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2645 South Mojave Road  
Las Vegas, NV 89121-1238

PRSRT STD  
U.S. Postage  
**PAID**  
Las Vegas, NV  
Permit No. 2020

You're pre-approved<sup>1</sup> to refinance your auto loan to a lower rate.  
**NO PAYMENTS FOR 90 DAYS<sup>3</sup>.**

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**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> <ZipCode>

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<sup>3</sup>**

Lower your interest rate and pay less each month.

**Your pre-approved<sup>1</sup> rate:**

**<X.XX% APR<sup>2</sup>>**

<Est. monthly payment: \$250.87>

<Est. freed up cash \$67.90>

### To take advantage of this offer:

1. Call 800-388-3000.
2. Complete and mail back the acceptance certificate below.
3. Visit a branch and bring the items listed below.

**OFFER  
EXPIRES**

**03/31/2020**



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](http://www.OptOutPrescreen.com). See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

<sup>1</sup> Please see reverse for complete details.

<sup>2</sup> APR=Annual Percentage Rate. APR is based on credit worthiness. Rate quoted is the lowest rate for qualified applicants.

<sup>3</sup> On deferred payments, interest will continue to accrue during the deferred period.

## Your Pre-Approved Acceptance Certificate

<First Name> <Last Name>  
<Street Address>  
<City>, <State> <ZipCode>  
<Rate>

**Yes! I want to save money and take advantage of this special offer!**

**Please complete and mail back or bring the following information to a local branch for expedited loan processing.**

- Verification of income (current pay stub within 30 days).
- Proof of insurance and registration.
- Vehicle make, model, and year: \_\_\_\_\_
- Vehicle identification number (VIN): \_\_\_\_\_
- 10-day payoff letter: \$ \_\_\_\_\_
- Lender info / account #: \_\_\_\_\_
- Vehicle mileage: \_\_\_\_\_
- Preferred method of contact: \_\_\_\_\_

## 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](http://www.OptOutPrescreen.com).

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

<sup>1</sup>All pre-approved offers are subject to confirmation that: (a) you continue to meet approval criteria, including criteria related to your credit history, (b) your income is \$1,800 per month or greater, and (c) the loan collateral (the age, make and model year of your vehicle) and the loan-to-value (under 125%) meet our underwriting guidelines.

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

<sup>3</sup>No payments for 90 days offer is for qualified new and existing members.

**About the vehicle:** Offer valid for vehicles within the last six model years with mileage less than 80,000. Offer not available for motorcycles, RVs, mobile homes, boats, or commercial vehicles, including vehicles used for ride share services.

**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 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 required. Other terms and restrictions may apply, ask for details.

Federally insured by NCUA. Equal Housing Lender.

Offer expires 03/31/2020.

### Repayment example:

at X.XX% APR<sup>2</sup>

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



HOURS OF OPERATION  
Monday – Saturday: 9am – 8pm  
Sunday: 10am – 6pm

ONE NEVADA CUSTOMER SERVICE  
Las Vegas – 702-457-1000  
Reno/Sparks – 775-827-3880



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



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

POSTAGE WILL BE PAID BY ADDRESSEE



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

