



FI MAILING ADDRESS

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

## Right Here, Right Now!

You're pre-selected<sup>1</sup> for a  
**YourFI Name Credit Card** as low as  
**X.XX% APR.**<sup>2</sup>

Plus, enjoy  
**ZERO LIABILITY  
PROTECTION!**



((DATE))

Dear ((XFULLNAME)),

As our valued **member/customer**, you're all set to save money with a pre-selected<sup>1</sup> low rate on a **YourFI Name Credit Card** by transferring the balances from your high-rate credit cards, gas cards, or department store cards.

### The Card That's Right For You

The rate on our **Credit Card** is one of the best around—as low as **X.XX% APR.**<sup>2</sup> That's low enough to save you money each month—even if you carry a balance.

### Additional Benefits Protect You And Save You Even More

- ✓ No annual fee
- ✓ 25-day interest-free grace period
- ✓ Zero Liability
- ✓ Extensive travel benefits
- ✓ Fraud prevention monitoring

### Call The Lender You Know, Start Saving Now!

Saving you money is what we do best at **YourFI Name**. So accept your pre-selected credit card today by calling us at **800-000-0000** or visiting any of our convenient locations. But hurry, your special low rate expires on **Month XX, 20XX.**

Sincerely,

*Signatory Name*

Signatory Name  
Signatory Title

### You Could Save Hundreds Of Dollars

This card could save you hundreds of dollars a year with its low interest rate.

### Act Now!

Accept this offer by **Month XX, 20XX**, to get your lowest pre-selected rate.

### Locations

#### Branch Location1

Address  
Phone Number

#### Branch Location2

Address  
Phone Number

#### Branch Location3

Address  
Phone Number

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## Pre-Selected for ((XFULLNAME))

## Accept your **YourFI Name Credit Card** today.

**CALL:** 800-000-0000

**CLICK:** [yourfiname.com/creditcard](http://yourfiname.com/creditcard)

**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**<sup>†</sup> 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](http://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**

- 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. Terms and conditions apply. Income verification required. Not all applicants will qualify for the lowest rate.
- 2 APR=Annual Percentage Rate. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. You are pre-selected for a **YourFI Name Credit Card** with a limit of at least **\$\$\$XX.XX**. The maximum APR for a **YourFI Name Credit Card** is **X.XX%**. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility.

**CREDIT CARD APPLICATION AND SOLICITATION DISCLOSURE**

| <b>Interest Rates and Interest Charges</b>   |  |
|--|--|
| 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> . |
| <b>Fees</b>  |  |
| Annual Fee   | None   |
| Transaction Fees <ul style="list-style-type: none"><li>• Balance Transfer</li><li>• Cash Advance</li><li>• Foreign Transaction</li></ul>   | <b>\$X.XX</b> or <b>X.XX%</b> of the amount of each balance transfer, whichever is greater<br><b>\$X.XX</b> or <b>X.XX%</b> of the amount of each cash advance, whichever is greater<br><b>X.XX%</b> of each transaction in U.S. dollars             |
| Penalty Fees <ul style="list-style-type: none"><li>• Late Payment</li><li>• Over-the-Credit-Limit</li><li>• Returned Payment Fee</li></ul> | <b>\$XX</b><br><b>\$XX</b><br><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**.

You're pre-selected for a credit card with a great low rate!



You're pre-selected<sup>1</sup> for a **Credit Card** as low as **X.XX%** APR.<sup>2</sup>

### A Pre-Selected<sup>1</sup> Credit Card Just For You!

You're all set to save money with a pre-selected rate as low as **X.XX%** APR<sup>2</sup> on a **YourFI Name Credit Card**.

### Additional Benefits Protect You And Save You Even More

- No annual fee
- 25-day interest-free grace period
- Zero Liability
- Extensive travel benefits
- Fraud prevention monitoring

[Learn More!](#)

### Accept your **YourFI Name Credit Card** today.

**CALL:** [800-000-0000](tel:800-000-0000)  
**CLICK:** [yourfiname.com/creditcard](http://yourfiname.com/creditcard)  
**COME IN:** Convenient locations to serve you

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

© 20XX YourFI Name. All rights reserved.

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**FI MAILING ADDRESS**

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#### <sup>†</sup>PRESCREEN & OPT-OUT NOTICE

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 Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123  
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2 APR=Annual Percentage Rate. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. You are pre-selected for a **YourFI Name Credit Card** with a limit of at least \$**XXX.XX**. The maximum APR for a **YourFI Name Credit Card** is **X.XX%**. Rates current as of **Month XX, 20XX**, and are subject to change based on market conditions and borrower eligibility.

#### 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   | <ul style="list-style-type: none"> <li>• Balance Transfer <b>\$X.XX</b> or <b>X.XX%</b> of the amount of each balance transfer, whichever is greater</li> <li>• Cash Advance <b>\$X.XX</b> or <b>X.XX%</b> of the amount of each cash advance, whichever is greater</li> <li>• Foreign Transaction <b>X.XX%</b> of each transaction in U.S. dollars</li> </ul> |
| Penalty Fees   | <ul style="list-style-type: none"> <li>• Late Payment <b>\$XX</b></li> <li>• Over-the-Credit-Limit <b>\$XX</b></li> <li>• Returned Payment <b>\$XX</b></li> </ul>  |

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((DATE))

Dear ((XFULLNAME)),

Save money with your pre-selected<sup>1</sup> low rate on a **YourFI Name Credit Card** by transferring the balances from your high-rate credit cards, gas cards, or department store cards.

### The Card That's Right For You

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### Additional Benefits Protect You And Save You Even More

- ✓ No annual fee
- ✓ 25-day interest-free grace period
- ✓ Zero Liability
- ✓ Extensive travel benefits
- ✓ Fraud prevention monitoring

### Go With Your Local Choice For Credit Cards!

Saving you money is what we do best at **YourFI Name**. So accept your pre-selected credit card today by calling us at **800-000-0000** or visiting any of our convenient locations. But hurry, your special low rate expires on **Month XX, 20XX**.

Sincerely,

*Signatory Name*

Signatory Name  
Signatory Title

### You Could Save Hundreds Of Dollars

This card could save you hundreds of dollars a year with its low interest rate.

### Act Now!

Accept this offer by **Month XX, 20XX**, to get your lowest pre-selected rate.

### Locations

#### Branch Location1

Address  
Phone Number

#### Branch Location2

Address  
Phone Number

#### Branch Location3

Address  
Phone Number

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| <b>Fees</b>  |  |
| Annual Fee   | None   |
| Transaction Fees <ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li><li>Foreign Transaction</li></ul>   | <b>\$X.XX</b> or <b>X.XX%</b> of the amount of each balance transfer, whichever is greater<br><b>\$X.XX</b> or <b>X.XX%</b> of the amount of each cash advance, whichever is greater<br><b>X.XX%</b> of each transaction in U.S. dollars             |
| Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Over-the-Credit-Limit</li><li>Returned Payment Fee</li></ul> | <b>\$XX</b><br><b>\$XX</b><br><b>\$XX</b>  |

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