

YOUR LOGO HERE

[First Name] —  
get 0% APR\* on all purchases\*\*  
and balance transfers\*\*\* for  
the next 18 months!

Apply for the [card name]  
that gives you more.

Apply in minutes, and start earning today!

☎ XXX.XXX.XXXX

🌐 XXXXX.com

YOUR CARD ART HERE

# [Firstname], choose the card that offers you more rewards.

The [card name] from [FI Name] gives you 3 ways to earn when you spend:

## 1 Enjoy 0% APR on purchases<sup>\*\*</sup> and balance transfers<sup>\*\*</sup>

When you open a new [card name], enjoy **0% APR\*** on purchases<sup>\*\*</sup> and balance transfers<sup>\*\*\*</sup> **for the first 18 months.**

## 2 Get cash back.

 **3% cash back** on gas purchases

 **2% cash back** on grocery purchases

 **1.5% cash back** on everyday purchases

## 3 Earn a bonus.

Earn a **\$200 Cash Bonus** if you spend \$1,000 in the first 90 days from account opening.

**Apply today!**  [xxx.xxx.xxxx](tel:xxx.xxx.xxxx)  [xxxxx.com](http://xxxxx.com)

\*APR = Annual Percentage Rate.

\*\*0% APR for 18 months after account approval. After the 18-month promotional period, APR will be as low as 10.99% APR and may vary with the market based on the Prime Rate.

\*\*\*0% APR on balance transfers for 18 months after account approval. Balance transfers are subject to a 3% balance transfer fee.

Promotional rate does not apply to existing [card name] balances.

Refer to [card name] Offers Terms and Conditions and Guide to Benefits for program details.

All terms and conditions are subject to change without notice. 0% APR for 18 months on purchases and balance transfers, then APR is variable based on the Prime Rate, as published in "The Wall Street Journal," plus a margin based on borrower's credit rating at the time of application. All cards are subject to credit approval. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. Rates current as of Month XX, XXXX, and are subject to change based on market conditions and borrower eligibility. In order to open a card, applicants must qualify and establish [FI Name] membership.

## Apply. Spend. Earn.

To apply today, scan code, call [XXX.XXX.XXXX](tel:xxx.xxx.xxxx) or visit [XXXXX.com](http://xxxxx.com).



**YOUR LOGO HERE**

[Address 1]  
[Address 2]

POSTAGE  
INDICIA



RECIPIENT NAME  
AND FULL ADDRESS  
WILL BE PRINTED  
IN THIS SPACE