

PRESCREEN & OPT-OUT NOTICE

This “prescreened” offer of credit is based on information in your credit report indicating you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property collateral). If you do not want to receive prescreened offers of credit from this and other companies call the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688), visit the website at optoutprescreen.com, or write:

Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123
TransUnion, Opt-Out Request, P.O. Box 505, Woodlyn, PA 19094-0505
Experian Consumer Opt-Out, P.O. Box 919, Allen, TX 75013

You have a right to prohibit information contained in your file with any consumer reporting agency from being used in connection with any credit or insurance transaction that you do not initiate. You may do so by notifying an agency listed above.

TERMS AND CONDITIONS

You must be at least 21 years of age to be eligible for this offer. The information contained on your credit report was used in connection with this offer. The amount and terms of any credit offer we extend to you will be determined by your credit history and your capacity to make payments. You received this offer because you meet our requirements for credit.

You may no longer qualify if you do not continue to meet the criteria used to select your name for this offer or any applicable criteria on creditworthiness or if you do not or cannot furnish any required collateral. Rates and terms are subject to change based on market conditions and borrower eligibility.

Auto loans currently financed through The Member Closing Center cannot be refinanced with this offer. Acceptable collateral must be an auto with the model year of 2010 or later. Membership eligibility required.
Offer expires November 30th, 2022.

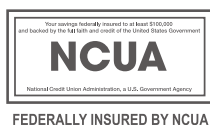
*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher.

**No payment for a minimum of 60 days from closing. Interest will continue to accrue during the deferral period.

***You will receive a Amazon.com Gift Card with a randomly generated amount of up to \$500 at funding. Restrictions apply, see amazon.com/gc-legal.

The maximum rate for a 60-month auto loan is currently 18.49% APR. Estimated monthly payment example – \$15.55 per \$1000 (payment example is based on 18.49% APR and term of 60 months). Minimum dollar amount The Member Closing Center is willing to finance is \$10,000. Other rates and terms available.

OUR PARTNERS AND CREDIT UNIONS ARE AFFILIATED WITH
ONE OR MORE OF THE FOLLOWING INSTITUTIONS:



This offer only valid on refinanced loans through:
The Member Closing Center 