



Payoff, Inc., PO Box 129, Palatine, IL 60078

<FName LName
123 Street Name1
123 Street Name2
123 Street Name3
City, ST ZIP>
1234567890987654321



A PARTNER ON YOUR JOURNEY

HI, NICE TO MEET YOU. WE'RE PAYOFF.
A finance company with a refreshingly human approach.

You can choose to stop receiving "prescreened" offers of credit from Payoff and other companies by calling 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on reverse for more information about prescreened offers.

THE HEART

Our Member Experience Team is here to support and empower you from beginning to end.

Talk directly to real people, ALWAYS.
1-800-878-0901

THE MIND

Our Financial Personality Quiz is a quick, fun, and scientifically-backed way to improve how you spend.

Plus it's totally FREE.
www.payoff.com/quiz



THE PLAN

The Payoff Loan™ is specifically designed to refinance your credit cards and save you both time and money.

And
YOU'RE PRE-APPROVED.



THE LOAN

- Loan amounts between **\$5,000-\$25,000**
- Terms from **2-5 years**
- APRs between **8%-22%**
- One-time platform fee of **3-5% – no hidden fees**

See The Insert For Your
EXCLUSIVE OFFER!

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 Payoff and other companies, call the consumer credit reporting agencies at 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write to them at TransUnion, PO Box 505, Woodlyn, PA 19094; Equifax, PO Box 740123, Atlanta, GA 30374; Experian, PO Box 919, Allen, TX 75013; Innovis Consumer Assistance, PO Box 495, Pittsburgh, PA 15230.

Preselected credit offer: You received this offer because you meet Payoff's initial creditworthiness criteria. If your application information differs from the information used during our preselection, or you are unable to meet our full credit eligibility criteria, we may not be able to approve your application.

Payoff works with a bank partner to ultimately originate loans. First Electronic Bank, an FDIC-insured, Utah-chartered industrial bank located in Salt Lake City, Utah, issues all loans made using the Payoff Platform. Valid bank account and Social Security number are required. You must be a U.S. citizen or permanent resident and at least 18 years old. Currently, loans are not offered in AL, AZ, CO, CT, DE, IA, IL, IN, KS, LA, MA, ME, MN, NH, NJ, PA, SD, TX, VT, WI, and WY.



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