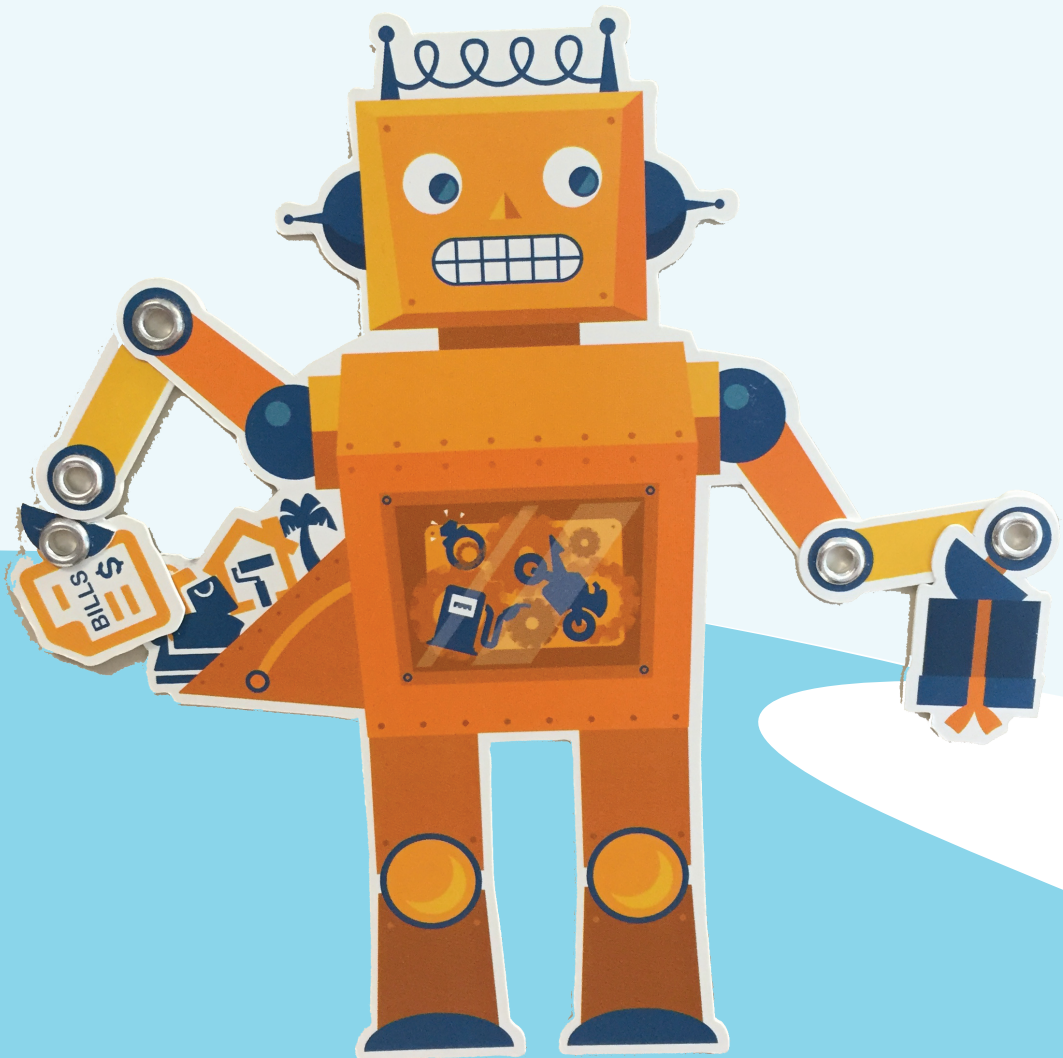


— HOW TO GET THE MOST OUT OF YOUR —
DEBT CONSOLIDATOR 3000



**LOOK INSIDE for your
Pre-approved User Guide**



FEDERAL CREDIT UNION
14600 Aviation Boulevard
Hawthorne, CA 90250

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
OXNARD, CA
PERMIT NO. XXXX

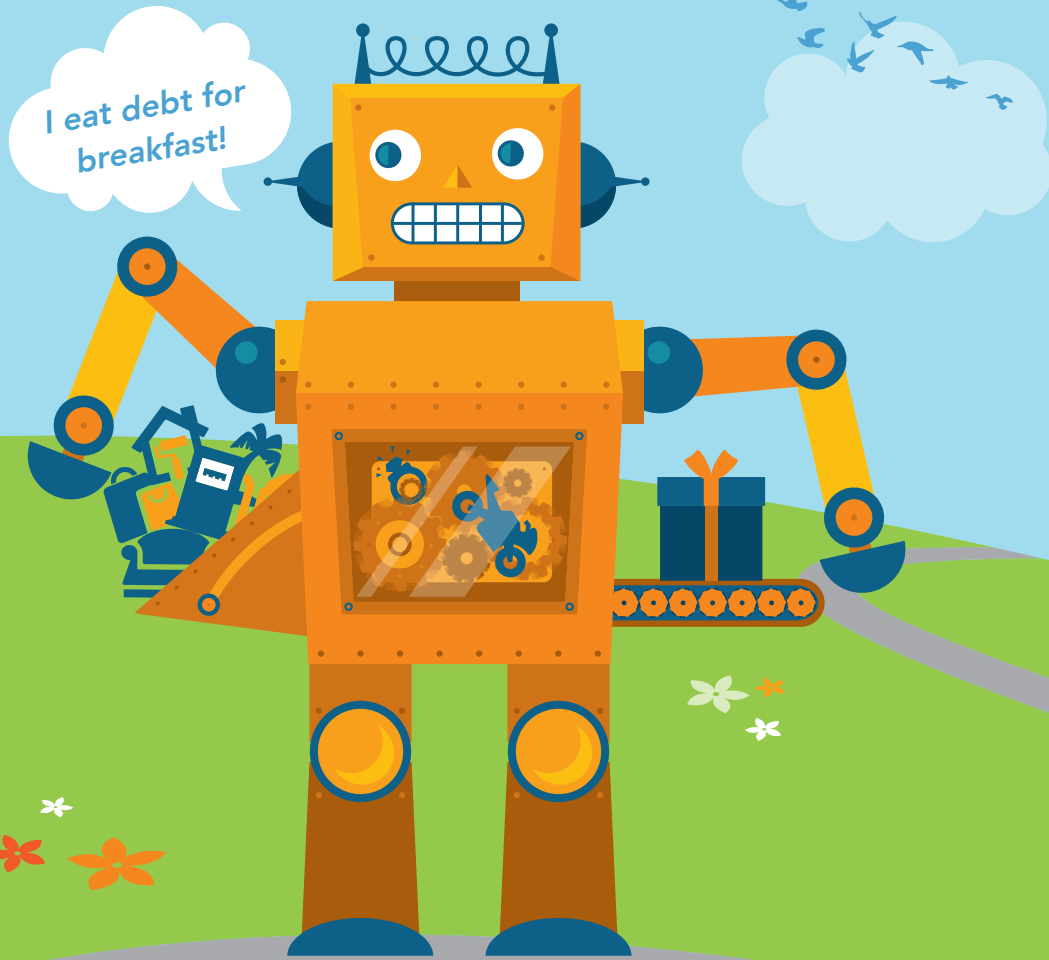
[FirstName, LastName
Address
City, State Zip]



Congratulations, John Sample!

You're one of our select members to receive the latest version of the *Debt Consolidator 3000!*

- Compact multiple bills into a single monthly payment.
- Save with a fixed low interest rate as low as **7.99% APR***.
- Take your time paying it off with no early payment penalties.



PRE-APPROVED USER GUIDE

Choose the setting that best fits your needs.

	Amount	Maximum Term	Monthly Payment
1	\$20,000	72 months	\$354
	\$15,000	72 months	\$274
	\$12,500	60 months	\$297

1

2

3

Power up Debt Consolidator 3000 at SkyOne.org/crushdebt, and enter a few pieces of basic information.



A SkyOne loan officer will contact you to take care of your consolidation.



www.SkyOne.org/crushdebt

*APR: Annual Percentage Rate. Published rate as of February 15 and is subject to change anytime. Rates, terms and loan amounts are based on approved credit and determined by a managed risk program. Advertiser rate includes a 0.25% Autopay (automatic payment) discount. The lowest rate will not be below 7.99% APR, inclusive of any discounts. Maximum 10% cash out. Your consolidation loan amount, combined with your total unsecured loan balance at SkyOne, cannot exceed \$50,000. This loan cannot be used to pay off SkyOne loans or credit cards. You will be required to provide creditor name, billing address, account number and balance. SkyOne will cut checks directly to creditors—please continue to make payments on your loans until your account statements show that they have been paid off. We reserve the right to terminate this offer at any time.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free, 888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** for more information about prescreened offers.

PRESCREEN & OPT OUT NOTICE

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call Experian at 1.888.5OPTOUT (888.567.8688) or visit the website at www.optoutprescreen.com; or write to Experian at P.O. Box 505, Woodlyn, PA 19094-0505.