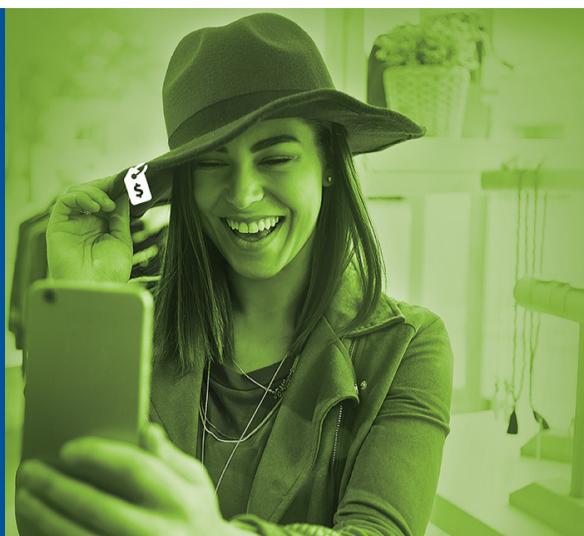




SAME BIG-BANK-BENEFITS, NONE OF THE NICKEL-AND-DIMING.

The Delta Community Visa® Platinum Rewards Credit Card.

Apply today!



Dear <Member Name>,

We believe you deserve a credit card that includes great perks with none of the hidden fees that other lenders may charge.

You're pre-approved for:

- A credit limit of <\$X,XXX>
- A low <X.XX%> variable APR*
- **One-time \$25 Cash Back Bonus**¹
- Up to **3,000 Bonus Reward Points**²
- Use Coupon Code: <XXXXXXXXXX>
- Offer ends: **September 30, 2018**

Here's where you get even more:

- **NO annual fee**
- **NO Balance Transfer fee**
- **1.5% Cash Rebate** on balances transferred in the first 90 days³
- Automatic enrollment in FREE Reward Points Program: earn **1 point on every \$1** spent
- Earn **2x and 3x Reward Points** on select purchases in the Bonus Reward Points Program



Accept your offer online

Or log in to Online Banking and select **Apply for a Loan or Credit Card** under the **Loans** tab

Use Coupon Code:
<XXXXXXXXXX>



Call **404-677-4533** or **844-544-9478** toll free

Speak with a Loan Consultant
Monday - Friday,
8:00 a.m. - 6:00 p.m.
Saturday,
8:30 a.m. - 1:00 p.m. ET

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

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 (888-567-8688) 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

*** ANNUAL PERCENTAGE RATE AND OTHER IMPORTANT PROGRAM INFORMATION**

APR = Annual Percentage Rate. This offer is contingent upon your continuing to meet income and creditworthiness requirements. Income verification may be required. Fees may apply, including a \$3.00 Cash Advance fee and a foreign transaction fee of 1% of each multiple currency transaction in U.S. Dollars or 0.80% of each single currency transaction in U.S. Dollars. Offer valid from September 1 – September 30, 2018. Offer not transferable.

¹ To earn \$25 bonus, your Visa Platinum Rewards Credit Card application must be received September 1-30, 2018. Additionally, cardholder must complete a minimum of five (5) credit card transactions at a minimum of \$5.00 per transaction within the first 60 days of account opening. Bonus payments are made within 60 days after the transaction requirements are met. Delta Community membership must be in good standing, with deposit balances above zero dollars; any applicable loan payments current; and all accounts in compliance with any other terms, conditions and governing requirements, to receive bonus.

² The 3,000 Reward Points will be awarded as follows: 2,000 Reward Points will be awarded to new, first-time Delta Community Reward Points Program enrollments only. 1,000 Reward Points will be awarded for the first eligible signature-based purchase made within 30 days of account opening. All Reward Points will be applied within 60 days after the transaction requirements are met. Transactions can include Balance Transfers, but exclude fees and returns. You will not qualify for this offer if you are in default of your Delta Community Visa Card Agreement.

³ The minimum Balance Transfer amount is \$500. Balance Transfer requests cannot be transferred or used by any persons other than the primary cardholder on the account. Please note that interest accrues daily since Balance Transfers are considered Cash Advances. The typical \$3.00 Cash Advance fee will be waived. You will not qualify for this offer if you are in default of your Delta Community Visa Card Agreement. The Cash Rebate will be calculated as 1.5% of the balance(s) transferred and will be credited to your Primary Savings Account after the balance(s) transferred has revolved for two consecutive billing cycles. See the Balance Transfer Request form within Online Banking for additional Terms & Conditions.

To learn more about Delta Community's free Reward Points Program and the Bonus Reward Points Program, visit DeltaCommunityCU.com/Rewards.

For card terms and rates as well as more details about the Delta Community's Visa Platinum Rewards Credit Card, visit DeltaCommunityCU.com/PlatinumRewards.

Insured by NCUA.