

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. 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: \_\_\_\_\_