

98-765
321

Issue Date: <MAIL_DATE>

Offer void after <EXP_DATE>

You're pre-approved' for <Amount spelled out - - and 00/100> Dollars

LOAN AMOUNT
<\$X,XXX.XX>

Pay to:

<TICKET_ID> <PLT_NO_REL> <CTN_NO_REL>
<FULL_NAME>
<ADDRESS_1>
<ADDRESS_2>
<CITY ST ZIP>

Pre-approval code: <XXXXXXX>

WithU Loans Team

AUTHORIZATION SIGNATURE

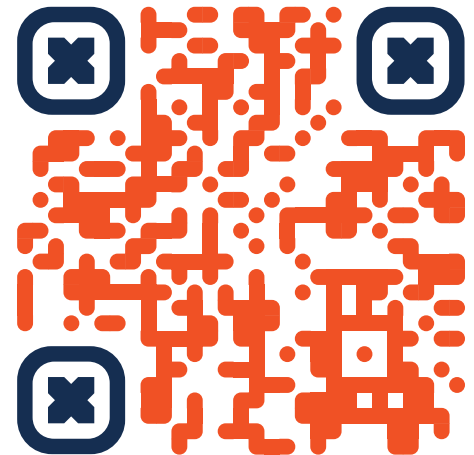
NOT AN ACTUAL CHECK

Hurry! 20% off your rate for a limited time! *

Scan below
to get
started

The deal on your loan just got even sweeter! **Not only are you pre-approved for <\$X,XXX>, but you're getting access to 20% off your interest rate.*** The process is quick, and money can be deposited directly into your account as soon as the same business day.¹

Use pre-approval code: <XXXXXXX>



To apply: withuloans.com/<URL>

Have questions? Please call: <Phone_Number>

Get the WithU Loans app!



Easily manage your account anytime, anyplace, on any mobile device.
We're WithU every step of the way!

AMOUNT WAITING

<\$X,XXX>

EXCLUSIVE PERK

Lower Rate

Here's how to access your lower interest rate:

- 1) **GO TO** withloans.com/<URL> and enter code <XXXXXX>
- 2) **SELECT** your loan amount up to <\$X,XXX>
- 3) **ACCEPT** your exclusive offer by <Exp_Date>
- 4) **GET YOUR FUNDS** as soon as the same business day¹



This offer expires [enddate].

WithU Loans may choose to cancel this offer if it is unable to verify information you provide. Credit may not be extended if, after you respond to this offer, you no longer meet the selection criteria.

[†]This discounted rate offer (the "Promotion") applies to you only as the named borrower. A reduction of the contract rate of your prior loan with WithU Loans will be used to calculate a lower loan rate under the Promotion. Interest will begin to accrue on the interest start date as stated in your loan agreement against the outstanding principal balance, the repayment schedule will require minimum payments, and the repayment dates will be scheduled to occur on the frequency of the pay periods disclosed in the loan application. A typical transaction would have a 535% discounted contract rate resulting in an APR of 533.5350% based on a \$1,000 loan repayable in 25 bi-weekly installments of \$206.83 and a final payment of \$200.73. Your specific APR may differ based on numerous factors including creditworthiness, term, amount, and payment. See your loan agreement for all details.

You must satisfy verification requirements and selection criteria. WithU Loans may choose to cancel this Promotion if it is unable to verify information you provide. Credit may not be extended if, after you respond to this Promotion, you no longer meet the selection criteria including: (a) 18 years old or older; (b) not an active duty U.S. military personnel or a dependent of an active duty U.S. military personnel; (c) no loan from WithU Loans in repayment or loan account in default or charge off status; (d) not bankrupt, preparing for, or filed for bankruptcy protection; (e) minimum monthly income of \$1,200 that is direct deposited into an active checking account in good standing with a verified bank, and (f) must reside in a state to which WithU Loans extends credit and can document such residency. Promotion requires a minimum loan amount of \$300. WithU Loans is an equal opportunity lender.

Customer Notice: You should first seek credit counseling or meet with a nonprofit financial counseling service in your community if you have credit difficulties, as short-term, small-dollar loans are expensive forms of credit that should be used for short-term financial needs only, and not as a long-term financial solution.

¹Your loan must be finalized prior to 1:50 p.m. CST, Mon-Fri, for same business day funding via wire transfer. If you selected Direct Deposit funding, and your application is finalized prior to 11:00 a.m. CST, your funds have the possibility of posting to your account the same business day. Exact availability will be subject to your bank's processing schedules, policies and recognized bank holidays. If we do not receive all required signed loan documents necessary to complete this transaction until after 1:50 p.m. CST (for wire transfer) or 11:00 a.m. CST (for direct deposit), the money will be deposited by the end of the next business day. WithU Loans cannot make deposits on holidays or weekends and we do not control when a bank decides to make your funds available.

W6LS, Inc. dba WithU Loans is a tribal lending entity that is wholly-owned by the Otoe-Missouria Tribe of Indians, a sovereign nation located within the United States of America. WithU Loans is an equal opportunity lender licensed and regulated by the Otoe-Missouria Consumer Finance Services Regulatory Commission pursuant to the Otoe-Missouria Tribal Consumer Financial Services Ordinance. The Otoe-Missouria Consumer Finance Services Regulatory Commission is the regulatory agency solely responsible for the regulation of WithU Loans.