

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



((DATE))

Dear ((XFullName1)),

Your business is important to us. That's why we have pre-selected you to refinance your vehicle loan at a great low rate.

Here's An Example Of Your Potential Savings²

Estimated Monthly Payment With Current Lender. . . \$((XXX)) Estimated Monthly Payment At YourFl Name \$((XXX)) Your Monthly Estimated Potential Savings..... \$((XXX))

Call The Lender You Know, Start Saving Now

For local decision-making, a fast closing and dependable service, work with the local lender you already know. We have convenient locations and a friendly, helpful staff ready to help you save money. Your rate expires on ((Month XX)), ((20XX)), so call us today!

Sincerely,

ignatory name Signatory Name Signatory Title

P.S. If you aren't interested in refinancing your existing auto loan, use this special offer to purchase a new vehicle. But hurry-this exclusive offer ends ((Month XX)), ((20XX)).

Drive For Less

Take advantage of:

- A lower monthly payment
- Flexible financing options
- Local decision-making

Act Now!

Accept this offer by ((Month XX)), ((20XX)), and save up to \$XXX.XX or more in monthly savings.



Pre-Selected for ((XFULLNAME))

Accept your YourFI Name Auto Loan today.

CALL: 800-000-0000

CLICK: yourfiname.com/auto

COME IN: Convenient locations to serve you

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.

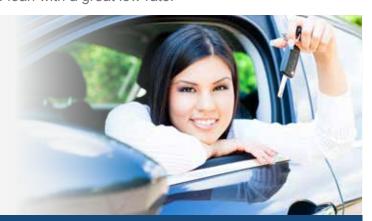
†PRESCREEN & OPT-OUT NOTICE

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 1-888-50PT-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

- 1 We used information on you that we obtained from a consumer reporting agency in connection with this "Pre-Selected" 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. This offer may also be withdrawn if the value of the vehicle you are refinancing exceeds 125% of Loan-to-Value (LTV). Not all applicants will qualify for the lowest rate.
- 2 APR=Annual Percentage Rate. Offer based on loan term of XX months. YourFl Name finances up to 100% 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.XX. Refinance restrictions apply. 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. Membership eligibility is required.





You're pre-selected¹ for an auto loan as low as XXX% APR.²

A Pre-Selected¹ Auto Loan Just For You!

For all your borrowing needs, choose the lender you already know and trust.

With YourFl Name, you're pre-selected for a new or pre-owned auto loan with a rate as low as X.XX% APR.²

Shop With Confidence

- Up to 100% MSRP for new vehicles²
- Up to 100% NADA for used vehicles²
- As low as X.XX% APR²

Learn More!

Accept your YourFI Name Auto Loan today.

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CLICK: <u>yourfiname.com/auto</u>

COME IN: Convenient locations to serve you

HURRY! Offer ends **Month XX**, **20XX**.

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FI MAILING ADDRESS

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((DATE))

Dear ((XFullName1)),

Helping you get more for your money is what we do best here at YourFl Name. That's why you've been pre-selected1 to refinance your vehicle loan with us at a great low rate.

Here's An Example Of Your Potential Savings²

Estimated Monthly Payment With Current Lender. . . \$((XXX)) Estimated Monthly Payment At YourFl Name \$((XXX)) Your Monthly Estimated Potential Savings..... \$((XXX))

Go Local For Great Service, Fast Closing

Get the advantages of local decision-making, convenient locations, and a friendly, helpful staff ready to help you save money with this pre-selected offer. Your rate expires on ((Month XX)), ((20XX)), so call us today!

Sincerely,

ignatory name Signatory Name Signatory Title

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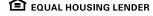
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COME IN: Convenient locations to serve you

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Shop With Confidence

- Up to 100% MSRP for new vehicles²
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COME IN: Convenient locations to serve you

HURRY! Offer ends Month XX, 20XX.

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