TOYOTA

Germain Toyota of Naples

RE: 2026 PAYMENT REDUCTION NOTICE

Current Payment: $<EstVal>
New Payment: $328/mo.**
Estimated Savings: $<CalVal>**
Contact (239) 392-5200

CUSTOMER PIN: <UpDashDigit>

*****MIXED AADC 328 T1 P2 Seq2
<Fname> <Lname>
<Address>
<City>, <State> <Zip>

You have been pre-qualified* for an auto loan $7,500 up to $72,000.

UPDATED VEHICLE PAYMENT TERMS

<Fname>,

Our records indicate that your current auto loan payment of $<EstVal> is unusually high for your credit profile. Based on the information in your file, and the recent Fed rate cuts, you now qualify to refinance at a lower monthly payment.**

Please contact us before making another auto payment. There's a clear gap between your current rate and what's available today. **You may even qualify to skip up to 3 payments.**+

You've been **pre-approved*** for rates as low as 5.9% APR.** Based on your loan, Germain Toyota of Naples could lower your payment by $<CalVal> - saving you $<AnnSav> per year.**

Call (239) 392-5200 today so we can lock in this lowered payment for you as soon as possible. With shifting Fed policies, we can't guarantee these savings will still be available after February 28th.

Give us a call immediately to see exactly how low we can get your monthly payment. **Based on the Federal Reserve's recent interest rate cuts, we now have a program to qualify you for.** We wanted to make sure you took advantage of this opportunity and your eligibility for a lower interest rate and lower monthly payments before market conditions change yet again.

Please refer to your Customer PIN when you call so we can access your account as quickly as possible.

Ryon Weiben
General Manager
(239) 392-5200
GermainToyotaOfNaples.com



Call the Assistance Hotline:
(239) 392-5200
OR
Visit Us at:
AutoCreditRSVP.com
OR
For the Fastest Response Scan the Code:

TOYOTA

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-5OPTOUT. See 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 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 Equifax toll-free at 1- 888-5OPT OUT; or write to these consumer reporting agencies: Equifax Options, P.O. Box 740123, Atlanta, GA 30374. Experian Information Solutions, Inc., P.O. Box 919, Allen, TX 75013. Trans Union LLC, P.O. Box 97328, Jackson, MS 39288.

*To process your application, please go to www.alldirectlending.com and select Apply Now. You must be at least 21 years of age to be eligible. You must continue to meet the criteria used to select you for this offer and AllDirect Lending, LLC's creditworthiness criteria. You must provide evidence of at least $2,500 gross monthly income. You must provide evidence of Full Coverage Automobile Insurance at the time the vehicle is purchased or refinanced. You must provide a valid driver license (one loan allowed per valid Driver License). Your monthly car payment under any loan extended relating to this offer cannot exceed 18% of your gross monthly income. Your maximum monthly expenses cannot exceed 45% of your gross monthly income, including the credit offered on this letter. By responding to this offer, you understand that if a current credit bureau report indicates current delinquent accounts, or if you have had a repossession in the last year two years, or more than one ever, this credit offer can be withdrawn. This offer is non transferable. This offer expires 45 days from the mailer/email date. Credit is available for the purchase or refinances of a 2009 model year or newer with a maximum mileage not to exceed 85,000. Vehicle cannot be a commercial vehicle, cannot have a conversion package, cannot have a salvaged or branded title, cannot be greater than a one-ton vehicle, and cannot be a motorcycle or a vehicle in which the odometer has been replaced. Negative equity may need to be paid for with an additional down payment. Additional terms and conditions may apply. If you continue to meet the criteria used to select you for this offer and the above conditions, you are pre-qualified for the amount shown on this mailer/email, at an interest rate between 3.99% APR and 24.99% APR, calculated according to the simple interest method, for a term of up to 72 months. For example: for every $1,000 financed for a period of 72 months, the monthly payment is $19.50 @ 11.9% APR and is $21.64 @ 15.9% APR. **New 2026 Toyota Corolla LE FWD; VIN: 5YFB4MDE9TP370559; MSRP: $24,891, $328 per month for 72 months @ 5.9% APR with $5,000 down, with approved credit, plus tax, license, and DMV fees. See dealer for details. Offer valid through 02/28/2026. +With approved credit. Not all will qualify. See dealer for complete details. Offer ends 02/28/2026. #45810 - A