

# zip.

nada. nothing. zero.

# zilch.

— — — — — what it costs to lower your car payments

## WHY PAY MORE THAN YOU HAVE TO?

At Amplify, our goal is to help you keep more of the money you make.

So here are five things you should know about how we can **help with your car payments**:



1. Interest rates on auto loans are **lower than what you're paying now**.
2. Amplify has some of the lowest rates\* in Austin.
3. Refinancing your car loan with Amplify can **save you up to hundreds (perhaps thousands) each year!**
4. It won't cost you a dime.
5. And to top it off, you can even **delay your first payment for 90 days** with good credit.

## WHAT DO YOU HAVE TO LOSE?

**You're already pre-qualified** for a lower rate, so you know you'll save money—now let's find out how much!

You know Amplify—we're all about simple and easy.

**CLICK**  Get started online right now

**CALL** 512.836.5901 to speak to an expert

**VISIT** Any one of our five branches to get started

**AMPLIFY**  
Bank less. Live more.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-50PTOUT (888-567-8688). See the PRESCREEN & OPT-OUT NOTICE below for more information about prescreened offers.

### 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 continue to meet our criteria, including providing acceptable property as collateral. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 888-50PTOUT (888-567-8688), go to [www.optoutprescreen.com](http://www.optoutprescreen.com), or write to the following addresses: Equifax, Options Equifax, Inc., P.O. Box 740123, Atlanta, GA 30374-0123 | Experian, P.O. Box 919, Allen, TX 75013-0919 | Innovis, Consumer Assistance, P.O. Box 1358, Columbus, OH 43216-1358 | TransUnion, Name Removal Option, P.O. Box 505, Woodlyn, PA 19094

\*Annual Percentage Rate (APR) is subject to approval of credit and loan guidelines. Rates as of DATE range from X.XX% APR to XX.XX9% APR. The final rate and term offered to you will be determined by your credit history and collateral offered.

**NCUA** Your savings. Protected. Insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# love the payment as much as the car

costs you nothing, saves you plenty

## LET AMPLIFY LOWER YOUR CURRENT CAR PAYMENT



At Amplify, we like simple. And it doesn't get much simpler than this:

1. Interest rates on car loans are lower now than when you bought your car, and Amplify has some of the **lowest** of these rates\* in Austin.
2. You got this letter because you're **prequalified** to refinance your car at a lower rate.
3. Refinancing can **save you up to hundreds (perhaps thousands)** each year. Seriously.
4. There is **no cost to you** to refinance your car loan.
5. Depending on your good credit, you may be able to **delay your first payment for 90 days**.

## HOW MUCH COULD YOU SAVE?

Like any loan, your reduced car payment will depend on the interest rate, the amount financed and the length of the loan. But the savings can be substantial. Take a look at this sample calculation, based on a current loan balance of \$XX,XXX:

Current Loan		Refinanced Loan	
<b>Interest Rate</b>	X.XX% APR	<b>Interest Rate*</b>	As low as X.XX% APR
<b>Months Remaining</b>	XX	<b>Loan Term (months)</b>	XX
<b>Monthly Payment</b>	\$XXX.XX	<b>Monthly Payment</b>	\$XXX.XX

## MONTHLY SAVINGS = \$XXX.XX

*This example is for illustrative purposes only. Your situation may vary.*

## WHY WAIT?

Honestly, you have absolutely nothing to lose because refinancing costs you nothing—and you WILL save money by refinancing. Ready to find out how much?

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# some holiday hangovers

last longer than others

let us consolidate your debt

## LOTS OF BILLS? CRAZY INTEREST RATES?

Maybe you overindulged a bit in your holiday shopping. Or maybe you're just staring at a pile of bills. Either way, **we can help**. Manage your budget and hang onto more of your money by combining your debt into a **single monthly payment** with an Amplify Personal Loan.

## WHY CONSOLIDATE YOUR DEBT WITH AMPLIFY?



- Interest rates on some credit cards can be really high. And if you're only paying the minimum each month, it takes a lot longer to pay off your balances.
- The fixed rate you'll pay for an Amplify Personal Loan will likely be less than you're paying now—you'll not only pay **less in interest**, you can **get out of debt sooner**.
- Instead of writing a bunch of checks each month, make just **one convenient payment**. In fact, we'll even send the checks to pay off your other bills.
- If you like, we'll also do a [free credit report analysis](#) to find other ways we can save you time and money.

## IT'S EASY TO GET STARTED

Amplify is all about eliminating hassles. So, we're making it as simple as possible for you to start building some room into your budget. [Learn more about Amplify Personal Loans](#)

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Bank less. Live more.

# catch us with our rates down



get a mortgage as comfortable as your home



## REFINANCING, SIMPLIFIED.

Interest rates are just really, really low right now—lower than what you’re currently paying. Refinance your mortgage with Amplify and you could save literally **hundreds of dollars** on your house payment every month. Or you could pay off your loan sooner. Either way, you could **save serious money** over the life of your loan.

## THINK WE'RE KIDDING?

Let’s say “Bob” borrowed \$200,000 at 7% to buy his house originally, and his loan balance is \$190,000. Check out how much Bob could save by refinancing with Amplify.

	Current Loan \$200,000 30 years @ 7.0%	Refinance \$190,000 30 years @ 5%	Refinance \$190,000 15 years @ 4.5%
<b>Monthly Payment</b>	<b>\$1,330.60</b>	<b>\$1,019.96</b>	<b>\$1,453.49</b>
What Bob will pay in interest	\$279,017.80	\$177,185.99	\$71,627.70

Representative example only, your situation may vary.

## AMPLIFY MAKES IT EASY.

Sure, there are some costs associated with refinancing, and there’s always some paperwork involved, but you know Amplify—we’ll make it as quick and painless as possible. **Just don’t wait too long—these low rates won’t last forever.**

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## Web Banners

mortgage refinance



**Save thousands over the life of your loan.**  
Today's low interest rates mean you could save up to hundreds of dollars a month or pay your loan off earlier. Don't wait until rates go up.

Contact an Amplify mortgage expert today!

[More](#)

**Bank less. Live more.**

remodel  
your  
mortgage

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[More](#)

**Bank less. Live more.**

Amplify can get your mortgage to

your mortgage to

lighten

mortgage

lighten up

Lower mortgage payments

or an earlier mortgage payoff?



Save thousands while interest rates are at

historic lows

There's **never** been a better time to refinance a mortgage in Austin.

refinance mortgage

click to Bank Less. **Live More.**



Amplify can get your mortgage to

mortgage refinance 

Amplify can get your mortgage to **lighten up.**

mortgage refinance 

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click to Bank Less. Live More.



mortgage refinance

Lobby Video Loop  
(no audio)



paying  
**too**   
much

on your  
mortgage



is **not**

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refinancing  
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today's low  
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is.



that  
**person**  
behind  
the counter.

can  
behind the counter.

point **you** in the  
right direction.



# Loan Brochure

auto loans



Bank less. Live more.®

rides  
cars  
whips  
sleds  
floats  
hoopdees  
rizzis  
buckets