



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:



5.99% APR**
Used Auto Loan¹

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



7.65% APR**
Auto Refi²

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



2.65% APR**
New Boat & Watercraft Loan³

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



1.65% APR**
Used Boat & Watercraft Loan⁴

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



9.99% APR**
New RV & Travel Trailer Loan⁵

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



8.99% APR**
Used RV & Travel Trailer Loan⁶

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



3.65% APR**
Used Motorcycle Loan⁷

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



9.99% APR**
Personal Line of Credit⁸

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



4.99% APR**
Home Equity Loan⁹

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



2.65% 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!

Call 000-000-0000

Visit your local branch.

Visit www.yourfiname.com.

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

Access your pre-approved offers on the go from your YourFI Name mobile app.

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.

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- 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.
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- 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.



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Hurry! These offers end Month XX, 2021.

ACCEPT MY OFFER

Questions? Call [XXX-XXX-XXX](tel:XXX-XXX-XXX). Or visit one of our [locations](#).

www.YourFI.com

PO Box 1234 • City, ST 55555-0000
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Federally Insured by NCUA  **EQUAL HOUSING LENDER**

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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.

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Hurry! These offers end Month XX, 2021.

ACCEPT MY OFFER

Questions? Call [XXX-XXX-XXX](tel:XXX-XXX-XXX).

Or visit one of our [locations](#).

www.YourFI.com

PO Box 1234 • City, ST 55555-0000

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Federally Insured by NCUA EQUAL HOUSING LENDER

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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.

Loan Engine Online Banking — Offers Page

My Offers

Congratulations!

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

1

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!

Pre-Approved

New Auto Loan

up to **\$XX,XXX**

TERM & APR: **XX months (X.XX%)** ▼

AMOUNT REQUESTED: **\$XX,XXX** ✎

EST. MONTHLY PAYMENT: **\$XXX.XX**

Accept

[Details & Disclosures](#)

Pre-Approved

Home Equity Line of Credit

up to **\$XX,XXX**

TERM & APR: **XX months (X.XX%)** ▼

AMOUNT REQUESTED: **\$XX,XXX** ✎

EST. MONTHLY PAYMENT: **\$XXX.XX**

Accept

[Details & Disclosures](#)

Pre-Approved

Home Equity Loan

up to **\$XX,XXX**

TERM & APR: **XX months (X.XX%)** ▼

AMOUNT REQUESTED: **\$XX,XXX** ✎

EST. MONTHLY PAYMENT: **\$XXX.XX**

Accept

[Details & Disclosures](#)

Pre-Approved

Personal Loan

up to **\$XX,XXX**

TERM & APR: **XX months (X.XX%)** ▼

AMOUNT REQUESTED: **\$XX,XXX** ✎

EST. MONTHLY PAYMENT: **\$XXX.XX**

Accept

[Details & Disclosures](#)

Pre-Approved

Motorcycle Loan

up to **\$XX,XXX**

TERM & APR: **XX months (X.XX%)** ▼

AMOUNT REQUESTED: **\$XX,XXX** ✎

EST. MONTHLY PAYMENT: **\$XXX.XX**

Accept

[Details & Disclosures](#)

Pre-Approved

Visa® Platinum

up to **\$XX,XXX**

APR: **XX months (X.XX%)**

REQUESTED CREDIT LIMIT: **\$XX,XXX** ✎

Accept

[Details & Disclosures](#)

2

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 full product disclosures for details.

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** within the full product disclosures for more information about prescreened offers.


Intro and Footer Copy


Your approved intro and footer copy from your print letter has been used as indicated above. We've also used the primary and secondary colors from your print letter. If you'd like to make changes to this information for your online setup, you may do so on the Client Input section of the Client Work Order.

Loan Engine Online Banking — Product Information

New Auto Loan

3 Buy the new car you've been dreaming of! This will give you bargaining power at the dealership.

Amount Requested: \$XX,XXX 

Term & APR: X.XX% for XX months 

Est. Monthly Payment: \$XXX.XX

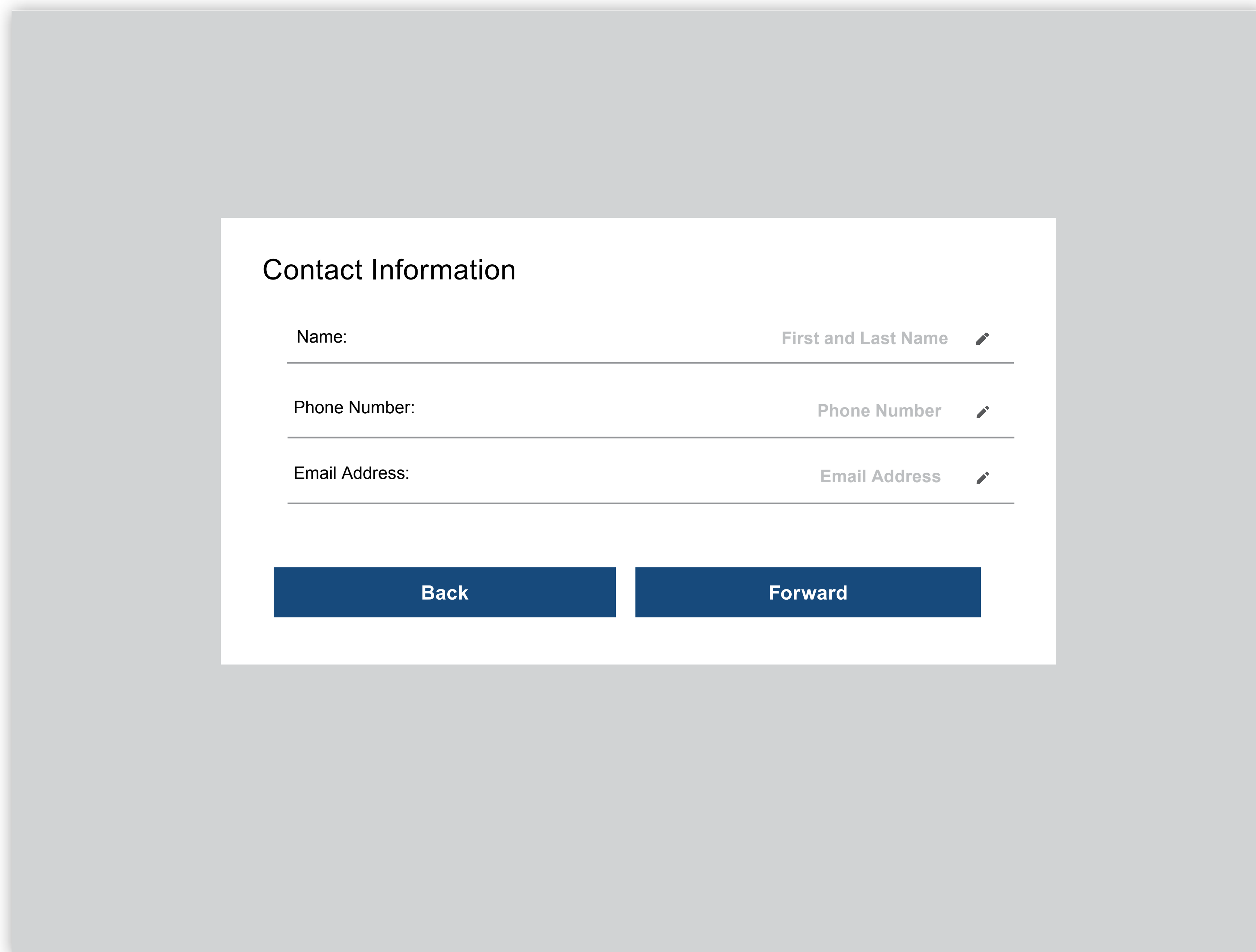
BackForward

[Details & Disclosures](#)

3 Product Intro

Your approved product intro copy from your print letter will be used for the online copy of each product.

Loan Engine Online Banking — Contact Information




The screenshot shows a web form titled "Contact Information" centered on a light gray background. The form is white and contains three input fields, each with a label on the left and a placeholder text on the right. The first field is for "Name" with the placeholder "First and Last Name". The second field is for "Phone Number" with the placeholder "Phone Number". The third field is for "Email Address" with the placeholder "Email Address". Each field has a small pencil icon to its right, indicating editability. Below the input fields are two dark blue buttons: "Back" on the left and "Forward" on the right.

Contact Information

On this screen the customer will provide their contact information. This screen is not configurable.

Loan Engine Online Banking — Offer Acceptance

Review and accept your New Auto Loan offer.



Amount Requested: \$XX,XXX

Term & APR: X.XX% for XX months

Est. Monthly Payment: \$XXX.XX

Any notes for our agent?

I have read & agree to the [Details & Disclosures](#)

Offer Acceptance

The icons from your print letter will be displayed on this screen where the customer will review their loan details and confirm that they've read and agree to the Details & Disclosures.

Loan Engine Online Banking — Offer Acceptance

4

Your loan request has been received. We will contact you within one business day to confirm your request. Thank you!

Ok

Confirmation Message

Once the account holder has redeemed a loan offer, they will receive an Offer Confirmation Message. This message can be customized but will be the same for all products. If you'd like to use a custom confirmation message, please provide it on the Client Input section of the Client Work Order.

Loan Engine Online Banking — No Offers Message

5

Thank you for checking in.

While there are no special rate offers available to you at this time, you are welcome to apply for financing at our standard competitive rates by calling **000-000-0000** or visiting any YourFI Name branch.

And keep checking in!

The good people at YourFI Name are working hard to provide you special rate opportunities all the time. So be sure to check your Online Banking home page often, and click on "My Offers."

If you need a financial product or service right away, please come in or call **000-000-0000**.

We appreciate your business — past, present, and future!

No Offers Message

You may have account holders who do not qualify for any offers. These account holders receive a No Offers Message. You have the choice of a generic copy design (shown above) or a Custom No Offers Message (shown to the right). The generic copy is customizable.

Please make your choice between the generic copy design or No Offers Landing Page on the Client Input section of the Client Work Order.

YourFI

Thank you for checking in.

While there are no special offers available to you at this time, you are welcome to apply for financing at our always competitive rates by calling **000-000-0000** or visiting any YourFI Name branch.

And keep checking in!



The good people at YourFI Name are working hard to provide you special rate opportunities all the time. So be sure to check your Online Banking home page often, and click on "My Offers."



If you need a financial product or service right away, please come in or call **000-000-0000**.


We appreciate your business—past, present, and future!

Want financing without waiting?

Choose the type of loan or credit you want below, and apply online now!

 [NEW AUTO](#)  [PERSONAL LOAN](#)

 [USED AUTO](#)  [AUTO REFINANCE](#)

 [HOLIDAY LOAN](#)

Loan Engine Landing Page

The screenshot shows a landing page for 'YourFI'. At the top, the logo 'YourFI' is displayed in green and blue. Below the logo is a dark blue horizontal bar. The main content area has a light gray background. On the left, a green circle with the number '6' is positioned next to the heading 'You're almost there!'. Below the heading is a paragraph of text: 'To see your pre-approved offers — or to customize your own — simply enter your special offer code and zip code below!'. Underneath this text are two input fields: 'Unique Code' and 'Zip Code'. Below the input fields is a dark blue button labeled 'Login'.

YourFI

6 **You're almost there!**
To see your pre-approved offers — or to customize your own — simply enter your special offer code and zip code below!

Unique Code

Zip Code

Login

Landing Page

If you are doing a Landing Page, you have the option to include a header area (shown above) with your logo and a bar below it in your primary color or you can use your own website header. The landing page messaging above the login fields is customizable.