

[Date]

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

Subject: Lower your monthly payments with a [Introductory APR]% APR offer

Dear [Recipient Name],

Managing multiple high-interest debts can be stressful and expensive. We are writing to offer you a smarter way to manage your finances with a Debt Consolidation Personal Loan from [Financial Institution Name].

For a limited time, you are eligible for an introductory rate of **[Introductory APR]% APR** for the first [Number] months. By consolidating your credit cards and other high-interest loans into one single monthly payment, you could significantly reduce your interest costs and pay off your debt faster.

**Offer Details:**

- Introductory APR: [Introductory APR]% for [Number] months
- Standard APR: [Standard APR]% - [Maximum APR]% after the intro period
- Loan Amounts: Up to \$[Maximum Loan Amount]
- Term Lengths: [Number] to [Number] months
- No hidden fees or prepayment penalties

To view your personalized rate and see how much you can save, please visit **[Website URL]** and enter your invitation code: **[Invitation Code]**. Checking your rate will not impact your credit score.

This offer expires on [Expiration Date]. If you have any questions, please call our loan specialists at [Phone Number].

Sincerely,

[Sender Name]  
[Title]  
[Financial Institution Name]

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DISCLOSURE: All loans are subject to credit approval. The introductory APR is available to well-qualified borrowers. Terms and conditions apply. [Insert additional legal disclaimers here].