

((XFULLNAME1)) ((XFULLNAME2)) ((XADDRESS1)) ((XADDRESS2)) ((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))

## Holidays are happier with your YourFI Name Home Equity Line!

Dear ((XFULLNAME1)),

This is one of the best times of the year to use your YourFl Name Home Equity Line at a low X.XX% APR for XX months with a draw of at least \$X,XXX by Month XX, 20XX. After that, you'll still enjoy your line's low X.XX% APR.

Your line is a great way to alleviate the financial stress of holiday travel and gift buying. It also gives you a smart way to consolidate high-interest debt and clear the decks for a better New Year. You can even finish up important winter projects such as winterizing your home.

To use your line with no transaction or transfer fee, simply use the attached checks, make an online transfer, visit any YourFl Name, or call 000-000-0000.

Make the most of this holiday season with your YourFI Name Home Equity Line!

Sincerely,

Signatory name Signatory Name Signatory Title

P.S. Be sure to use your checks before they expire on Month XX, 20XX, so you can take advantage of your special time-limited rate!



Convenient

Your funds are available now.

((XFULLNAME1)) ((XFULLNAME2)) ((XADDRESS1)) ((XADDRESS2)) ((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))  Pay to the		Date	0000 <u>x-xx</u> xxx
Order of		Dollars	Security Features Details on Back.
For	0000		<b>NP</b>

Easy Just write a check.

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X.XX%
fixed APR* for XX months then your low rate of
X.XX%
variable APR thereafter.

Introductory

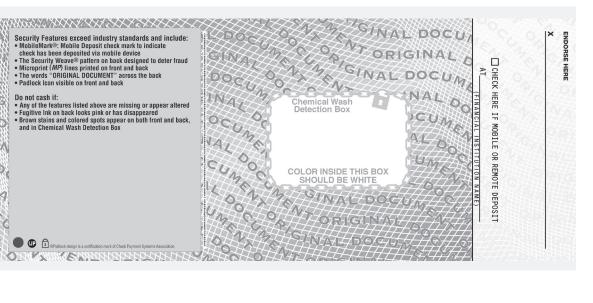
## It's the most wonderful time to have extra funds!

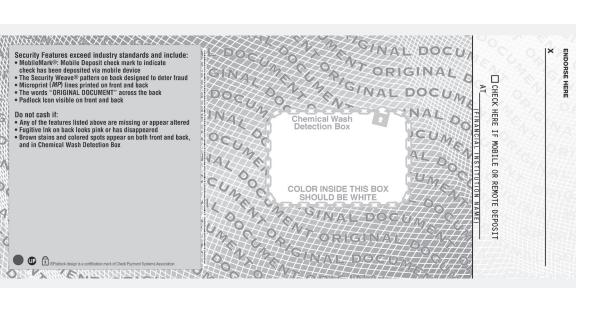
- Cover holiday travel
- Make large gift purchases
- Clear out high-interest debt

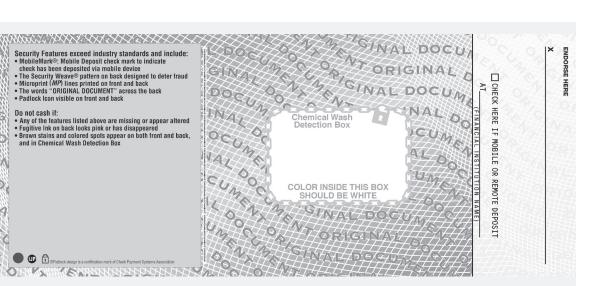
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## Low rate saves you money.

((XFULLNAME1)) ((XFULLNAME2)) ((XADDRESS1)) ((XADDRESS2)) ((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))		Date	0000 <u>x-xx</u> xxx
Pay to the Order of		\$	
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