

[Date]

[Customer Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Simplify Your Finances with a Special Debt Consolidation Offer

Dear [Customer Name],

Are you tired of managing multiple monthly credit card payments and high interest rates? At [Financial Institution Name], we want to help you take control of your debt and save money.

Because of your excellent standing, you have been pre-selected for a **Special Promotional Debt Consolidation Loan**. This limited-time offer allows you to combine your existing high-interest debts into one manageable monthly payment with a significantly lower rate.

Your Exclusive Offer Details:

- **Fixed Interest Rate:** As low as [Percentage]% APR
- **Loan Amount:** Up to \$[Amount]
- **Terms:** Flexible repayment options from [Number] to [Number] months
- **Fees:** \$0 Application Fee and No Prepayment Penalties

Why Choose Consolidation?

- **One Payment:** Stop tracking multiple due dates.
- **Lower Rates:** Pay less in interest and pay off your debt faster.
- **Predictability:** Enjoy the peace of month with a fixed monthly installment.

To claim this offer, please visit [**Website URL**] and enter your personal invitation code: [**Promo Code**]. Alternatively, you can call us at [**Phone Number**] or visit your local branch.

This promotional offer expires on [Expiration Date], so act now to secure your lower rate.

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]

Disclaimer: All loans are subject to credit approval. Rates and terms are based on creditworthiness and are subject to change. [Additional legal disclosures here].