



Pre-Qualified 2.07%^{*} APR Auto Loan? *We do that.*

[DATE]

[FIRST] [LAST]
[ADDRESS]
[CITY], [STATE] [ZIP]

Dear [FIRST],

Do you love your vehicle but wish you had a lower rate on your loan? Idaho Central wants to extend an offer to you! You are pre-qualified for a special automobile refinance interest rate of **2.07% APR***.

Idaho Central offers a variety of terms to fit your budget, and hassle-free automatic payment options to accommodate your busy schedule. Applying for your auto loan is fast and easy and you are already approved.

Simply apply online at **iccu.com** and enter the promo code **ICCUREFI**.

Plus, apply today and make **no payments for 90 days!** Let us help you save a little time and money. Visit **iccu.com** today!

Sincerely,

Corey Dahle
Vice President of Lending
Idaho Central Credit Union

Call, click, or come in.
Provide promo code: ICCUREFI
and receive your special 2.07% rate today

PRESCREEN AND OPT OUT NOTICE:

*Annual Percentage Rate. Offer valid for refinances only. \$7,500 minimum balance required. Rate does not apply to current Idaho Central Credit Union auto loans. Limit one loan per household. Offer ends 11/30/2013. Information contained in a consumer report was used in connection with the transaction. The consumer received the offer because the consumer satisfied the lender's credit criteria. Credit or insurance may not be extended if, when the consumer responds to the offer, (s)he does not meet the criteria used to select the consumer including verification of income and employment or the consumer cannot furnish the required collateral. The consumer may opt out by notifying the consumer reporting agencies at the designated toll-free telephone and address notification system at: 1-888-567-8688; or write them individually at : Experian Target Marketing, P.O. Box 919 Allen, TX 75013; Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union Corporation; Attn: Marketing Opt. Out, P.O. Box 97328, Jackson, MS 39288-7328



Member Service Center
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(208) 478-3300
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