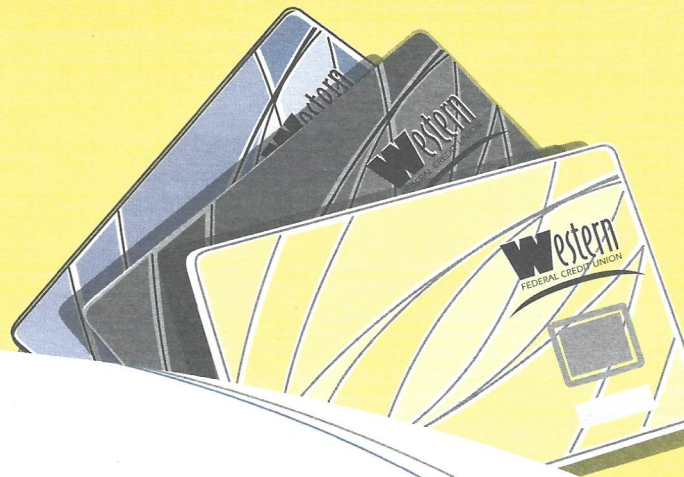


# Spring into Action!

You're **PRE-APPROVED**  
for a Western Visa Credit Card



Holly Seed Martin

128 W 225th St

Carson, CA 90745-3724



Congratulations Holly!

Spring forward and accept your pre-approval for a Western Visa Credit Card. Take advantage of a low fixed rate, along with benefits such as **ZERO fees** on balance transfers and cash advances. Feel assured in your loan choices—feel confident borrowing with Western.

**Credit Card Type:** Gold

**Low Fixed Rate:** 1% APR\*

**Credit Limit:** \$20,000

Get More for **ZERO.**

**Accept your Western Visa Credit Card today!**

- **Online:** [western.org/MyWesternVisa](http://western.org/MyWesternVisa)
- **Phone:** 877-254-9328
- **Branch:** visit [western.org](http://western.org) for locations
- **Mail:** use Acceptance Form (see below)

#### **LOW FIXED RATE**

#### **ZERO FEES**

Monthly, Annual or  
Purchase

#### **ZERO FEES**

Balance Transfer or  
Cash Advance

#### **ACCEPT TODAY**

**Offer ENDS**

**June 30, 2013**



**Please Note:**  
Only fill out this form if you are  
accepting your pre-approval by mail.

## VISA CREDIT CARD Mail-In **Acceptance** Form

543100000016

Holly Seed Martin  
128 W 225th St  
Carson, CA 90745-3724

Employer name: \_\_\_\_\_

Gross monthly income: \_\_\_\_\_

**CARD DESIGN CHOICE:**

Interest Rates and Interest Charges	
<b>*Annual Percentage Rate (APR) for Purchases.</b>	<b>1%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	1%
<b>APR for Balance Transfers</b>	1%
<b>Penalty APR and When it Applies</b>	Western does not impose penalty APRs.
<b>How to Avoid Paying Interest on Purchases</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 of each month.
<b>Minimum Interest Charge</b>	<b>None</b>
<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://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>None</b> <b>None</b> <b>2% of each transaction in US dollars</b>
<b>Penalty Fees</b> • Late Payment • Over-the-Credit-Limit • Returned Payment	<b>\$25</b> <b>None</b> <b>\$20</b>
<b>How We Will Calculate Your Balance:</b> We use a method called "average daily balance" (including new purchases).	

\*APR = Annual Percentage Rate. Rates quoted are the lowest rates possible for qualified borrowers and are subject to change. Qualification is based on credit history, debt and the ability to repay. Your rate may vary. All loans subject to credit approval. Your pre-approval is subject to verification of income and may change the outcome of your offer. Offer ends June 30, 2013. Not valid with any other offer. Offer subject to change without notice.

**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 (employment and minimum income). If you do not want to receive prescreened offers of credit from this and other companies, call Experian toll-free at 888-567-8688 (888-5OPTOUT) or write: Experian Opt Out, PO Box 919, Allen, TX 75013-0919

**"We exist to provide superior service and high quality financial products and services to our members."**