



Don't wait! Your pre-approved loan expires soon.



Pre-Approved! Your Auto Loan has been
Premier Rates As low as **4.49% APR***

It's peak season for low rates.



COME SEE US AND THE RIDGECREST AUTO DEALERS AT THE AUTUMN AUTO SALE OCTOBER 21 - 23 AT THE DESERT EMPIRE FAIRGROUNDS IN RIDGECREST!

P.O. Box 1209
Ridgecrest, CA 93556



Presorted
First Class Mail
PAID
PSB
92799

An open door to the open road...



If you're thinking of buying a vehicle, this Autumn is the perfect time to make your move. Shiny new vehicles are arriving at the dealerships, rebate offers are everywhere, and AltaOne has pre-approved you for money-saving financing!

You'll enjoy:

- **A great low rate**
- **Affordable terms**
- **100% financing**
- **Fast, friendly, local service**



Best of all, your financing is all taken care of! After you've found the vehicle for you, hand your pre-approval certificate to the auto dealer and you'll be on the road in no time.

If you have questions, call a Member Service Representative at (760) 371-7000 or (800) 433-9727.

Yes! I want my pre-approved loan!

<<AltaOne Federal Credit Union has pre-approved you for an auto loan or refinance for \$50,000** at 4.49% A.P.R.>>*

This certificate is non-transferable. Please take this certificate to your auto dealer for proof of financing then return this signed certificate with your purchase order to an AltaOne full-service branch.

X

Signature of pre-approved borrower

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Daytime phone number



*Pre-approval expires 12/5/06. A.P.R. = Annual Percentage Rate. Premier rate is as low as 4.49% for up to 84 month term. Premier rate applies to purchase or refinance of new or used vehicles 2004 and newer. Maximum financing may vary and rates are as low as the Premier Rate. Your rate may be higher or lower based on your individual credit profile. Terms available up to 84 months with minimum purchase price of \$30,000; up to 72 months with minimum purchase price of \$20,000. All rates and policies are subject to change without notice. Other rates and terms are available.

<<**Refinance of current AltaOne auto loans are subject to an additional charge of 1% of the refinance amount with \$100 minimum, which is due at the time of signing. A \$20,000 AltaOne refinanced loan amount at 4.49% A.P.R. for a 36 month term with 1% of the refinanced amount = \$200 and the A.P.R. would be 5.152%.>>

This offer is valid only for the addressee named and is being made on information obtained from a consumer credit reporting agency. You have received this credit offer because you satisfied the criteria for credit worthiness used to select recipients. Credit may not be extended if you do not satisfy the criteria set forth for the loan or if we cannot verify the basis for this offer. Under the Fair Credit Reporting Act, you have the right to prohibit information contained in a credit report that is on file with any credit-reporting agency from being used in connection with any credit transaction that you do not initiate. You may initiate this right by telephoning or writing to the following: Experian, 701 Experian Parkway, Allen TX 75013, 1-888-5OPT-OUT.

**Higher limits may be available, see your branch to increase your pre-approved amount.

