

October 31, 2012



Gole Loderea

671 Contra Costa Dr

El Cerrito, CA 94530

Dear Ms. Loderea,

This economy has been a strain on everyone this past year and we want to help you through it. San Francisco Bay Area Educators Credit Union knows you deserve a break, so we’re going to give it to you! From now until the end of 2012, you have been pre-approved to receive a loan at a low, fixed interest rate, as a thank you for being such an outstanding member. This means no application fees; no wasting time filling out applications. You have been pre-approved for:

**$7,000 Signature Loan, including existing loan balances\***

**9.95% Annual Percentage Rate**

**Up to 60 month term**

You are able to use these funds for whatever you like! The possibilities are limitless; Holiday shopping, school supplies, an exotic vacation, new computer, padding your savings or consolidating your debts. This is a fixed rate loan, so this great low rate won’t change over the life of the loan. To take advantage of this special offer, please call the Credit Union office or drop by Monday thru Friday 9:00am to 4:30pm to complete the paperwork. We hope you take advantage of this special offer, as the approval expires December 31st, 2012!

Sincerely,

San Francisco Bay Area Educators Credit Union

258-B Laguna Honda Blvd

San Francisco, CA 94116

415.664.4313 \*Maximum unsecured amount is $15,000 including existing loan balances. Existing loan will be paid in full and rolled into new loan at new rate. Minimum advance must be $250. Offer is subject to completion of loan documents and Credit Union membership. See Credit Union for details. Certain restrictions may apply.

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| **PRESCREEN & OPT-OUT NOTICE:** This “prescreened” offer of insurance is based on information in your credit report indicating that you have met certain criteria. This offer is not guaranteed if you do not meet our criteria. You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll-free 1-888-567-8688; or write: Experian Consumer Opt-Out, 701 Experian Parkway, Allen, TX 75013. |