

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Great News, [Recipient Name]! You are Pre-Qualified to Lower Your Auto Payment.

Dear [Recipient Name],

Based on your current credit profile, you have been pre-qualified to refinance your [Year/Make/Model] with [Financial Institution Name].

Why pay more for your car than you have to? By refinancing your current auto loan, you could benefit from:

- A lower monthly payment to free up your cash flow.
- A reduced interest rate to save money over the life of the loan.
- No payments for the first [Number] days.

Your Pre-Qualified Offer Details:

Estimated Monthly Savings: \$[Amount]
New Potential APR: As low as [Percentage]%
Offer Expiration Date: [Date]

How to claim your offer:

1. Visit our secure website at: [Website URL]
2. Enter your personal offer code: **[Unique Code]**
3. Call our loan specialists at: [Phone Number]

This process is fast, easy, and will not impact your credit score to view your final personalized rates.

Sincerely,

[Name/Signature]
[Title]
[Financial Institution Name]

DISCLOSURE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not a guarantee of lending. Final approval is subject to verification of income, employment, and collateral condition. You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free [Opt-out Number].