

Second Seattle Credit Union

First is the worst; second is the best.

123 Always Raining Avenue
Seattle, Washington 97555
123-456-7890

January 23, 2018

Mr. and Mrs. Robert Sharonski
355 West Havenport Road
Seattle, Washington 97555

Dear Mr. and Mrs. Sharonski:

Congratulations, your loan application was approved. The approved loan details are valid for the next ten business days. Below are the details of the home-improvement loan.

The approved loan has the following regulations:

- Loan Amount—\$15,000
- Period—Ten years
- Rate—6.75 percent annual interest
- Payment Amount—\$187.50
- Payment Date—Due the first of each month, starting on November 1, 2018
- Late Fees—Added after the 10th of each month, totaling \$50

We have bankers at each location who can discuss specific details with you. These bankers can also assist with establishing a “Quick Pay” payment plan. This plan offers a total savings of over \$3000 on those impish interest charges.

Please Mr. and Mrs. Sharonski, come in to any of our banks in the Seattle area within the next ten business days to finalize the loan paperwork. The paperwork will require the signature of both Mr. and Mrs. Sharonski. Thank you for choosing Second Seattle Credit Union.

Sincerely,

Dalton Winspear, Underwriter