

P.O. Box 17269
Baltimore, MD 21203

CHANGE SERVICE REQUESTED



PRESORTED
STANDARD
US POSTAGE

PAID
CITIFINANCIAL

Your spring cash is here!

<<PARTICIPATION CODE FOR PO>>

<<Unique Respondent #>>

<<Variable Prospect Name>>

<<123 Any Street>>

<<Anytown, US 12345>>





Dear John Smith:

Welcome to Spring. Time for new beginnings, new plans...and less thinking about money.

Because I have up to \$4,500 in Pre-Approved Cash, waiting for you at the Anytown office of CitiFinancial.

You don't even have to tell us how you plan to use this money because this is a personal loan, based on your good credit.

Fix up your house. Or fix up your financial affairs. It's up to you!

I may even be able to approve a larger Amount—and get the money in your

hands the very same day. Just call me at (000) 000-0000 and let's get started!

Sincerely,

John Q. Manager

John Q. Manager
Branch Manager, Anytown

P.S. Why wait any longer to get the money you need? Call me at (000) 000-0000 to claim your Spring Cash today!

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Your Spring Cash is ready for picking!

- **Your Pre-Approved Status...**means faster loan approval.
- **An answer in 5 minutes...**even if you want more money.
- **Pick up your check today...**when you get approval by noon.
- **There's no obligation...**so apply today!

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Confirmation of Receipt

Social Security #: _____

Years Living at Current Address: _____ years

Home Telephone: _____

Best Time to Call: _____ AM PM

Please mail this form to:

Manager's Name
CitiFinancial
PO Box 1234
1234 Main Street
Anytown, US 12345

Or contact by telephone:

(555) 555-1212

Amount Requested \$ _____ Signature **X**

Pre-Approved credit amount: \$XX,XXX

This loan offer is limited to credit-qualified homeowners who have a verifiable income of \$XX,XXX.

(insert matrix code/branch here)

Please provide the following information:

Birth Date: _____

Years at Current Job: _____ years _____ months

Work Telephone: _____

Expiration Date: XX/XX/XX

#(participant code)#

#12345678901234#

Planit Advertising Sample

601 E. Pratt St, 5th Floor

Baltimore, MD 21202-4301

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Instructions: Please complete the above receipt, then detach and return in the envelope provided. Please be sure that the CitiFinancial office address appears through the envelope window. Thank you.

A member of citigroup

Pre-Approved Account Statement

Security Control #: (insert matrix code)

Offer Expiration Date: XX/XX/XX

| | | | |
|----------------------------------|---|---|---|
| Pre-Approved Credit: \$XX,XXX | Maximum Available Loan Amount: \$XXX,XXX | Questions? For more information on your pre-approved account, call: (555) 555-1212 | Mail the above Confirmation of Receipt to: P.O. Box 123 ANYTOWN, US 12345 |
|----------------------------------|---|---|---|

Transaction Details

| Offer Date | Offer Expires | Description | Amount |
|------------|---------------|---|-------------|
| XX/XX/XX | XX/XX/XX | PRE-APPROVED* SPRING CASH (secured by your property at 123 Any Street, Anytown, US 12345) | \$XX,XXX CR |

John Smith,

Instead of many credit card bills, now you can get just one monthly statement like this one starting with a pre-approved loan based on your good credit history. Use the money any way you like. And you could qualify for up to \$25,000.

Please call me immediately to confirm your receipt of this statement for control purposes. Or return the above Confirmation of Receipt in the enclosed envelope.

James Smith, Manager, (000) 000-0000

AMOUNT: \$XX,XXX CREDIT

* See back for terms of Pre-Approved offer

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About CitiFinancial...

CitiFinancial is a leading provider of personal and home equity loans with more than 1,800 offices across the country. This year CitiFinancial is lending more than \$6 billion to individuals and families. CitiFinancial is a member of Citigroup, a \$716 billion family of financial services companies.

Terms of Pre-Approved Offer

Information contained in your consumer credit report with a credit reporting agency was used by us in connection with this offer of credit. You received this offer because that credit report indicated that you satisfied the criteria for creditworthiness used to select consumers to receive this offer. Among other criteria to qualify for this offer, you must in fact have the credit qualifications on which the offer was based, you must be the owner of residential real estate property in which you live, payments must be current on any first mortgage loan secured by your residential real property, and you must have a minimum verifiable annual income of \$20,000. The credit may not be extended, if, after you respond to the offer, we determine that you do not meet the criteria used to select your name for this offer, or any applicable criteria bearing on creditworthiness, or you have opened any loan account with us in the last 75 days.

You have the right to prohibit the use of information contained in your credit file with any credit reporting agency from being used in connection with any credit transaction that is not initiated by you. You may exercise this right by calling the Association of Credit Bureaus at (888) 567-8688 or writing to the following credit reporting agencies: Experian Inc., PO Box 919, Allen, TX 75013; Trans Union, PO Box 97328, Jackson, MS 39288-7328; Equifax, PO Box 740123, Atlanta, GA 30374-0123.

A consumer report is usually obtained and reviewed in the evaluation of an application. Upon request, you will be informed whether a consumer report was requested and of the name and address of the credit reporting agency furnishing any such report. Subsequent consumer reports may be requested and used in connection with an update, renewal or extension of credit.

Notice to Married Wisconsin Residents: No provision of a marital agreement, unilateral statement, or court decree under Wisconsin's Marital Property Act adversely affects our rights with respect to your account, unless, before we extend credit to you, you provide us with a copy of it, or we have actual knowledge of the adverse provision when the obligation is incurred. You must provide the following information because we must inform your spouse when credit is granted and your spouse is not a co-applicant:

Name and address of spouse: _____

DBA

CitiFinancial, Inc.: AZ, CT, DE, HI, ID, IA, KS, KY, ME, MD, MI, MS, MT, NE, NV, NM, NY, NC, ND, OH, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY. AZ: Mortgage Banker License Nos. BK 0015448. **CitiFinancial Corporation:** AL, CO. **CitiFinancial Company:** NY, NY: Licensed Mortgage Banker - N.Y.S. Banking Department. **CitiFinancial Services, Inc.:** CA, CT, FL, GA, IL, IN, KY, MA, MN, MO, NV, NJ, NC, OK, PA, UT, VA. CA: Loans made or arranged pursuant to Department Corporations California Finance Lenders License. GA: Georgia Residential Mortgage Licensee. NJ: Licensed Mortgage Banker - N.J. Department of Banking and Insurance; principal office, 1701 U.S. Highway 22, Watchung, NJ 07060, Telephone: 908/322-5786. MA: Mortgage Lender License Nos. ML1536, ML1537, ML1538, ML1539, ML1540, ML1541, ML1542, ML1543, ML1544, ML1545, ML1546, ML1547, ML1548, ML1549, ML1550, ML1551, ML1552, ML1553, ML1554, ML1706, ML1707, ML1708. **CitiFinancial Equity Services, Inc.:** FL. **CitiFinancial Consumer Services, Inc.:** LA, NH, RI. NH: Mortgage Banker License Nos. 5812-MB, 5814-MB, 5816-MB, 5817-MB, 5818-MB, 7036-MB, 7926-MB, 8248-MB, 8249-MB, 8251-MB, 8254-MB, 8256-MB, 8257-MB, and 8258-MB. RI: Licensed as a Lender and Small Loan Lender by Department of Business Regulation. **CitiFinancial of Mississippi, Inc.:** MS. **CitiFinancial of Virginia, Inc.:** VA.

