



**WHAT'S
YOUR
MERCEDES-BENZ
WORTH?**

SAMPLE LOAN AMOUNT

\$14,500

60 Month APR²

4.75%

SAMPLE MONTHLY PAYMENT³

\$272

Dear Derek,

Thanks for being a member of LGFCU. We appreciate your trust and your vehicle loan business. Since this is most likely one of the largest purchases you'll make, we thought it important to let you know what your vehicle is worth.

In the market for a new car or truck?

If you're ready to purchase your next car, we have pre-qualified¹ you for a low interest loan. And since you're already a member, you can apply simply by contacting our lending team at **888.732.8562**.

You are pre-qualified for a new loan.¹

We offer several loan options to meet your needs, with rates and terms that won't break your budget. Currently we are offering:

- Rates as low as 4.75% APR²
- A variety of terms to fit your specific needs
- Up to 110% financing for tax, title and more

Thanks for your business. We look forward to serving you and your family for years to come.

About your vehicle:

**2003 Mercedes-Benz
 M Class Utility 4D ML350 4WD**

Optional equipment: N/A

N.A.D.A. Pricing Estimate:

Average trade-in:	Clean trade-in:	Clean retail trade-in:	Sell it yourself:
\$8,150	\$9,500	\$12,750	\$13,925

Equity estimate based on a \$7,890 loan balance:

Average trade-in:	Clean trade-in:	Clean retail trade-in:	Sell it yourself:
\$260	\$1,610	\$4,860	\$6,035

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on the other side for more information about prescreened offers.

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Call | 888.732.8562

Visit | 805 N Fairview Rd, Rocky Mount, NC 27801

PRESCREEN & OPT-OUT NOTICE

This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this and other companies, call 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write:

**Experian Information Systems Inc, P.O. Box 919, Allen, TX 75013-0919
Trans Union, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505
Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123**

Consumer automotive pricing is based on the Consumer edition of the NADA Official Used Car Guide® and should not be utilized for any reason other than an estimate of value. Pricing may vary from the NADA Official Used Car Guide pricing presented to you by the Credit Union, insurance companies, government agencies and car dealers due to vehicle condition, regional market differences and frequency of updates. Vehicle value may vary based on current mileage and driving habits.

1 The minimum loan amount for this offer is \$3,000. Pre-qualified status: Based on your credit record, you have been pre-qualified for an LGFCU auto loan. Pre-qualification does not ensure final approval. Other criteria are considered in the approval process, including, but not limited to, your income, debt-to-income ratio, loan-to-value ratio, collateral value and ability to pay in relation to the loan amount requested. Additional criteria may apply.

2 APR=Annual Percentage Rate. Quoted rates apply to new or used vehicles, payroll rate. Direct pay is 0.5% higher. Initial rate and terms subject to change based upon prevailing market conditions and borrower eligibility. The LGFCU Board of Directors is responsible for any decisions regarding rate changes.

3 Payment is an example only based on a \$14,500 loan for 60 months at 4.75% APR.



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