

[Date]

[Customer Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Pre-Approved: Consolidate Your Debt into One Low Monthly Payment

Dear [Customer Name],

We are pleased to inform you that based on your credit history, you have been pre-approved for a Debt Consolidation Personal Loan from [Financial Institution Name].

If you are currently managing multiple credit card balances or high-interest loans, this offer is designed to help you simplify your finances and save money on interest charges.

Your Pre-Approved Offer Details:

- **Loan Amount:** Up to \$[Amount]
- **Fixed APR:** Starting at [Percentage]%
- **Loan Term:** [Number] Months
- **Monthly Payment:** As low as \$[Amount]

Why Choose This Loan?

- One simple monthly payment instead of many.
- Lower your overall interest rate.
- No application fees or hidden costs.
- Fast funding directly to your bank account.

How to Claim Your Offer:

To accept this offer, please visit our secure website at [Website URL] and enter your unique invitation code: [Code]. Alternatively, you can call us at [Phone Number] to speak with a loan specialist.

This offer expires on [Expiration Date].

Sincerely,

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

Disclosures: 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 credit if you no longer meet our specific criteria. APR and loan terms may vary based on final verification of income and debt-to-income ratio.