

# ProDirect®

## LETTER DESIGNS

**#1 – Standard Blue** – Tag line: None

**#2 – Standard Green** – Tag Line: None

**#3 – Standard Teal** – Tag Line: None

**#4 – For All Seasons** – Tag Line: A credit card for all seasons.

**#5 – Family Life** – Tag Line: We have the perfect credit card for you.

**#6 – Loyalty** – Tag Line: Loyalty you deserve.

**#7 – Patriotic** – Tag Line: You'll feel proud when you carry our card.

**#8 – ScoreCard** – Tag Line: Life should be rewarding!

**#9 – You Deserve More** – Tag Line: You deserve more. Apply Today!

**#10 – Your Everywhere Card** – Tag Line: Take your card with you wherever you go.

**\*\*PLEASE NOTE, THE FOLLOWING LETTERS ARE FOR EXAMPLE ONLY. FROM TIME TO TIME DUE TO REGULATIONS, MANDATES, VERBIAGES, OUTLINES AND FONTS, FIS WILL MAKE CHANGES TO THE**

# LOGO

Return Address  
123 Main Street  
Anywhere, USA 12345

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234



<Card Type>  
<Intro APR>  
You're Pre-Approved

Benefit 1

Benefit 2

Benefit 3

Benefit 4

Benefit 5

Benefit 6

Dear John Q. Sample,

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam sagittis imperdiet auctor. Cras convallis odio ac lacus ultricies non commodo nisi placerat.

Phasellus posuere nulla vitae nisi pretium at vehicula urna fermentum.

ENJOY AN INTRODUCTORY <INTRO APR>% APR!

In eget urna leo. Vestibulum nisi turpis, tristique non tempor lacinia, gravida ac diam. Vestibulum hendrerit, nunc vitae rhoncus consectetur, mi lorem cursus mi, id suscipit ipsum magna id velit. Mauris commodo aliquam feugiat. Duis est tortor, volutpat tincidunt.

A CREDIT CARD FROM <INSTITUTION NAME> IS DIFFERENT!

In rhoncus elementum nisi nec pulvinar. Quisque vulputate erat et nunc luctus porttitor. Duis non dictum turpis. Proin eros dolor, molestie eget tristique et, posuere eu neque. Sed consectetur nisi et arcu interdum nec eleifend nulla laoreet.

START SAVING BY CONSOLIDATING OTHER HIGH-INTEREST DEBT!

Nam ornare ullamcorper magna, quis luctus felis dignissim ut. Pellentesque nec ligula sem. Donec ultricies tellus sed urna mattis eleifend. Proin porttitor, ligula eu posuere fringilla, nibh elit accumsan mi, at pharetra neque ante nec odio.

Donec nec ligula in ante tincidunt egestas ac sed justo. Proin tincidunt laoreet arcu eu luctus. Cras malesuada, dolor sit amet sodales congue, quam diam ultrices libero, eget feugiat nisl ante nec erat. Cras elementum blandit dignissim.

Sincerely,

Signature

Person in charge

Title

\*Please see the disclosure

To stop receiving "pre-approval" offers, call toll-free 1-888-567-8... of the letter for details



Yes, I understand I have been <pre-approved> and wish to accept <credit limit>.

Thomas B. Anderson  
2063 Pleasant Road  
PO Box 1234  
Anywhere, USA 12345-6789

Home Phone [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ]

Employer Phone [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ]

Primary Social Security Number [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ]

Date of birth [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ]

Annual Household Income \$ [ ] [ ] [ ] , [ ] [ ] [ ] .00

By signing this document, I acknowledge that I have read and agree to the important information on the back of this for

Primary Signature X

Option Choice Area

# LOGO

Return Address  
123 Main Street  
Anywhere, USA 12345

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234



Dear John Q. Sample,

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam sagittis imperdiet auctor. Cras convallis odio ac lacus ultricies non commodo nisl placerat.

Phasellus posuere nulla vitae nisi pretium at vehicula urna fermentum.

### ENJOY AN INTRODUCTORY <INTRO APR>% APR!

In eget urna leo. Vestibulum nisl turpis, tristique non tempor lacinia, gravida ac diam. Vestibulum hendrerit, nunc vitae rhoncus consectetur, mi lorem cursus mi, id suscipit ipsum magna id velit. Mauris commodo aliquam feugiat. Duis est tortor, volutpat tincidunt.

### A CREDIT CARD FROM <INSTITUTION NAME> IS DIFFERENT!

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### START SAVING BY CONSOLIDATING OTHER HIGH-INTEREST DEBT!

Nam ornare ullamcorper magna, quis luctus felis dignissim ut. Pellentesque nec ligula sem. Donec ultricies tellus sed urna mattis eleifend. Proin porttitor, ligula eu posuere fringilla, nibh elit accumsan mi, at pharetra neque ante nec odio.

Donec nec ligula in ante tincidunt egestas ac sed justo. Proin tincidunt laoreet arcu eu luctus. Cras malesuada, dolor sit amet sodales congue, quam diam ultrices libero, eget feugiat nisl ante nec erat. Cras elementum blandit dignissim.

Sincerely,

### Signature

Person in charge

Title

\*Please see the disclosure on the reverse side of the letter for details.

To stop receiving "prescreened" offers of credit from this and other companies, call toll-free 1-888-567-8688. See PRE-SCREENED & OPT-OUT-NOTICE on the reverse side of the letter for details.

## Pre-Approved Invitation

I understand that I have been pre-approved and wish to accept this offer for the <Institution Name> <card name> credit card with a credit limit up to <credit limit>. I have also read and agreed to the important information on the back of this form.

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234

Choose  
Your Own  
Card Design



Home Phone

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

Employer Phone

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

Primary Social Security Number

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

Date of birth

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

Annual Household Income

\$ \_\_\_\_ , \_\_\_\_ .00

Residential Status

Own  Rent  Other \_\_\_\_\_ \$ \_\_\_\_ , \_\_\_\_ .00

Monthly Housing Payment

Secondary Card Request

Yes! Please send a second card at no additional cost for:

Secondary Social Security Number

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

Primary Signature x

Balance Transfer Option  
Transfer the amount shown from VISA, MasterCard, Discover, American Express or any other store card amount listed to my new account. Use reverse side for more transfers.

Account Number  
\_\_\_\_

Printed Name

\_\_\_\_ \$ \_\_\_\_ , \_\_\_\_ .00

Card Issuer (Name of bank, department store, gasoline company, etc.)

Amount to be transferred

A credit card for all seasons.



We have the perfect credit card for you.

# LOGO

Return Address  
123 Main Street  
Anywhere, USA 12345

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234



## <Card Type> <Intro APR> You're Pre-Approved

### Benefit 1

### Benefit 2

### Benefit 3

### Benefit 4

### Benefit 5

### Benefit 6

Dear John Q. Sample,

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam sagittis imperdiet auctor. Cras convallis odio ac lacus ultricies non commodo nisl placerat.

Phasellus posuere nulla vitae nisi pretium at vehicula urna fermentum.

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Donec nec ligula in ante tincidunt egestas ac sed justo. Proin tincidunt laoreet arcu eu luctus. Cras malesuada, dolor sit amet sodales congue, quam diam ultrices libero, eget feugiat nisl ante nec erat. Cras elementum blandit dignissim.

Sincerely,

### Signature

Person in charge  
Title

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John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234

Choose  
Your Own  
Card Design



Home Phone

\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Employer Phone

\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Residential Status

Own  Rent  Other \_\_\_\_\_ Monthly Housing Payment

Primary Social Security Number

\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Date of birth

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

Secondary Card Request

Yes! Please send a second card at no additional cost for:

Secondary Social Security Number

\_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Annual Household Income

\$ \_\_\_\_\_, \_\_\_\_\_ .00

Primary Signature x \_\_\_\_\_

Printed Name \_\_\_\_\_

Balance Transfer Option

Transfer the amount shown from VISA, MasterCard, Discover American Express or any other store card amount listed to my new account. Use reverse side for more transfers.

Account Number  
\_\_\_\_\_  
\_\_\_\_\_

Card Issuer (Name of bank, department store, gasoline company, etc.) \_\_\_\_\_ Amount to be transferred \$ \_\_\_\_\_, \_\_\_\_\_ .00





You'll feel proud when you carry our card

LOGO

Return Address  
123 Main Street  
Anywhere, USA 12345

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234



Dear John Q. Sample,

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam sagittis imperdiet auctor. Cras convallis odio ac lacus ultricies non commodo nisl placerat.

Phasellus posuere nulla vitae nisi pretium at vehicula urna fermentum.

ENJOY AN INTRODUCTORY <INTRO APR>% APR!

In eget urna leo. Vestibulum nisl turpis, tristique non tempor lacinia, gravida ac diam. Vestibulum hendrerit, nunc vitae rhoncus consectetur, mi lorem cursus mi, id suscipit ipsum magna id velit. Mauris commodo aliquam feugiat. Duis est tortor, volutpat tincidunt.

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START SAVING BY CONSOLIDATING OTHER HIGH-INTEREST DEBT!

Nam ornare ullamcorper magna, quis luctus felis dignissim ut. Pellentesque nec ligula sem. Donec ultricies tellus sed urna mattis eleifend. Proin porttitor, ligula eu posuere fringilla, nibh elit accumsan mi, at pharetra neque ante nec odio.

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Sincerely,

Signature

Person in charge  
Title

\*Please see the disclosure on the reverse side of the letter for details.

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<Card Type>  
<Intro APR>  
You're Pre-Approved

Benefit 1

Benefit 2

Benefit 3

Benefit 4

Benefit 5

Benefit 6

## Pre-Approved Invitation

I understand that I have been pre-approved and wish to accept this offer for the <Institution Name> <card name> credit card with a credit limit up to <credit limit>. I have also read and agreed to the important information on the back of this form.

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234

Choose  
Your Own  
Card Design



Home Phone  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ]

Employer Phone  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ]

Residential Status

Monthly Housing Payment

Primary Social Security Number  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ]

Date of birth  
[ ] [ ] - [ ] [ ] - [ ] [ ]

Own  Rent  Other \_\_\_\_\_

\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00

Annual Household Income  
\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00

Secondary Card Request  
 Yes! Please send a second card at no additional cost for:

Secondary Social Security Number  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ]

Primary Signature x \_\_\_\_\_

Printed Name \_\_\_\_\_

Balance Transfer Option  
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Account Number  
[ ] [ ]

Card Issuer (Name of bank, department store, gasoline company, etc.) \$ [ ] [ ] [ ] , [ ] [ ] [ ] . [ ] [ ] [ ]

Because life should be rewarding!

LOGO

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123 Main Street  
Anywhere, USA 12345



John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234

Dear John Q. Sample,

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Phasellus posuere nulla vitae nisi pretium at vehicula urna fermentum.

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In eget urna leo. Vestibulum nisl turpis, tristique non tempor lacinia, gravida ac diam. Vestibulum hendrerit, nunc vitae rhoncus consectetur, mi lorem cursus mi, id suscipit ipsum magna id velit. Mauris commodo aliquam feugiat. Duis est tortor, volutpat tincidunt.

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Benefit 1

Benefit 2

Benefit 3

Benefit 4

Benefit 5

Benefit 6

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Signature  
Person in charge  
Title

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123 Main Street  
Anywhere, USA 12345-1234

Choose  
Your Own  
Card Design



Home Phone  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ]

Employer Phone  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ]

Residential Status  
 Own  Rent  Other \_\_\_\_\_ Monthly Housing Payment  
\$ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] .00

Primary Social Security Number  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ]

Date of birth  
[ ] [ ] - [ ] [ ] - [ ] [ ] [ ]

Secondary Card Request  
 Yes! Please send a second card at no additional cost for: \_\_\_\_\_ Secondary Social Security Number  
[ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ]

Annual Household Income  
\$ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] .00

Primary Signature x \_\_\_\_\_

Printed Name \_\_\_\_\_

Balance Transfer Option  
Transfer the amount shown from VISA, MasterCard, Discover American Express or any other store card amount listed to my new account. Use reverse side for more transfers. \_\_\_\_\_  
Account Number

Card Issuer (Name of bank, department store, gasoline company, etc.) \_\_\_\_\_ Amount to be transferred  
\$ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

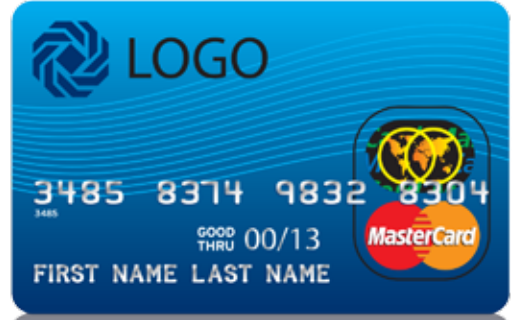


You deserve more. Apply today!

# LOGO

Return Address  
123 Main Street  
Anywhere, USA 12345

John Q. Sample  
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Dear John Q. Sample,

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Sincerely,

**Signature**

Person in charge  
Title

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<Card Type>  
**<Intro APR>**  
You're Pre-Approved

Benefit 1

Benefit 2

Benefit 3

Benefit 4

Benefit 5

Benefit 6

## Pre-Approved Invitation

I understand that I have been pre-approved and wish to accept this offer for the <Institution Name> <card name> credit card with a credit limit up to <credit limit>. I have also read and agreed to the important information on the back of this form.

John Q. Sample  
123 Main Street  
Anywhere, USA 12345-1234

Choose  
Your Own  
Card Design



Home Phone  
[ ][ ] - [ ][ ] - [ ][ ][ ][ ]

Employer Phone  
[ ][ ] - [ ][ ] - [ ][ ][ ][ ]

Residential Status  
 Own  Rent  Other \_\_\_\_\_

Monthly Housing Payment  
\$ [ ][ ] , [ ][ ] .00

Primary Social Security Number  
[ ][ ] - [ ][ ] - [ ][ ][ ][ ]

Date of birth  
[ ][ ] - [ ][ ] - [ ][ ]

Secondary Card Request  
 Yes! Please send a second card at no additional cost for:

Secondary Social Security Number  
[ ][ ] - [ ][ ] - [ ][ ][ ][ ]

Annual Household Income  
\$ [ ][ ] , [ ][ ] .00

Primary Signature x \_\_\_\_\_

Printed Name \_\_\_\_\_

Balance Transfer Option  
Transfer the amount shown from VISA, MasterCard, Discover, American Express or any other store card amount listed to my new account. Use reverse side for more transfers.

Account Number  
[ ][ ][ ][ ] - [ ][ ][ ][ ] - [ ][ ][ ][ ]

Card Issuer (Name of bank, department store, gasoline company, etc.) \_\_\_\_\_ Amount to be transferred \$ [ ][ ] , [ ][ ] .00





**IMPORTANT DISCLOSURES**

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90%</b>
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>0%</b> Introductory APR for 6 months, from the date the account is opened. After that your APR will be <b>9.90%</b> .
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>9.90%</b>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	\$0.00
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**Fees**

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • ATM Cash Advance • Over the Counter Cash • Foreign Transaction	<b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> • Late Payment • Over-the-Credit Limit • Returned Payment	Up to <b>\$15.00</b> Up to <b>\$10.00</b> <b>None</b>

**How We Will Calculate your Balance:** We will use a method called "average daily balance (including new purchases)." If you accept this offer, you will receive a New Account Agreement which will define this method.

**Billing Error Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Loss of Introductory APR:** We may end your Introductory APR and apply the Standard APR if you make a late payment.

**Terms and Conditions:** By signing or returning this application, I request you to open an account and issue card(s). I understand that I must provide all the information requested in the application, and I certify that such information is complete and accurate. I authorize you to verify the information on this application. I understand that the acceptance or use of any card issued, will be subject to the terms of this application and the Credit Card Agreement, and I agree to be responsible for all charges incurred according to such terms. I understand that if I fail to fulfill the terms of my credit obligations, you may submit a negative credit report reflecting on my credit record to a credit-reporting agency. I certify that I am at least 18 years old (19 in Alabama and Nebraska, 21 in Puerto Rico) or older as required to satisfy the minimum legal contracting age of my state. I understand that you have the right not to open my account if the information provided is incomplete, inaccurate or unverifiable; my name and or mailing address has been altered; or my application has been received after the expiration date. I understand that my credit line will be established based on my income, employment and my credit report at the time I respond. If the information on my credit report has changed so that I no longer meet your requirements, you may choose to not issue a credit card.

**PRESCREEN & OPT-OUT NOTICE:** You were selected for this offer based upon the information in your credit report which satisfied our selection criteria for creditworthiness. Grant of this offer, after you respond to it, is conditioned upon your satisfying the creditworthiness criteria used to select you for the offer and upon your satisfying any applicable criteria bearing on your creditworthiness, including your income, employment and any other information provided on your application. You have the right to prohibit information contained in your credit report from being used in connection with any credit transaction that is not initiated by you. You may exercise this right by contacting the credit reporting agencies' notification system at: Experian Target Marketing, P.O. Box 919, 701 Experian Parkway B2, Allen, TX 75013, 1-888-567-8688; Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123, 1-888-567-8688; Trans Union LLC, Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328, 1-888-567-8688.

**WI Residents:** No agreement, individual statement, or court order applying to marital property will affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the adverse provision.

**Balance Transfer Option**

Complete one transfer request for each outstanding credit card balance you would like to pay off. The total value of transfer requests cannot exceed your credit line. The accounts from which you transfer the entire balance will not be automatically closed after the transfer is complete. It is your responsibility to close the account(s), if you choose. Transfers will be performed in the order you list them.

1.	<input style="width: 100%; height: 20px;" type="text"/> <small>Account Number</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>Card Issuer (Name of bank, department store, gasoline company, etc.)</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>Amount to be Transferred</small>
	<input style="width: 100%; height: 20px;" type="text"/> <small>Card Issuer Address</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>City</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>State</small>
	<input style="width: 100%; height: 20px;" type="text"/> <small>Card Issuer Address</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>City</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>State</small>
	<input style="width: 100%; height: 20px;" type="text"/> <small>Card Issuer Address</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>City</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>State</small>
	<input style="width: 100%; height: 20px;" type="text"/> <small>Card Issuer Address</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>City</small>	<input style="width: 100%; height: 20px;" type="text"/> <small>State</small>