



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



((DATE))

Dear ((XFULLNAME)),

As a valued customer/member of YourFI Name, you've been pre-selected¹ for a student loan up to \$XXX,XXX.XX² with a fixed rate as low as X.XX% APR!² This loan can ease the stress of wondering how you will pay for college for yourself or your child.

#### **Top Advantages Of Our Student Loans**

- ✓ Predictable monthly payment
- √ No collateral needed
- √ Flexibility—you can use it for any educational need
- ✓ Lower rate than most federally backed loans
- √ No penalty for early repayment

#### Call The Lender You Know, Plan For College 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. Call 800-000-0000 today—your special low rate expires on Month XX, 20XX.

Sincerely,

Signatory Name
Signatory Title

# The Loan That Covers The Costs Of Education

Use your pre-selected student loan for your own educational expenses or those of your child. Also, talk to us about refinancing any existing student loans you may have.

#### **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

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

# **Pre-Selected for ((XFULLNAME))**

Accept your YourFI Name Student Loan today.

**CALL:** 800-000-0000

**CLICK:** yourfiname.com/studentloan

**COME IN:** Convenient locations to serve you

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

YourFl

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See <u>PRESCREEN & OPT-OUT NOTICE</u>† 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:

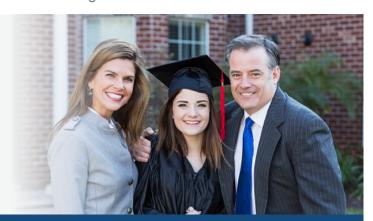
Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

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. Loans subject to credit approval. Rates current as of Month XX, 20XX, and are subject to change based on market conditions and borrower eligibility. The maximum interest rate for this offer is X.XX% APR, and the minimum approved loan amount is \$XXX.XX. Payment example: \$X,XXX.XX loan for XX months at X.XX% APR will result in an approximate monthly payment of \$XX.XX. Membership eligibility is required.





You're pre-selected¹ for a student loan as low as X.XX% APR.²

### A Pre-Selected<sup>1</sup> Student Loan Just For You!

Call the lender you know, plan for college now!

With YourFI Name, you're pre-selected for a student loan up to \$XXX,XXX.XX² with a fixed rate as low as X.XX% APR.²

# **Top Advantages Of Our Student Loans**

- Predictable monthly payment
- No collateral needed
- Flexibility-you can use it for any educational need
- Lower rate than most federally backed loans
- No penalty for early repayment

**Learn More!** 

# Accept your YourFI Name Student Loan today.

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FI MAILING ADDRESS

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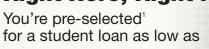
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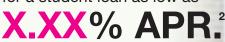
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((XFULLNAME)) ((XADDRESS1)) ((XADDRESS2)) ((XCITY)), ((XSTATE)) ((XZIP))-((XZIP4))



((DATE))

Dear ((XFULLNAME)),

Congratulations! You've been pre-selected1 for a student loan up to \$XXX,XXX.XX2 with a fixed rate as low as X.XX% APR!2 This loan can ease the stress of wondering how you will pay for college for yourself or your child.

### **Top Advantages Of Our Student Loans**

- ✓ Predictable monthly payment
- √ No collateral needed
- √ Flexibility—you can use it for any educational need
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- √ No penalty for early repayment

#### Go Local For Great Service, Plan For College Now!

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

Signatory name Signatory Name Signatory Title

**The Loan That Covers** The Costs Of Education

Use your pre-selected student loan for your own educational expenses or those of your child. Also, talk to us about refinancing any existing student loan you may have.

#### **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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