

TERMS AND CONDITIONS

1. This Pre-Approved offer is valid on model years 2016 and newer vehicles only. This offer is limited to one vehicle, per named member.
2. 100% Loan-To-Value (LTV) financing is available. For new 2019 vehicles, the LTV is determined by the Manufacturer Suggested Retail Price (MSRP). For used vehicles, 2016 or newer, LTV is determined by Kelley Blue Book Retail Value.
3. Rancho Federal CU will not finance vehicles with Salvage Titles, Branded Titles, Lemon Law or Commercial / Business vehicles, or any vehicle with mileage greater than 100,000.
4. Existing Rancho Federal CU Auto Loans are not eligible for refinancing under this offer.
5. This Pre-Approved offer is valid if you are a Rancho Federal CU member in good standing and your credit has not materially changed since this offer was established. This offer is not transferable and can only be used by the member named hereon.
6. Please call 866.855.9050 for additional information if you are purchasing a vehicle from a non-franchised dealership, private party, or refinancing from another lender.
7. Your offer amount is shown on the front of this letter. Should you need less, we will finance a minimum of \$10,000 for a new car and \$5,000 for a used car or refinance.
8. Other limitations and restrictions may apply. Offer expires on September 30, 2019.

NOTICE REGARDING PRE-APPROVAL OFFER:

We selected you for this offer because, based on your credit record maintained by credit bureaus, you met the offer's criteria. You have the right to prohibit information contained in your credit file with a credit bureau from being used in connection with any credit or insurance transaction that you do not initiate. To exercise this right, please call or write to the credit bureau listed below:

PRESCREEN AND OPT-OUT NOTICE:

This "pre-screened" offer of credit is based on information in your credit report including that you meet certain criteria. This offer is not guaranteed if you do not meet RFCU's criteria, including providing acceptable property as collateral. If you do not want to receive prescreened offers of credit from Rancho Federal Credit Union and/or other companies, call Experian toll-free at 888-567-8688; or write: Experian Opt Out, P.O. Box 919, Allen, TX 75013.