



2645 South Mojave Road
Las Vegas, NV 89121-1238

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U.S. Postage
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> <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, stop by a branch, or return the form below.

Best regards,



Paul Parrish
President/CEO



YOU QUALIFY FOR No payments for 90 days³

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>

To take advantage of this offer:

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

**OFFER
EXPIRES
9/30/2019**



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.

¹ Please see reverse for complete details.

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

³ 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 (copy of current pay stub):
- Vehicle make: _____
- Model and year: _____
- VIN # (vehicle ID number): _____
- Loan payoff amount / letter: \$ _____
- Lender info / account #: _____
- Phone #: _____
- Email: _____

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 by 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 model year 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 six model years and less than 80,000 miles. 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 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 9/30/2019.

Repayment example:

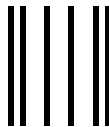
at X.XX% APR²

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

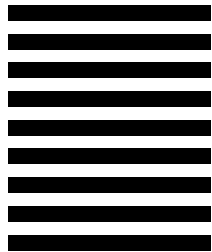


HOURS OF OPERATION
Monday – Saturday: 10am – 9pm
Sunday: 10am – 6pm

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

