5700 Cleveland Street • Virginia Beach, VA 23462

Gain A. Sample 8003 Franklin Farms Dr. Richmond, VA 23228

Chartway has pre-approved your next auto purchase!

See inside for details.

What can we do to make your next car purchase easier?

See inside for special offer.



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Congratulations... You're pre-approved for up to \$ 25,000!

Dear Gain A. Sample,



Thank you for choosing Chartway. Because of your responsible financial management, you've earned this **pre-approved auto loan offer.** As a Chartway member, you have nearly as many options and ways to save as there are cars on the road – so we've made the process as convenient for you as we know how.



A great auto loan from Chartway is a good start:

- You're Pre-approved for \$25,000
- Your monthly payment could be as low as \$200.00*
- No payments for up to 45 days after car purchase
- Accept this offer by August 15, 2018



Plus, because you're a Chartway member, you can save even more:

- Get an additional 0.25% APR discount when you sign up for auto payments*
- Get a 0.25% APR discount when you use the Chartway Car Buying Service, powered by TrueCar®, and redeem your Guaranteed Savings Certificate*
- Members save an average of \$3,383 off MSRP when using TrueCar®

How does the Chartway Car Buying Service work?

POWERED BY

TRUECar.

- 1. Visit Chartway.truecar.com
- 2. Select new or used
- 3. Choose the type of car and location
- 4. Check selection of available cars and pricing
- 5. Determine availability and get in touch



Here are 3 easy ways to get started:

- Visit Chartway.com and click on the Loans tab, then select Auto Loans
- 2. Stop by your local **Chartway branch**
- 3. Call (800) XXX-XXXX



*See reverse for details.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-567-8688. See <u>PRESCREEN & OPT-OUT NOTICE</u> on other side for more information about prescreened offers.

We're making the car-buying process easier and more affordable for members just like you.



Express Auto Checks:

Be sure to ask about this convenient option today.

- Qualified members can now shop at dealers with a check in hand.
- Come in to your local Chartway branch and walk out with a pre-approved check.
- We can even FedEx® your check to your home address.

How easy is that?

PRESCREEN & OPT-OUT NOTICE

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll free (888-XXX-XXXX) or write:

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

You can also opt out at www.optoutprescreen.com.

Membership eligibility subject to verification. Federally insured by NCUA.

^{*}Payment based on a rate of 6.34% for 84 months. Rate disclosed with all applicable discounts. Available discounts include automatic payment: 0.25% APR and Chartway Car Buying Service powered by TrueCar: 0.25% APR. Other rates and payments are subject to terms and are based on creditworthiness, therefore rates and terms may differ. Not all applicants will qualify for the lowest rate.