



XXXX Return Address
City, ST XXXXX







[First Name] [Last Name]
[Address 1]
[Address 2]
[City], [State] [Zip]

Dear [First Name, Last Name],

Want more financial flexibility, while also building a solid credit history and earning rewards every time you make a purchase? Now is the time to apply for a [Credit Card Name] from [Financial Institution].

Our [Credit Card Name] offers a great rate along with [NO ANNUAL FEE]. You can even transfer your balance from a higher interest credit card and **start saving right away.**

A [Credit Card Name] from [Financial Institution] gives you the power to:

-  **Buy anything you need now** and make a purchase when funds are tight.
-  **Earn rewards now** and save more money.
-  **Build credit now** and determine your own monthly payments.
-  **Consolidate debt now** and avoid paying high interest.

Don't wait. This special offer expires 12/31/2022.

-  **APPLY TODAY**
VISIT
Financial Institution.com/XXXXX
- CALL**
XXX-XXX-XXXX
- STOP BY OUR BRANCH**

Good news!

Now there's a more rewarding way to buy what you need.

Apply for a [Credit Card Name] from [Financial Institution Name].

-  **No Annual Fee**
-  **Rates as low as**
XX% APR



Open a new credit card by 12/15/2022 and make a your purchases before 12/31/2022 to earn a gift card of your choice!

\$25 GIFT CARD
Spend \$500 by 12/31/2022

\$75 GIFT CARD
Spend \$1,500 by 12/31/2022

Choose from more than XX merchants:



*Gift card offer is valid for the selected member referenced in this communication and may not be transferred. The member/cardholder is eligible for one gift card if qualifying criteria is met. To qualify for the gift card offer, the new credit card must be issued between November 1, 2022 – December 15, 2022 and all credit purchases must be made and settled by December 31, 2022. Purchases must occur as credit transactions; ATM and other non-purchase-related transactions are not qualifying transactions. Qualifying credit purchases will be tallied by [Financial Institution Name], and earned promotion redemption code with instructions will be issued and mailed 4 – 6 weeks after the offer period ends to the member's/cardholder's address of record. Redemption code will expire 120 days from issuance. Selected credit cards that make a minimum of five hundred dollars (\$500) up to one thousand four hundred ninety nine dollars and ninety nine cents (\$1,499.99) in qualified purchases will receive a \$25 gift card redemption code. Selected credit cards that make a minimum of one thousand, five hundred dollars (\$1,500) in qualified purchases will receive a \$75 gift card redemption code. Cardholder may qualify for only one selected gift card redemption code as described. All cardholder accounts at (Financial Institution Name) must be in good standing with an open and active status credit card in order to qualify and receive the gift card. This offer may be taxable as interest income subject to IRS reporting. Please consult your tax advisor.

Rate Chart from [Financial Institute Name]

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	XX.XX% when you open your account, based on your creditworthiness.
APR Balance Transfers	XX.XX% when you open your account, based on your creditworthiness.
APR Cash Advances	XX.XX% when you open your account, based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is at least 27 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore .

Fees	
Annual Fees	None
Transaction Fees • Foreign Transactions	X% of each foreign transaction in U.S. dollars.
Penalty Fees • Late Payment • Return Payment	Up to \$XX Up to \$XX

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Effective Date. The information about the APR and costs of the card described in this offer is accurate as of the date of this mailing and for 30 days thereafter. The information may change after that date. To find out what may have changed, contact [Financial Institution Name] by calling us at [XXX.XXX.XXX].

APR - Annual Percentage Rate. The APR reflected in this offer is based on an evaluation of applicant credit and credit score. Rates for this product are "as low as" XX.XX% APR and may be displayed as such when accepting this offer. Your rate may vary from this "as low as" rate and will be the rate reflected in this offer. The pre-approved APR is effective as of the date of this mailing. If approved, your credit line will be at least \$X,XXX.

