refinance restrictions apply. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. This offer may be withdrawn if the value of the vehicle you are refinancing exceeds XX% of Loan-to-Value. May not be combined with other offers.

You must be at least 21 years of age to be eligible for this offer. You must continue to meet the criteria used to select you for this offer. These criteria include a minimum verifiable gross annual income of \$XX,XXX, that your combined monthly debts and other obligations do not exceed XX% of your gross verifiable monthly income, that your down payment meets our equity requirements, and that you furnish acceptable collateral. Acceptable collateral must be an auto with a model year after XXXX. Mileage not to exceed XX,XXX miles. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle and proof of full coverage insurance must be provided at the time of vehicle delivery. This offer is void where prohibited by law. This offer is not transferable. Offer may be withdrawn at any time. Offer is based on approved credit.
- 3 **New Boat & Watercraft:** Offer based on loan term of ((XX)) months. **YourFI Name** finances XX% of MSRP (new boats) or the NADA Retail Value (used boats). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the boat you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.
- 4 **Used Boat & Watercraft:** Offer based on loan term of ((XX)) months. **YourFI Name** finances XX% of MSRP (new boats) or the NADA Retail Value (used boats). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the boat you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.
- 5 **New RV & Travel Trailer:** Offer based on loan term of ((XX)) months. **YourFI Name** finances XX% of MSRP (new recreational vehicles) or the NADA Retail Value (used recreational vehicles). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the recreational vehicle you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.
- 6 **Used RV & Travel Trailer:** Offer based on loan term of ((XX)) months. **YourFI Name** finances XX% of MSRP (new recreational vehicles) or the NADA Retail Value (used recreational vehicles). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the recreational vehicle you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.
- 7 **Used Motorcycle:** Up to XX% financing of retail value, including tax, license, document fees, and service maintenance contracts, on approved credit. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. The minimum approved loan amount is \$X,XXX.
- 8 **Personal Line of Credit:** Monthly payment is X.XX% of outstanding balance. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. The minimum approved loan amount is \$X,XXX.
- 9 **Home Equity Loan:** Introductory X.XX% APR is fixed for XX years. Your APR may be higher based on your credit qualifications, the amount of your home equity loan, combined loan-to-value, and/or property type. Minimum home equity loan amount is \$X,XXX. Maximum home equity loan amount is \$XXX,XXX. Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. Homeowner's property insurance is required. Flood insurance may be required. \$XXX fee if home equity loan is cancelled within the first XX months. Home equity loan together with any other mortgage(s) cannot exceed XX% of the property value on 1- to 4-family owner-occupied properties. Non-owner-occupied properties subject to different terms. Offer does not apply to existing **YourFI Name** home equity loans.
- 10 **Personal Loan:** Payment example: A ((XX))-month loan of \$(XX,XXX) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$(XX.XX) per \$1,000 borrowed. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility. The minimum approved loan amount is \$X,XXX.



You're Pre-Approved!*

((Name)),

Your responsible management of credit has earned you pre-approval for a special low rate on a YourFI loan.

Choose any ONE of the loans below—it's fast, easy and safe. To accept your offer simply visit your online banking page.

ACCEPT MY OFFER

Choose one of the offers below:



((X.XX))% APR**

Used Auto Loan¹ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Auto Refi² Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

New Boat & Watercraft Loan³ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Used Boat & Watercraft Loan⁴ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

New RV & Travel Trailer Loan⁵ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Used RV & Travel Trailer Loan⁶ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Used Motorcycle Loan⁷ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Personal Line of Credit⁸ Pre-Approved up to \$((XX,XXX))



((X.XX))% APR**

Home Equity Loan⁹ Pre-Approved up to \$((XX,XXX)) for ((XX)) months



((X.XX))% APR**

Personal Loan¹⁰ Pre-Approved up to \$((XX,XXX)) for ((XX)) months

PLEASE NOTE: You have been pre-approved for your choice of one of the above offers. If you would like to take advantage of more than one offer or would like to request more than your approved amount, please contact us. A full application may be required. See below for details.

Accept your YourFI Name pre-approved loan today!

It's easy—just go to [URL](#) from your computer or smart device, and enter the following code to see all your great offers!

Your YourFI Name pre-approved loan code is: **CODE**

Once online, you can even customize your offer to better fit your budget!

If you have questions, call us at [000-000-0000](#), or stop by anytime.

HURRY! Offer ends Month XX, 20XX.

[www.YourFI.com](#)

PO Box 1234 • City, ST 55555-0000

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Federally Insured by NCUA  **EQUAL HOUSING LENDER**

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free [1-888-567-8688](#). See **PRESCREEN & OPT-OUT NOTICE**¹ below for more information about prescreened offers.

¹PRESCREEN & OPT-OUT NOTICE

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria for creditworthiness. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-5OPT-OUT ([1-888-567-8688](#)); or visit the website at [www.optoutprescreen.com](#) or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505; Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013

*We used information that we obtained on you from a consumer reporting agency in connection with this "Pre-Approved" offer. You were selected to receive this offer because you satisfied certain criteria for creditworthiness, which we previously established. The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness, or if you do not provide the required collateral. Not all applicants will qualify for the lowest rate. Membership eligibility is required.

**APR=Annual Percentage Rate

1 **Used Auto Loan:** Offer based on loan term of ((XX)) months. YourFI Name finances XX% of MSRP (new vehicles) or the NADA Retail Value (used vehicles). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the vehicle you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.

2 **Auto Refi:** If you continue to meet the criteria used to select you for this offer and our creditworthiness criteria, you are pre-approved for an auto refi loan of no less than \$X,XXX from YourFI Name for this offer and no more than \$XX,XXX, at an interest rate of not more than X.XX% APR, calculated according to the simple interest for a term of between XX and XX months. YourFI Name finances XX% of MSRP (new vehicles) or the NADA Retail Value (used vehicles). Refinance restrictions apply. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. This offer may be withdrawn if the value of the vehicle you are refinancing exceeds XX% of Loan-to-Value. May not be combined with other offers.

You must be at least 21 years of age to be eligible for this offer. You must continue to meet the criteria used to select you for this offer. These criteria include a minimum verifiable gross annual income of \$XX,XXX, that your combined monthly debts and other obligations do not exceed XX% of your gross verifiable monthly income, that your down payment meets our equity requirements, and that you furnish acceptable collateral. Acceptable collateral must be an auto with a model year after XXXX. Mileage not to exceed XX,XXX miles. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle and proof of full coverage insurance must be provided at the time of vehicle delivery. This offer is void where prohibited by law. This offer is not transferable. Offer may be withdrawn at any time. Offer is based on approved credit.

3 **New Boat & Watercraft:** Offer based on loan term of ((XX)) months. YourFI Name finances XX% of MSRP (new boats) or the NADA Retail Value (used boats). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the boat you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.

4 **Used Boat & Watercraft:** Offer based on loan term of ((XX)) months. YourFI Name finances XX% of MSRP (new boats) or the NADA Retail Value (used boats). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the boat you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.

5 **New RV & Travel Trailer:** Offer based on loan term of ((XX)) months. YourFI Name finances XX% of MSRP (new recreational vehicles) or the NADA Retail Value (used recreational vehicles). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the recreational vehicle you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.

6 **Used RV & Travel Trailer:** Offer based on loan term of ((XX)) months. YourFI Name finances XX% of MSRP (new recreational vehicles) or the NADA Retail Value (used recreational vehicles). The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$X,XXX. This offer may also be withdrawn if the value of the recreational vehicle you are purchasing exceeds XX% of Loan-to-Value. Not all applicants will qualify for the lowest rate. Refinance restrictions apply. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers.

7 **Used Motorcycle:** Up to XX% financing of retail value, including tax, license, document fees, and service maintenance contracts, on approved credit. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. The minimum approved loan amount is \$X,XXX.

8 **Personal Line of Credit:** Monthly payment is X.XX% of outstanding balance. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. The minimum approved loan amount is \$X,XXX.

9 **Home Equity Loan:** Introductory X.XX% APR is fixed for XX years. Your APR may be higher based on your credit qualifications, the amount of your home equity loan, combined loan-to-value, and/or property type. Minimum home equity loan amount is \$X,XXX. Maximum home equity loan amount is \$XXX,XXX. Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. Homeowner's property insurance is required. Flood insurance may be required. \$XXX fee if home equity loan is cancelled within the first XX months. Home equity loan together with any other mortgage(s) cannot exceed XX% of the property value on 1- to 4-family owner-occupied properties. Non-owner-occupied properties subject to different terms. Offer does not apply to existing YourFI Name home equity loans.

10 **Personal Loan:** Payment example: A ((XX))-month loan of \$((XX,XXX)) at ((X.XX))% fixed APR will have ((XX)) monthly payments of \$((XX.XX)) per \$1,000 borrowed. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. The minimum approved loan amount is \$X,XXX.