

Date: [Current Date]

[Student Name]
[Street Address]
[City, State, Zip Code]

Subject: Exclusive Offer: 0% Introductory APR for [Number] Months

Dear [Student Name],

Congratulations! Based on your academic standing, you have been pre-approved for the **[Card Name]**, designed specifically for students like you.

Whether you are purchasing textbooks, managing daily expenses, or preparing for a weekend getaway, our student card helps you build your credit history while saving you money.

Your Exclusive Benefits:

- **0% Introductory APR:** Enjoy a 0% interest rate on all purchases for the first [Number] months.
- **No Annual Fee:** Focus on your studies without worrying about yearly costs.
- **Cash Back Rewards:** Earn [Percentage]% cash back on groceries, dining, and streaming services.
- **Credit Building:** We provide free access to your credit score and tools to help you manage your finances.

How to Apply:

To accept this offer, visit **[Website URL]** and enter your unique invitation code: **[Invitation Code]**. The application takes less than five minutes.

Take control of your financial future today.

Sincerely,

[Representative Name]
[Title]
[Bank Name]

Disclosures: The 0% introductory APR applies to purchases made within the first [Number] months of account opening. After the introductory period, a variable APR of [Percentage]% to [Percentage]% will apply based on your creditworthiness. Terms and conditions apply.