



Tony Nielsen  
1234 Main St.  
Anytown, NA 12345

**IN THE NEXT 12 MONTHS YOU CAN SAVE \$1814 ON YOUR CAR PAYMENT OF \$423 A MONTH.**

Dear Tony,

Congratulations, you've been Pre-Qualified for an auto loan from Granite Bay Acceptance from \$5,500 up to \$39,000\*\*. We noticed you may be currently paying an estimated interest rate of 20.89% on your estimated auto loan payment of \$423. We would like to offer you an opportunity to save as much as \$151 per month on your auto loan payment by reducing your interest rate to as low as 2.99% \*

If you would like to upgrade your current vehicle for a nicer newer vehicle, **ABC MOTORS SUPER STORE** is looking to purchase your vehicle. So if you are ready for a change, you may be able to save money by trading in your vehicle and getting a New or Pre-owned vehicle.

**YOU HAVE OPTIONS:**

- 1** You may be wondering how this is possible. It's simple. If you love the car you are driving, keep it. You have been Pre-Qualified for an auto loan from \$5,500 up to \$39,000\*\*. You may qualify to refinance your vehicle with a rate as low as 2.99% APR.\*
- 2** If you would like to upgrade your current vehicle for a nicer newer vehicle, **ABC MOTORS SUPER STORE** is looking to purchase your vehicle. So if you are ready for a change, you may be able to save money by trading in your current vehicle and getting a new or newer one.

Estimated	
Current Rate	New Rate
20.89%	2.99%
Current Payment	
\$423	
New Payment	
\$271	
Monthly Savings	
\$151	
Annual Savings	
\$1814	

**24 HOUR CREDIT HOTLINE**

1. Logon: [www.CarForMeNow.com](http://www.CarForMeNow.com)
2. Call Hotline at 1-855-378-3932
3. Provide your PIN# **Z1000**

**Over 300 New & Pre-Owned vehicles to choose from!**  
**All on sale!!**



**ABC MOTORS SUPER STORE**  
4700 Buyers Lane  
Winnerville, MI 12345  
Mr. Banks (616) 835-6240

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