



MyPayoffLoan.com

Enter invitation code <XXXXXX-XXXXXX>.

“After my wedding and a move, I ended up with over \$5000 on my credit cards, and my husband and I struggled for years to pay it off for good. Now, my whole job revolves around touching the lives of people who are experiencing the same things I’ve experienced. The joy and hope our members feel after making their last payment on their credit cards is why I come to work every day.”

Meet Tanya

Member Advocate



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

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

Hi <FName LName>,

Are you making payments on your credit cards every month, but your balances simply aren’t going down? What if you could make similar payments and start making a real difference today?

Introducing the Payoff Loan™ for people like you.

- Designed to specifically pay off credit cards
- Loan amounts between **\$5,000 - \$25,000**
- Terms from **2 - 5 years**
- APRs between **8% - 22%**

Best of all, you’re pre-approved!

Apply online now to eliminate your credit card balances and start saving money. If you have any questions, call one of our Member Advocates at 1-800-878-0901.

Sincerely,

Scott Saunders

Scott Saunders
CEO and Founder

A partner to make
your monthly payments
worth more

Savings with your
best interest in mind.

“The people at Payoff have been very personal, which is something I haven’t experienced in such a long time. It was awesome to pay off my existing credit card debt... into a reasonable monthly payment...”

Laura
Cincinnati, OH

Discover what you
can save today

APPLY ONLINE

MyPayoffLoan.com

Enter invitation code <XXXXXX-XXXXXX>
for your exclusive offer.

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.



With your timeline and goals in mind, we'll work with you to refinance your credit cards at a lower interest rate. Then we'll stick with you, from start to finish, so you can gain your financial freedom.

YOUR GOALS.

Your Path.

See how much time and money you can save.

With a Payoff Loan™, you can save thousands in interest charges when compared to credit cards. See what you could save based on paying off a \$20,000 balance.



Chart based on starting balance of \$20,000. Based on credit card minimum payments of 2% of principal amount. You should refer to your credit card statements for Payment Information. *Annual Percentage Rate is 13%; 36-month term; \$645 per month with \$0.00 down payment.

Live the life you deserve.



You deserve a clear path.

Our mission is to bring humanity back to financial services. With a Payoff Loan™, there are no tricks or hidden fees—just a simple, straightforward strategy for paying it back.



You deserve a partner.

You don't have to do this alone. Your success is our priority, so we're here to provide support every step of the way.



You deserve an opportunity.

Payoff is here to help people like you—people who have a dream and need to make smart financial decisions to achieve it.

Apply today at [MyPayoffLoan.com](https://www.mypayoffloan.com) and enter your code, **<XXXXXX-XXXXXX>**.

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.

PAYOFF PLATFORM FEE: We've simplified the true loan cost by combining the origination fee/closing fee and the maintenance fee into one: the Payoff Platform Fee. The Payoff Platform Fee includes the same costs as any other loan, and our rates are competitive with other lenders. This amount covers all of our services and is the full difference between the interest rate and the effective APR. This one-time fee is deducted from your requested amount at the time your loan is issued.

The Payoff Platform Fee ranges between 3% and 5%, and is based on the amount you request and the length of the loan.

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. All loans are subject to credit review and approval. Your actual rate depends upon credit score, loan amount, loan term, credit usage, and history. 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.