

# Drive Happy - Preapproval

## Auto Mailer Front and Mail Panel

**Drive Happy!**

**Xceed Financial**  
888 NORTH NASH STREET  
EL SEGUNDO, CALIFORNIA 90245

## Auto Mailer Inside Panel

**Financial wants you to drive happy!**

**Pre-approved**

You're pre-approved for an auto loan from Xceed Financial! With our great rates, you could lower your current monthly payment or snag a new ride for less. Plus, you've got the option to defer your first payment for 90 days\*, which means more reasons to smile!

To redeem this offer, visit [xfcu.org/drive](http://xfcu.org/drive), stop by one of our Financial Centers, or call us at 800.XFCU.222 (800.932.8222).

Don't wait! This offer ends October 31, 2016.

**Prescreened offers of credit from this and other companies, call toll-free 888.567.8688 & OPT-OUT NOTICE below for details.**

Interest rate is based on both your credit score and term of the loan, and includes an interest rate reduction of .35% from your Xceed Financial Federal Credit Union (Xceed Financial) checking account. Auto loans using an Xceed Financial loan coupon booklet and/or that do not have an automatic payment from an Xceed account will be 0.35% higher than the stated interest rate. Rates and terms are effective as of August 18, 2016, and are valid through October 31, 2016, and are subject to change without notice. Xceed Financial Federal Credit Union is an equal opportunity lender.

Offer will be accepted by us only when submitted with a properly dated and signed dealer purchase order describing the vehicle being purchased, added equipment, price including tax, license, registration, and any GAP and MBI/warranty purchased, along with any documents we deem necessary. For a refinance or lease buyout, a copy of the current registration and the lien holder information is required, along with necessary. Cash-out refinances not allowed under this pre-approval, but will be considered with a new application and insurance must be provided by you. The term is up to 60 months, and loan-to-value ratio must be within credit union guidelines. Dealer discounts and factory rebates, if any, must be shown on the purchase order. Discounts and rebates, if any, will be subtracted from the base price of the car when calculating the loan amount. Liability or comprehensive collision insurance premiums may not be included in the purchase price, but insurance must be provided by you. The term is up to 60 months, and loan-to-value ratio must be within credit union guidelines. This pre-approval is valid through October 31, 2016, and may not be used to refinance an existing Xceed Financial auto loan. This pre-approval is valid up to the maximum loan amount stated only. Pre-owned vehicles and refinance for model years 2006-2016 only. You agree to sign any documents required to create a valid loan and security agreement prior to issuance of the loan proceeds. This pre-approval is valid for use if your credit has not materially changed since this offer was established. You authorize us to gather whatever credit information we consider necessary and appropriate from any source and to give information regarding your credit experience with Xceed Financial to others. If you request this pre-approval after the expiration date, the pre-approval will be treated as a regular loan request subject to regular underwriting criteria. This pre-approval is not transferable. You must be an Xceed Financial member in good standing to take advantage of this offer. All registered owners of the vehicle must be either the named person on this pre-approval or additional persons qualified to borrow under the credit union's policies. The vehicle title must reflect Xceed Financial Federal Credit Union as the lien holder. Vehicle may not be a "Lemon Law Buyback," "Grey Market," and/or "Salvage" title vehicle. Any registration renewal fees owing within 60 days must be paid at time of loan. Additional documentation may be required. A complete auto loan disclosure will be provided to you upon acceptance. This pre-approval cannot be combined with any other offer and is not available for cashout refinances. This credit union is federally insured by the National Credit Union Administration.

**OPT-OUT NOTICE:** This prescreened offer of credit is based on information in your credit report and 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 toll-free 888.567.8688 or write to Experian Opt Out, P.O. Box 919, Allen, TX 75013.

**Xceed Financial** 800.XFCU.222 [XFCU.ORG](http://xfcu.org) at work for you™

## Online Banking Log-in Prompt

**Drive Away Happy!**

**YOU'RE PRE-APPROVED** for both an Xceed Platinum Visa® Credit Card and an Auto Loan from Xceed Financial. And with our great rates, you could see more cash in your wallet each month, which equals more savings for you!

Click this banner to take advantage of this offer now.

## Auto and Credit Card Mailer Inside and Mail Panel

**Xceed Financial wants you to drive away happy!**

You're Pre-approved for up to: **\$XX,XXX** auto and **\$XX,XXX** credit card<sup>1</sup>

at an APR of:<sup>2</sup> **X.XX%** and at an APR of: **X.XX%**

A 60-month loan at [DM: Rate] requires 60 payments of approximately [\$\$X.XX] per \$1,000 borrowed.

You're pre-approved for both an Xceed Platinum Visa® Credit Card and an Auto Loan from Xceed Financial. And with our low rates, you could see more cash in your wallet each month. Plus, you've got the option to defer your first auto payment for 90 days<sup>3</sup>, which means more reasons to smile!

To redeem these offers, stop by one of our Financial Centers, visit [xfcu.org/preapproved](http://xfcu.org/preapproved), or call us at 800.XFCU.222 (800.932.8222).

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PRE-APPROVED AUTO LOAN TERMS  
The credit card portion of this preapproval is for the Xceed Platinum Visa Credit Card without rewards.  
<sup>1</sup> APR = Annual Percentage Rate. The interest rate is based on both your credit score and term of the loan, and includes an interest rate reduction of .35%, when you setup automatic payments from your Xceed Financial Federal Credit Union (Xceed Financial) checking account. Auto loans using an Xceed Financial loan coupon booklet and/or that do not have an automatic payment from an Xceed account will be 0.35% higher than the stated interest rate. Ask an associate for complete details. Rates and terms are effective as of August 18, 2016, and are subject to change without notice. Xceed Financial Federal Credit Union is an equal opportunity lender.  
<sup>2</sup> You may choose to defer payments on your new auto loan for the first 90 days of the account's opening. Interest will continue to accrue during the months of the deferral and may result in higher total finance charges on your loan.  
For new auto loans, this pre-approval will be accepted by us only when submitted with a properly dated and signed dealer purchase order describing the vehicle being purchased, added equipment, price including tax, license, registration, and any GAP and MBI/warranty purchased, along with any documents we deem necessary. For a refinance or lease buyout, a copy of the current registration and the lien holder information is required, along with any other documentation we deem necessary. Cash-out refinances not allowed under this pre-approval, but will be considered with a new application and using current underwriting guidelines. Dealer discounts and factory rebates, if any, must be shown on the purchase order. Discounts and rebates, if any, will be subtracted from the base price of the car when calculating the loan amount. Liability or comprehensive collision insurance premiums may not be included in the purchase price, but insurance must be provided by you. The term is up to 60 months, and loan-to-value ratio must be within credit union guidelines. This pre-approval is valid through October 31, 2016, and may not be used to refinance an existing Xceed Financial auto loan. This pre-approval is valid up to the maximum loan amount stated only. Pre-owned vehicles and refinance for model years 2006-2016 only. You agree to sign any documents required to create a valid loan and security agreement prior to issuance of the loan proceeds. This pre-approval is valid for use if your credit has not materially changed since this offer was established. You authorize us to gather whatever credit information we consider necessary and appropriate from any source and to give information regarding your credit experience with Xceed Financial to others. If you request this pre-approval after the expiration date, the pre-approval will be treated as a regular loan request subject to regular underwriting criteria. This pre-approval is not transferable. You must be an Xceed Financial member in good standing to take advantage of this offer. All registered owners of the vehicle must be either the named person on this pre-approval or additional persons qualified to borrow under the credit union's policies. The vehicle title must reflect Xceed Financial Federal Credit Union as the lien holder. Vehicle may not be a "Lemon Law Buyback," "Grey Market," and/or "Salvage" title vehicle. Any registration renewal fees owing within 60 days must be paid at time of loan. Additional documentation may be required. A complete auto loan disclosure will be provided to you upon acceptance. This pre-approval cannot be combined with any other offer and is not available for cashout refinances. This credit union is federally insured by the National Credit Union Administration.

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**TERMS AND CONDITIONS**

Xceed Financial Federal Credit Union's (herein referred to as "Credit Union") initial criteria for this account. In accepting this offer, I certify that I have read this new offer and I am an adult resident alien of the United States. I also authorize "Credit Union" to review my credit report by law in order to process my acceptance. "Credit Union" may obtain the account. On my request, I will be informed if such a report was ordered and I will understand that the credit line on this account will be determined after a review of my credit report. The minimum approved credit line is \$500. "Credit Union" maintains the credit line, inaccurate or cannot be verified, or if I no longer meet "Credit Union's" standards for credit; c) "Credit Union" receives my response after the offer has expired; or d) my income level changes. I agree to update my credit history by contacting the credit reporting agencies. I agree to be contacted at any time in accordance with applicable law and the Account Agreement, which may include "Credit Union" may consider in determining whether and how to change my terms include accounts with "Credit Union" and other creditors. To the extent allowed by law, the new this preapproval offer is current as of August 18, 2016. The preapproval offer is valid for 90 days after the offer is made. For more information, please contact "Credit Union" at 888 North Nash Street, El Segundo, CA 90245. This offer is not available in all other U.S. dependent areas. The terms of this offer may not be applied to existing accounts.

I authorize "Credit Union" to bill my approved "Credit Union" credit card account in my name. "Credit Union" will not be responsible for any charges, fees or transactions billed to me by the accounts I request the balance transfer. Incomplete balance transfer information will result in a delay in processing my request. I understand that "Credit Union" will process balance transfers in any order "Credit Union" choose, subject to my available credit. I may not transfer balances to pay off any existing "Credit Union" accounts. I agree to abide by the complete "Credit Union" terms and conditions on this account that will accompany my card when delivered.

**Patriot Act Notice:** IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT—To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Consumer Financial Protection Bureau website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees	
<b>Setup and Maintenance Fees</b>	
• Annual Fee	None
• Additional Card Fee	\$7.50 one-time fee for each additional card
<b>Transaction Fees</b>	
• Balance Transfer Fee	Either \$29 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$100)
• Cash Advance Fee - Domestic	Either \$10 or 3% of the amount of each cash advance, whichever is greater.
• Cash Advance Fee - Foreign	Either \$10 or 4% of the amount of each foreign cash advance in U.S. dollars, whichever is greater.
• Foreign Transaction Fee	1% of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fee	Up to \$15.00
• Overlimit Fee	None
• Returned Payment Fee	Up to \$25.00 per returned item
<b>How We Will Calculate Your Balance:</b> Xceed Financial Federal Credit Union uses a method called "average daily balance (including new purchases)." The Visa Variable Rate Credit Card Agreement and Disclosure Statement ("Account Agreement") has more details.	
The annual percentage rate (APR) is subject to change and will be calculated by adding a margin to the Index. The Index is the highest Prime Rate as published in the "Money Rates" table of The Wall Street Journal on the last business day of the calendar month ("Index Date"). The APR may increase if the Index increases. An Index increase will result in a higher interest charge, and it may have the effect of increasing the periodic minimum payment. A decrease in the Index will have the opposite effect as an increase. An Index increase or decrease may cause changes in the APR effective the first business day of the third month following the Index Date. The APR can increase or decrease monthly. Current rate as of April 8, 2016. The margin for purchases, cash advances, and balance transfers is 5.74%, and the maximum APR is 18%.	

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**Notice to California Residents:** Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for credit separately.

**Notice to New York Residents:** Call the New York State Banking Department at 877.226.5697 for a comparative list of credit card rates, fees and grace periods.

**Notice to Oregon Residents:** You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

**Notice to Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**Notice to Massachusetts Residents:** You have the right to prohibit the use of information about you contained in your file with any consumer-reporting agency in connection with any credit transactions that you have not initiated. You can exercise this right by contacting consumer-reporting agencies through their toll-free notification systems established for this purpose.

**Notice to Married Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will adversely affect a creditor's interest unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.



## Credit Card Disclosure Inside Panel... because... well... COMPLIANCE!

Please see next page for additional terms and disclosures.