



**LAURA SMITH'S PRE-APPROVED NOTICE**

For security reasons, this Notice is barcode protected. You must have your barcode verified at the Pre-Approval Location.



LAURA SMITH ZIP 54321 DEALER ID 012 ACCESS CODE 345678

**LAURA, YOU ARE PRE-APPROVED!**

**FOR AN AUTOMOTIVE LOAN FOR \$5,786 UP TO \$38,914° FROM GENEVA FINANCIAL SERVICES.**

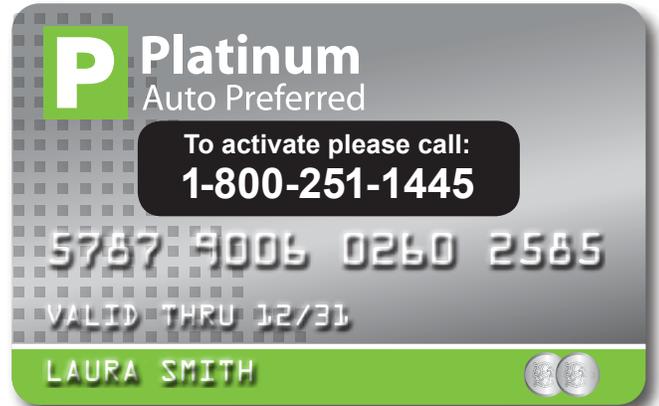
Laura, your payments could be an estimated \$241 per month° with this Platinum Auto Preferred Notice!

POSTMASTER: TIME SENSITIVE MATERIALS

\*\*\*\*\*ENR W SS\*\*RO04

LAURA SMITH  
456 APPLE STREET  
ANYTOWN, US 54321

S#47



Card will be voided if tampered with or altered. Proper ID will be required. No cash value.

**CALL 1-800-251-1445 NOW TO POSSIBLY LOCK IN YOUR LOWER RATE IMMEDIATELY!  
THIS SAVINGS OPPORTUNITY IS ONLY AVAILABLE FOR 7 DAYS UPON RECEIPT OF THIS NOTICE.**

Laura, if you are paying an estimated 9.5% APR° or more for your current auto loan, this Platinum Auto Preferred Notice could save you thousands of dollars on your loan! With your pre-approval of \$5,786 up to \$38,914° for an auto loan, this Pre-Approved Notice is an ideal, limited-time opportunity to save money by possibly lowering your current interest rate (and monthly payment) through your new loan.

**CURRENT ESTIMATED PAYMENT**

If you are currently paying an estimated 9.5% APR on your current loan, your payment is approximately:

**\$274 PER MONTH°**

**NEW ESTIMATED PAYMENT**

If your new auto loan is estimated at 4.9% APR, your new payments will be as low as approximately:

**\$241 PER MONTH°**

**CALL 1-800-251-1445 OR LOG ON NOW!**

**CALL 1-800-251-1445**

and enter your Dealer ID: 012  
and Access Code: 345678

or log onto your Pre-Approval website:

LauraSmith.YourPreSelection.com/012345678

**OFFICIAL PRE-APPROVAL LOCATION**

**ABC DEALERSHIP**

123 Apple Street • Anytown, US 54321

PRE-APPROVAL CLAIM HOURS:  
MON.–FRI. 8am–8pm • SAT. 8am–6pm

You can choose to stop receiving “pre-screened” offers of credit from this and other companies by calling toll-free 1-888-567-8688. See the **PRESCREEN & OPT OUT NOTICE** on the back 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. This offer is not guaranteed if you do not meet our criteria including providing acceptable collateral. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies toll-free, 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com); or write TransUnion Opt-Out Request PO Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013.*

**°TERMS AND CONDITIONS:**

*In order to qualify for a loan from Geneva Financial Services (GFS). Your credit will have to be the same or better than at the time of the prescreen. You will also be subject to the following minimum credit requirements for final approval. You must be 21 years of age or older with a monthly income of \$2,150. Your monthly payment may not exceed 20% of your gross monthly income and 45% of your monthly debt. You will certify that all the information you provide on your application will be true and correct. GFS assumes no responsibility for incorrect information provided by the various credit reporting agencies. A significant equity investment may be required. Any bankruptcy must be discharged before the funding transaction can take place. If you meet all the criteria provided above GFS will provide financing to all qualified consumers and a guaranteed approval for a minimum amount of \$5,786 to \$38,914 depending on vehicle chosen, at a simple interest rate of 18.99% APR. and/or max state usury rate (whichever is higher); For example, for every \$1,000 financed @ 18.99% APR for a period of 60 months your payment will be \$25.94. Therefore if you finance \$12,500 @ 60 months, your payment will be \$324.19 on a new or pre-owned vehicle, 2009 or newer, with maximum 60,000 miles and a minimum book/invoice value of \$7,500. The minimum contract term of 24 months. See dealer for additional details. All dealer promotions and incentives are strictly the responsibility of the dealer and are not in any way connected to the financing offer from GFS. For more information about GFS visit [www.GenevaAutoFinance.com](http://www.GenevaAutoFinance.com)*