

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: Celebrate the Holidays with a New Ride - You are Pre-Qualified!**

Dear [Customer Name],

This holiday season, we want to help you put a new set of keys under the tree. Based on your excellent standing with [Financial Institution Name], we are pleased to inform you that you have been **pre-qualified** for an auto loan up to \$[Amount].

Take advantage of our Holiday Special rates and drive home your dream car today:

- **Special Holiday Rate:** As low as [Percentage]% APR.
- **No Payments for 90 Days:** Enjoy your holidays without worrying about a bill.
- **Quick Approval:** Simple process to get you on the road faster.

**Your Personalized Offer Details:**

Pre-Qualified Amount: \$[Amount]

Offer Expiration: [Date]

Access Code: [Code Number]

To redeem this offer, visit us at [Website URL], call [Phone Number], or stop by your local branch. Simply bring your access code and a valid ID to finalize your paperwork.

Warmest holiday wishes,

[Sender Name]

[Title]

[Financial Institution Name]

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Disclaimer: Pre-qualification is based on initial credit criteria. Final approval is subject to verification of income, employment, and collateral value. Rates and terms are subject to change based on market conditions. APR = Annual Percentage Rate.