

PREScreen & OPT-OUT NOTICE:

You received this “pre-screened” offer of credit because we used information from your credit report to determine that you satisfied certain pre-qualified criteria.

Offer(s) are based on our estimation of your income and are contingent upon your:

- continuing to meet creditworthiness requirements;
- meeting income requirements consistent with the estimated values we obtained;
- debt-to-income is within acceptable limits; or
- providing acceptable collateral to secure the loan, if required.

Offers are not guaranteed if you:

- are no longer a member in good standing;
- applied for or obtained a MECU loan within the previous 60 days;
- have a pending approved MECU loan that you have not finalized; or
- are unable to provide acceptable identification.

The above pre-approved offers(s) are made available to you on the condition that you have a sufficient and verifiable source of income to meet the payment obligation and there has been no material change in your financial condition or creditworthiness. Offers are intended for the original recipient and not transferable to another person. MECU retains the right to perform and additional review, including, but not limited to, requiring verification of information, or obtaining a credit report to verify such information prior to loan disbursement.

We are allowed by law to pre-qualify you for these offers. If you do not want to receive prescreened offers from us or any other company, you may exercise the right to be excluded on pre-qualified lists by calling the toll-free number 1-888-5-OPT-OUT (1-888-567-8688), by visiting www.optoutprescreen.com or writing to the following address of the credit reporting agency which provides pre-qualifying lists to us: Experian Opt Out, P.O. Box 919, Allen, TX 75013-0919.

