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 & CONDITIONS

You must be at least 18 years of age to be eligible for this offer. Information contained on your credit report was used in connection with this offer. The amount and terms of any credit offer extended to you will be determined by your credit history, underwriting factors, collateral eligibility, and your capacity to make payments. You received this offer because you met the selection criteria established for this promotional offer.

You may no longer qualify if you do not continue to meet the criteria used to select your name for this offer, no longer meet applicable creditworthiness requirements, or do not or cannot provide acceptable collateral. All loans are subject to credit approval. Rates and terms are subject to change based on market conditions, borrower eligibility, and the lending policies of the participating credit union.

This refinance offer is facilitated by The Member Closing Center (MCC) on behalf of participating credit unions. Approved loans are funded, underwritten, and serviced by the participating credit union. Membership eligibility may be required. Existing loans financed through the participating credit union may not be eligible for refinance. Vehicle eligibility requirements and other program qualifications may vary by participating credit union.

*APR = Annual Percentage Rate. Your annual percentage rate will be based on your credit history, underwriting factors, collateral, loan term, and other eligibility requirements. Rates, terms, and promotional offers are subject to change without notice.

**Participating credit unions offer payment deferral periods ranging from 60 to 90 days as part of this promotional offer. Interest will continue to accrue during the payment deferral period.

***Gift Card Promotion: Eligible borrowers who complete a qualifying refinance loan and satisfy all promotional requirements will receive a gift card at loan closing or funding. A minimum financed amount of $10,000 is required to qualify. Gift card amounts vary by member and promotional offer and generally range from $50 to $500, unless otherwise stated in your personalized offer. Additional eligibility requirements and restrictions may apply.

NCUA
FEDERALLY INSURED BY NCUA

AMERICA'S CREDIT UNIONS®

EQUAL HOUSING LENDER

Powered By: **The Member Closing Center**™