

Jennifer, we  
make reducing  
monthly mortgage  
payments easy.

Refinance rates now as  
low as X.XX% APR

YourFI



# Ready to lower your monthly payment or shorten your term?

Jennifer, talk to the home loan experts at YourFI to learn about the potential benefits of refinancing your mortgage.

**REFINANCE RATES NOW AS LOW AS X.XX% APR**

## With a refinance you might:

- Get a lower rate
- Lower your monthly payment
- Shorten your term
- Cancel mortgage insurance
- Take cash out to consolidate other debt

Let's see how a mortgage refinance can help you!



SCAN to  
open online

Use promo code **XX000**

**VISIT** [yourfi.com](https://yourfi.com)  
**CALL** 800-555-6789  
**STOP BY** Your Local Branch  
123 Street  
City, US 12345-6789

**Hurry—offer ends Month XX, 20XX.**

\*Offer only available to the individual receiving the mailing. Standard account terms and conditions apply. Limit one bonus per recipient and household. Offer subject to change and may be terminated at any time for any reason. Offer not valid for accounts opened prior to December 1, 2023. All regular membership and account opening requirements apply. Earn your cash bonus by opening a new qualifying consumer checking account by Month XX, 20XX, with activated debit card and with posted, recurring direct deposits totaling at least \$500 made within 60 days of account opening. Your cash bonus will be reported as interest earned on IRS Form 1099-INT and you are responsible for any applicable taxes.

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MEMBER FDIC



**YourFI**

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City, US 12345-6789

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