

RE: Pre-approved Auto Loan

Dear **Member(s) Name(s)**:

Thank you for your recent auto loan application. Your request for financing has been processed and approved in the amount of **\$Amount Approved**. Please accept this letter as confirmation of your pending vehicle loan based on the following assumptions:

- 1) Year/Make/Model of vehicle to be purchased.
- 2) Loan-to-value calculation.
- 3) Term of the loan.
- 4) Your credit score.
- 5) Must list **Member to be 1st** as primary borrower and **Member listed 2<sup>nd</sup>** as the co-borrower.
- 6) Final underwriting approval.

Please note that a pre-approval does not guarantee an interest rate that may have been discussed. All rates are contingent on #1-5, which may change as you proceed through the buying process. **This offer will expire 45 days from the date of this notification.**

If you are purchasing a vehicle through one of Heartland Credit Union's many dealer/partners, please have your business agent at the dealership contact our indirect department at (217) 726-8877 to confirm rates and terms.

Thank you for choosing Heartland Credit Union for your vehicle financing.

Sincerely,

**MSO Name**

Date: \_\_\_\_\_