

## **PRESCREEN & OPT-OUT NOTICE**

This “prescreened” offer of credit is based on information in your credit report indicating you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property collateral). If you do not want to receive prescreened offers of credit from this and other companies call the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688), visit the website at [optoutprescreen.com](http://optoutprescreen.com), or write:

Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

TransUnion, Opt-Out Request, P.O. Box 505, Woodlyn, PA 19094-0505

Experian Consumer Opt-Out, P.O. Box 919, Allen, TX 75013

You have a right to prohibit information contained in your file with any consumer reporting agency from being used in connection with any credit or insurance transaction that you do not initiate. You may do so by notifying an agency listed above.

## **TERMS & CONDITIONS**

This promotion is presented by The Member Closing Center (MCC) in partnership with Alliance Credit Union. You must be at least 18 years of age to be eligible for this offer. The information contained on your credit report was used in connection with this offer. The amount and terms of any credit offer we extend to you will be determined by your credit history and your capacity to make payments. You received this offer because you meet our requirements for credit.

You may no longer qualify if you do not continue to meet the criteria used to select your name for this offer or any applicable criteria on creditworthiness or if you do not or cannot furnish any required collateral. Rates and terms are subject to change based on market conditions and borrower eligibility.

Auto loans currently financed through Alliance Credit Union cannot be refinanced with this offer. Acceptable collateral must be an auto with the model year of 2012 or later. Membership eligibility required. Offer expires **09/30/2026**.

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. The maximum rate for a 72-month auto loan financed through Alliance Credit Union is currently 23.49%. At this rate, the estimated monthly payment is \$27.02 per \$1000 borrowed. Minimum dollar amount Alliance Credit Union is willing to finance is \$10,000. Additional rates and terms are available and may vary based on credit qualifications.

\*\*No payment for 90 days from closing.

\*\*\*Gift Card Promotion: Eligible borrowers who complete a qualifying refinance loan and satisfy all promotional requirements will receive a gift card at loan closing or funding. A minimum financed amount of \$10,000 is required to qualify. Gift card amounts vary by member and promotional offer and generally range from \$50 to \$500, unless otherwise stated in your personalized offer. Additional eligibility requirements and restrictions may apply.

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OUR PARTNERS AND CREDIT UNIONS ARE AFFILIATED  
WITH ONE OR MORE OF THE FOLLOWING  
INSTITUTIONS:





This offer only valid on refinanced loans through:

**The Member Closing Center**

