



FI MAILING ADDRESS

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

Right Here, Right Now!

You're pre-selected¹ for a home equity loan as low as

X.XX% APR.²



((DATE))

Dear ((XFULLNAME)),

Your business is important to us. That's why we have pre-selected¹ you for a home equity loan with a fixed rate as low as X.XX% for XX years.² Plus we'll waive up to \$XXX off your closing costs.³

Pay Off High-Interest Debt With Low-Interest Money

Save money each month—and have fewer bills to pay—when you use your pre-selected **YourFI Name** Home Equity Loan to:

- Pay off high-rate credit cards
- Pay off high-rate department store revolving accounts
- Pay off other kinds of loans with higher rates

Other Smart Reasons To Use An Equity Loan

- No annual fees
- Low predictable payments each month

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,

Signatory Name

Signatory Name
Signatory Title

Home Sweet Home Equity

With a home equity loan, you can pay off high-interest credit cards or other debt, and have more money in your pocket each month!

Act Now!

Accept this offer by Month XX, 20XX, and save up to \$XXX in closing costs.

Locations

Branch Location1

Address
Phone Number

Branch Location2

Address
Phone Number

Branch Location3

Address
Phone Number

© 20XX YourFI Name. All rights reserved. Federally Insured by NCUA MEMBER FDIC EQUAL HOUSING LENDER

Pre-Selected for ((XFULLNAME))

Accept your **YourFI Name** Home Equity Loan today.

CALL: 800-000-0000

CLICK: yourfiname.com/heloan

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 1-888-5OPT-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**

- 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 and your total monthly debt-to-income ratio (i.e., total monthly debt payments divided by your monthly gross income) cannot exceed 43%. Not all applicants will qualify for the lowest rate.
- 2 APR=Annual Percentage Rate effective **Month XX, 20XX**, and may change based on market conditions or borrower eligibility. Subject to credit approval. **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.XX**. Maximum home equity loan amount is **\$XXX,XXX.XX**. Homeowner’s property insurance is required. Flood insurance may be required. **\$XXX.XX** fee if home equity loan is cancelled within the first **XX** months. Home equity loan together with any other mortgage(s) cannot exceed 80% of the property value on 1–4 family, owner-occupied properties. Non-owner-occupied properties subject to different terms. Offer does not apply to existing **YourFI Name** home equity loans. **Membership eligibility is required.**
- 3 Limited-time offer. **YourFI Name** will pay up to a maximum of **\$XXX.XX** in closing costs for a purchase or refinance with no cash out.

You're pre-selected for a home equity loan with a great low rate!

The logo for YourFI, with 'Your' in green and 'FI' in blue.

You're pre-selected¹ for a home equity loan as low as **X.XX%** APR.²
Plus, save up to **\$XXX** in closing costs!³

A Pre-Selected¹ Home Equity Loan Just For You!

Choose the lender you already know and trust. With **YourFI Name**, you're pre-selected for a home equity loan with a fixed rate as low as **X.XX%** for **XX** years.²

Pay Off High-Interest Debt With Low-Interest Money

- Pay off high-rate credit cards
- Pay off high-rate department store revolving accounts
- Pay off other kinds of loans with higher rates

[Learn More!](#)

Accept your **YourFI Name** Home Equity Loan today.

CALL: [800-000-0000](tel:800-000-0000)

CLICK: yourfiname.com/heloan

COME IN: Convenient locations to serve you

HURRY! Offer ends Month XX, 20XX.

© 20XX YourFI Name. All rights reserved.

Federally Insured by NCUA MEMBER FDIC  EQUAL HOUSING LENDER
FI MAILING ADDRESS

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

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 and your total monthly debt-to-income ratio (i.e., total monthly debt payments divided by your monthly gross income) cannot exceed 43%. Not all applicants will qualify for the lowest rate.

² APR=Annual Percentage Rate effective **Month XX, 20XX**, and may change based on market conditions or borrower eligibility. Subject to credit approval. **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.XX**. Maximum home equity loan amount is **\$XXX,XXX.XX**. Homeowner's property insurance is required. Flood insurance may be required. **\$XXX.XX** fee if home equity loan is cancelled within the first **XX** months. Home equity loan together with any other mortgage(s) cannot exceed 80% of the property value on 1-4 family, owner-occupied properties. Non-owner-occupied properties subject to different terms. Offer does not apply to existing **YourFI Name** home equity loans. **Membership eligibility is required.**

³ Limited-time offer. **YourFI Name** will pay up to a maximum of **\$XXX.XX** in closing costs for a purchase or refinance with no cash out.



FI MAILING ADDRESS

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

Right Here, Right Now!

You're pre-selected¹ for a home equity loan as low as

X.XX% APR.²

Plus, save up to **\$XXX** in closing costs!³



((DATE))

Dear ((XFULLNAME)),

It's the perfect time to take advantage of the equity in your home—because **YourFI Name** has pre-selected¹ you for a home equity loan with a fixed rate as low as **X.XX%** for **XX** years.² Plus we'll waive up to **\$XXX** off your closing costs.³

Pay Off High-Interest Debt With Low-Interest Money

Save money each month—and have fewer bills to pay—when you use your pre-selected **YourFI Name** Home Equity Loan to:

- Pay off high-rate credit cards
- Pay off high-rate department store revolving accounts
- Pay off other kinds of loans with higher rates

Other Smart Reasons To Use An Equity Loan

- No annual fees
- Low predictable payments each month

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,

Signatory Name

Signatory Name

Signatory Title

Home Sweet Home Equity

With a home equity loan, you can pay off high-interest credit cards or other debt, and have more money in your pocket each month!

Act Now!

Accept this offer by **Month XX, 20XX**, and save up to **\$XXX** in closing costs.

Locations

Branch Location1

Address

Phone Number

Branch Location2

Address

Phone Number

Branch Location3

Address

Phone Number

© 20XX YourFI Name. All rights reserved. Federally Insured by NCUA MEMBER FDIC EQUAL HOUSING LENDER

Pre-Selected for ((XFULLNAME))

Accept your **YourFI Name** Home Equity Loan today.

CALL: 800-000-0000

CLICK: yourfiname.com/heloan

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 1-888-5OPT-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**

- 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 and your total monthly debt-to-income ratio (i.e., total monthly debt payments divided by your monthly gross income) cannot exceed 43%. Not all applicants will qualify for the lowest rate.
- 2 APR=Annual Percentage Rate effective **Month XX, 20XX**, and may change based on market conditions or borrower eligibility. Subject to credit approval. **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.XX**. Maximum home equity loan amount is **\$XXX,XXX.XX**. Homeowner’s property insurance is required. Flood insurance may be required. **\$XXX.XX** fee if home equity loan is cancelled within the first **XX** months. Home equity loan together with any other mortgage(s) cannot exceed 80% of the property value on 1–4 family, owner-occupied properties. Non-owner-occupied properties subject to different terms. Offer does not apply to existing **YourFI Name** home equity loans. **Membership eligibility is required.**
- 3 Limited-time offer. **YourFI Name** will pay up to a maximum of **\$XXX.XX** in closing costs for a purchase or refinance with no cash out.