



FI MAILING ADDRESS

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

Right Here, Right Now!

You're pre-selected¹ for a home equity line 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 line of credit with an APR as low as X.XX%.² That rate will go to a still low X.XX% after the intro period. 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 Line of Credit 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 Line

- No annual fees
- XX-year draw period; additional XX-year repayment period

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 line of credit, 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 Line of Credit 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. Introductory **X.XX%** APR is fixed for one year and variable thereafter. Variable APR equal to *The Wall Street Journal* Prime Rate (currently **X.XX%**) with a minimum APR of **X.XX%** and a maximum APR of **X.XX%**. Subject to credit approval. Your APR may be higher based on the prevailing variable-rate index value, your credit qualifications, the amount of your credit line, combined loan-to-value, and/or property type. Minimum credit line is **\$X,XXX.XX**. Maximum credit line is **\$XX,XXX.XX**. **XX**-year draw period followed by **a/an XX**-year repayment period. Homeowner’s property insurance is required. Flood insurance may be required. Credit line 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** credit lines. **Membership eligibility is required.**
- 3 Limited-time offer. **YourFI Name** will pay up to a maximum of **\$XXX.XX** in closing costs with no cash out.

You're pre-selected for a home equity line of credit with a great low rate!



YourFI

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

A Pre-Selected¹ Home Equity Line of Credit Just For You!

Choose the lender you already know and trust. With **YourFI Name**, you're pre-selected for a home equity line of credit with an APR as low as **X.XX%**.²
That rate will go to a still low **X.XX%** after the intro period.

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 Line of Credit today.

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

CLICK: yourfiname.com/heloc

COME IN: Convenient locations to serve you

HURRY! Offer ends Month XX, 20XX.

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



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((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))

Right Here, Right Now!

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

X.XX% APR.²



((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 line of credit with an APR as low as **X.XX%**.² That rate will go to a still low **X.XX%** after the intro period. 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 Line of Credit 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 Line

- No annual fees
- **XX**-year draw period; additional **XX**-year repayment period

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 line of credit, you can pay off high-interest credit cards or other debt, and have more money in your pocket each month!

Act Now!

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Locations

Branch Location1

Address

Phone Number

Branch Location2

Address

Phone Number

Branch Location3

Address

Phone Number

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