

You're
Pre-Approved!






<<Member First>> <<Member Last>>
<<Address>>
<<City, State, Zip>>

Don't Wait, Live Your Dream Now! You're PRE-APPROVED!

Dear <<Member Name>>,

Now is the time to get the car or bike you've always wanted or go on that exciting vacation, perhaps you want to visit all 50 states in your new RV, whatever your dream is, FirstLight Federal Credit Union is here to help you achieve it.

As our valued member, we'd like to thank you for your membership with a special pre-approval offer. Take advantage of any of the loans below to help you reach your dreams by **September 30, 2016**.

FirstLight Product	Benefit	Pre-Approved Amount ¹	APR ² As Low As
 New or Used Auto Loan ^{1,2,3,4}	Enjoy 90 Days No Payments and low interest rates! Receive a 0.25% APR discount when you sign up for Auto Pay.	\$XX,XXX	X.XX%
 New or Used Motorcycle Loan ^{1,2,3,4}	It's your time to ride and get some wind in your hair! Private-party sales accepted.	\$XX,XXX	X.XX%
 New or Used RV Loan ^{1,2,3,4}	Visit the great outdoors or travel to all 50 states with an RV loan. Your RV funds can be used on private-party sales plus receive low interest rates.	\$XX,XXX	X.XX%

Redeem your offer by:

- 1. Calling **1-866-926-9120**
Mon-Fri 8:00 a.m. – 6:00 p.m. & Sat 9:00 a.m. to 1:00 p.m. Mountain Standard Time
- 2. Apply online at **FirstLightFCU.org/ApplyNow**
- 3. Bring this letter to any of our nine branches in El Paso or Las Cruces

Hurry and redeem your offer today, this offer ends **September 30, 2016!**

Sincerely,

Karl T. Murphy

President/CEO



You may choose to stop receiving "prescreened" credit offers by calling toll-free 1-888-567-8688. See **"Prescreen & Opt-Out Notice"** on the other side for more information.

Terms & Conditions for All Offers

¹This offer is based on an initial assessment that you met FirstLight Federal Credit Union's (herein referred to as "Credit Union") initial criteria for creditworthiness. You authorize the Credit Union to review your credit and employment history and any other information afforded to Credit Union by law in order to process your application. You understand that the loan approval, amount, and APR will be determined after a review of your application and will be based on various factors, including income. Credit Union maintains the right to deny the loan if: (a) the information provided is incomplete, inaccurate or cannot be verified, or (b) if you no longer meet Credit Union's standards for creditworthiness, or your household income and debt-to-income ratio are insufficient to support the opening of this account; or (c) Credit Union receives your response after the offer has expired. You understand you have the right to review your credit history by contacting the credit reporting agencies. FirstLight Federal Credit Union is federally insured by the NCUA. This offer is not transferrable. Certain Restrictions Apply. Taking advantage of one offer will affect the pre-approved status of any remaining offers. This pre-approval is valid for loans funded at FirstLight Federal Credit Union between July 15 and September 30, 2016. Offer valid only for recipient noted on front of letter. To accept this offer, you must be the person to whom it is extended, be at least 18 years old, and meet the criteria established for the offer. You must be a member in good standing and be current on any existing FirstLight loans, mortgage, and vehicle loan payments. Your pre-approval offer does not include the joint member. If you would like to take advantage of multiple products or you would like a higher loan amount or credit with a co-borrower/joint member, please contact us at 1-866-926-9120 as additional information and an application may be required.

²Annual Percentage Rates (APR) for Auto Loans, Motorcycle Loans, RV Loans may vary based on credit score, vehicle age, contract terms and amount financed. APR for Personal Loans are based on credit score, contract terms and amount financed.

³90 days deferred to first payment may be available. Interest accrues during the deferment period.

⁴You may receive up to a 0.25% APR discount on your rate when you sign up for Auto Pay.

PRESCREEN & OPT-OUT NOTICE: Pre-Screened status: Information from a credit bureau was used in connection with this offer. You received this offer because you satisfied certain credit union criteria for creditworthiness as of the date of the credit bureau information. If you respond to this offer but do not meet the criteria for a loan at the time of your application, we may not be able to extend credit to you. You have the right to prohibit the use of information contained in your credit file with any consumer credit reporting agency in connection with any credit transaction that is not initiated by you. You may contact any of the credit reporting agencies by calling 1-888-5-OPT OUT (567-8688) or write to them at the addresses below:

- Experian Marketing, P.O. Box 919, Allen, TX 75013-0919
- Trans Union, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505
- Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123