



PRSRT STD
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PAID
Las Vegas, NV
Permit No. 2020

You're pre-approved¹ to refinance your auto loan to a lower rate.

NO PAYMENTS FOR 90 DAYS³

LOOK INSIDE to see how much you could save on your auto loan.



Dated materials enclosed.
Please open immediately.

TAKE ADVANTAGE OF THIS GREAT OFFER.

<First Name> <Last Name>
<Street Address>
<City>, <State> <Zip Code>

Hi <First Name>,

Refinance your auto loan with One Nevada, and you could have more money to spend monthly.

It's true. With a few simple steps, you could refinance your current auto loan with One Nevada and lower your monthly payment.

Sound good? We thought so.

Sometimes, refinancing may extend your loan term, which means you could potentially pay more in long-term interest. But if you need access to more cash monthly, refinancing may be the right option for you.

You're already pre-approved up to \$50,000. Just give us a call or stop by one of our branches.

Best regards,



Paul Parrish
President/CEO



YOU QUALIFY FOR
**No payments
for 90 days.**³

**Lower your interest rate
and pay less each month.**

<Your pre-approved¹ rate: >

<**X.XX%** APR²>

<Est. monthly payment: \$250.87>

<Est. freed up cash: \$67.90>

CALL NOW!
800-388-3000

Or complete and mail back the attached acceptance certificate.

For faster processing, visit a branch and bring these three things:

1. Your current pay stub
2. A 10-day loan pay-off letter
3. Proof of insurance and registration

OFFER EXPIRES
03/31/2019

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688 or by visiting www.OptOutPrescreen.com. See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

¹Please see reverse for complete details. ²APR=Annual Percentage Rate. APR is based on credit worthiness. Rate quoted is the lowest rate for qualified applicants. ³On deferred payments, interest will continue to accrue during the deferred period.

Your Pre-Approved Acceptance Certificate

- Yes! I want to save money and take advantage of this special offer!**
- Call me at: _____
- E-mail me at: _____

<First Name> <Last Name>
<Street Address>
<City>, <State> <Zip Code>
<Rate>

Please complete and mail back or bring the following information and verification of income to a branch for expedited loan processing.

- Vehicle Make: _____
- Model and Year: _____
- VIN# (vehicle ID number): _____
- Loan payoff amount / letter: \$ _____
- Lender info / account #: _____

Please see the back of this letter for information about rates, auto loan collateral, and pre-approved program criteria.

PRESCREEN & OPT OUT NOTICE

Information contained in your credit report was used in connection with this offer. You received this offer because you met the lending criteria for credit worthiness under which you were selected for the offer. However, credit may not be extended if, after you respond to this offer, you no longer meet the criteria used to initially select you or you do not furnish any required collateral. You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-567-8688, by mail to Experian Opt Out, P. O. Box 919, Allen, TX 75013-0919 or visiting www.OptOutPrescreen.com.

Rates, auto loan collateral and pre-approval program criteria:

¹All pre-approved offers are subject to confirmation that: (a) you continue to meet approval criteria, including criteria related to your credit history, (b) you have sufficient income to support the credit offered, and (c) the loan collateral (the age, make and year model of your vehicle) and the loan-to-value (under 125%) meet our underwriting guidelines.

²APR is annual percentage rate. Rates subject to underwriting guidelines. Rates shown in this offer are based on your individual credit worthiness.

³No payments for 90 days offer is for qualified new and existing members.

About the vehicle: Offer valid for vehicles within the last 6 model years with mileage less than 80,000. Offer not available for motorcycles, RVs, mobile homes, commercial vehicles or boats.

Co-applicants: Offer is nontransferable. Adding an applicant may impact your approval status.

Free quote: By agreeing to this offer, you hereby authorize a licensed representative of One Nevada Insurance Services, LLC to provide an estimated auto insurance premium quote to you upon loan closing.

Miscellaneous: All parties on the loan must be present at loan signing. Loans are subject to standard DMV titling fees. Management reserves all rights to change or modify offer. Membership restrictions apply. Other terms and restrictions may apply, ask for details.

Federally insured by NCUA. Equal Housing Lender.

Offer expires 03/31/2019.

Repayment example:

at X.XX% ^{APR²}

36 monthly payments of \$XX.XX per \$1,000 borrowed

48 monthly payments of \$XX.XX per \$1,000 borrowed

60 monthly payments of \$XX.XX per \$1,000 borrowed

75 monthly payments of \$XX.XX per \$1,000 borrowed



BRANCH HOURS

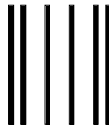
Monday–Friday (PST)
10:00 a.m. to 6:00 p.m.

BY PHONE

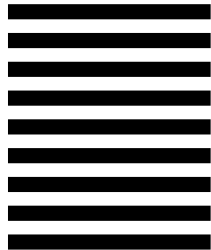
Monday–Saturday (PST)
10:00 a.m. to 9:00 p.m.

Sunday (PST)

10:00 a.m. to 6:00 p.m.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 353 LAS VEGAS, NV

POSTAGE WILL BE PAID BY ADDRESSEE



ATTN: BRANCH ADMINISTRATION
2645 S. MOJAVE RD.
LAS VEGAS NV 89195-8007

