

***IMPORTANT INFORMATION REGARDING YOUR LOAN OFFER

ALLEGACY FINANCIAL FEDERAL CREDIT UNION

P.O. Box 26043 | Winston-Salem, NC | 27114-6043

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 below for more information about prescreened offers.

PRESCREEN AND OPT OUT NOTICE

This prescreened offer of credit is based on information in your credit report indicating that you meet certain criteria for creditworthiness. This offer is not guaranteed if you do not meet our criteria (including providing acceptable income verification and property collateral, if necessary). 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);

Or visit the website at www.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

**** We used information that we obtained from a consumer reporting agency in connection with this pre-selected offer. You were selected to receive this offer because you satisfied certain criteria for creditworthiness, which we previously established. By applying for one or more of these offers, you allow Allegacy Financial Federal Credit Union to obtain your credit report. The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness, providing acceptable income verification, or if you do not provide the required collateral. Not all applicants will qualify for the lowest rate. Membership eligibility is required.*

