

## Interest Rates Are at an All Time Low. Refinance your Auto Loan TODAY!

Dear John Smith ,

You have been pre-qualified\* for an auto loan from \$7,500 up to \$39,000.\* According to our records, your credit may have improved to a preferred credit rating. We understand the value of low interest rates and feel that you should be rewarded for your efforts by possibly **lowering the interest rate on your auto loan.**

If, for example, you are currently paying an estimated interest rate as high as **12% APR+** on your auto loan with an estimated monthly note of about **\$500+** it may pay to refinance. You may have the opportunity to possibly lower your monthly payment by reducing your interest rate to as low as 3.99% APR. Remember, even a percentage point or two can make a huge difference over the life of a loan.

### **PROGRAM BENEFITS**

1. If you love the car you are driving and would like to refinance, GBA could refinance your vehicle for as low as 3.99% APR. (Please see the bottom of this letter for complete eligibility and requirements or begin your refinance loan application by logging on to [www.YouCanGetACar.com](http://www.YouCanGetACar.com))

2. If you would like to upgrade your current vehicle to something newer, our authorized dealer is **ABC Chevrolet** located at 1461 E. Apple Ave, Muskegon, MI 49442. ABC Chevrolet needs to acquire several pre-owned vehicles in order to satisfy increased market demand. **You may be able to save money and get more for your trade as well as earn an interest rate as low as 0.9%APR\*\*** on select new models.

**ACT NOW! -CALL 24 HOURS 1-888-332-1571 OR GO ONLINE TO; WWW.YOUCANGETACAR.COM**

**ENTER YOUR PERSONAL QUALIFICATION CODE - A1234**

In order to finalize your new auto loan, take this letter to: ABC Chevrolet for an inspection on your vehicle. Upon approval, your paperwork will be ready for you to sign. This program will expire in 7 days.



**AUTHORIZED DEALERSHIP:**  
**ABC CHEVROLET**  
1461 E. Apple Ave. Suite B  
Muskegon, MI 49442  
**1-888-555-5555**  
[www.ABCCHEVY.com](http://www.ABCCHEVY.com)

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 **PRE-SCREEN & OPT-OUT NOTICE** on reverse for more information about pre-screened offers.

THIS VOUCHER HAS A SECURITY MARK/VOID IF ALTERED

**ABC CHEVROLET**  
1461 E. Apple Ave Suite B  
Muskegon, MI 49442

**PAY TO THE  
ORDER OF:**

**ABC CHEVROLET**

**AMOUNT UP TO: \$39,000.00**

**THE SUM  
OF UP TO:**

**THIRTY-NINE THOUSAND AND 00/100**

YOUR AUTHORIZED SIGNATURE

**THIS IS NOT A CHECK**

Document Headquarters  
1461 E. Apple Ave. Suite B  
Muskegon, MI 49442

Department of Rate Notification Services

POSTMASTER: TIME SENSITIVE MATERIAL ENCLOSED