



PLATINUM AUTO FUNDING
FINANCE & SAVINGS DEPT.
ANYTOWN, US 54321

Laura, what if your automobile payment
was only an estimated

\$251 PER MONTH?

You can reduce your payment
by an estimated \$40 per month!

Laura Smith, this is what we know about you:

Your current estimated vehicle monthly payment	Your current estimated interest rate (APR)	Estimated months remaining on your current loan
\$291	8.99%	42

We can save you an estimated \$40 per month on your loan – after 42 months, that’s \$1,680 total cash in your pocket! **You are already pre-approved* for an auto loan from \$5,586 to \$38,791 from Geneva Financial Services.** By refinancing with this auto loan through the Platinum Auto Funding Program, you could have:

Your refinanced estimated vehicle monthly payment	Your refinanced estimated interest rate (APR)	Estimated total cash saved compared to your current loan
\$251	3%	\$1,680

Call **1.800.251.1445** to schedule your appointment. You can also go online at AutoFundingNow.com/012345678 to reserve your appointment. Please reference your Dealer ID: 012 and Access Code: 345678.

Laura, please respond within 7 days of receiving this refinancing notice or the offer will expire. Space is limited so it is highly recommended you schedule an appointment via phone or online, or proceed immediately to the Refinancing Headquarters to claim this offer.

Reserved funding is limited and only available on a first-come, first-serve basis including scheduled appointments. Offer expires Saturday.

Laura Smith
Dealer ID: 012
Access Code: 345678
1.800.251.1445



LAURA SMITH ZIP 54321 DEALER ID 012 ACCESS CODE 345678

For security reasons, this document is barcode protected. You must have your barcode verified at the headquarters.



Laura, are you ready to save \$40 per month on your automotive loan?



1.800.251.1445



AutoFundingNow.com/012345678

Your Dealer ID: 012
Your Access Code: 345678

Refinancing Headquarters:
ABC Chevrolet
123 Apple Street
Anytown, US 54321
Monday–Friday: 8am–8pm
Saturday: 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; 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 \$5,586 to \$38,791 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