

# Get a NO-FEE Fixed-Rate personal loan from Marcus by Goldman Sachs®.

You're already pre-selected.

<Sample A. Sample>  
<123 Main Street>  
<Anytown, US 12345-1234>



149 years of financial expertise,  
at your service.

Hi <FST\_NAME>,

**You're pre-selected for a NO-FEE, fixed-rate personal loan. Marcus® loans range from \$3,500 to \$40,000.**

We're serious about no fees. While other lenders may take a percentage right off the top of your loan, we give you the full amount you're approved for. We don't believe in late fees either, you only pay interest for the additional days. What we do believe in is giving you a simple, straightforward lending experience.

We want you to achieve your goals. You could pay off multiple debt balances and have one monthly payment with a lower fixed rate. You could save money in interest. Or, use your loan for other things – from home improvement projects to major purchases to unexpected expenses.

Apply now and see your loan options within minutes. You can customize your loan and repayment terms to suit your needs.

Sincerely,

Antony Danzy  
Vice President, Marcus by Goldman Sachs

Apply for your loan today:

Apply Online

[marcus.com/offers](https://marcus.com/offers)

Apply By Phone

1-844-MARCUS-1

Invitation Code:

<PERSONAL\_OFFER\_CODE>

Don't wait too long, this offer ends: <END\_DT>

Equal Opportunity Lender

SEE IMPORTANT INFORMATION ON THE REVERSE SIDE OF THIS LETTER.

You can choose to stop receiving "prescreened" offers of credit by calling toll-free 1-888-5-OPT-OUT (1-888-567-8688). For more information about prescreened offers, please see the PRESCREEN & OPT-OUT NOTICE on the back of this page.

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PRE-SELECTED LOAN OFFER FOR  
<Sample A. Sample>

APPLY FOR LOAN AMOUNTS BETWEEN  
**\$3,500 to \$40,000**

USE INVITATION CODE  
<PERSONAL\_OFFER\_CODE>

XXXX

**Marcus**  
BY GOLDMAN SACHS™

[marcus.com/offers](https://marcus.com/offers)

CARD CONTAINS YOUR INVITATION CODE.  
KEEP IN SAFE PLACE.

You can rely on  
Marcus:

Rates range from  
**6.99% to 24.99%**

Only the most creditworthy applicants qualify for the lowest rates. Rates will be higher for longer term loans.

A fixed rate for  
the life of the loan

There really are  
NO fees. Ever.

Flexible terms ranging  
from 36-72 months

You could receive your  
funds in as little as 5 days

# Marcus by Goldman Sachs. Designed with customers in mind.

See how our personal loan compares to other personal loans.

Personal loan comparisons:	Marcus	Lending Club	Prosper	Wells Fargo	Discover
No Sign-Up Fee	✓	-	-	✓	✓
No Pre-Payment Fee	✓	✓	✓	✓	✓
No Late Fees. Ever.	✓	-	-	-	-
Customize Monthly Payment	✓	-	-	-	-
Change Your Due Date Up to 3 Times (See more information below)	✓	-	-	-	-
Payment Deferral Feature (See more information below)	✓	-	-	-	-

Competitor rate ranges may vary by state.

Competitor information from company websites as of 7/24/2018.

## Get the Fixed-Rate personal loan that has No Fees. Ever.

Apply online today.

Apply Online

[marcus.com/offers](http://marcus.com/offers)

Apply By Phone

1-844-MARCUS-1

Invitation Code

FROM THE REVERSE SIDE  
OF THIS LETTER

**Marcus:**  
BY GOLDMAN SACHS®

**Due date change:** This feature is only available when you are not in any payment deferral period and have no past due amounts outstanding. It is not available during your final monthly payment period. When you request a due date change, we will tell you when the change will take effect. In some cases, we may not be able to make the change to your upcoming due date.

**Important notes about payments:** While we do not have late fees, paying late results in additional interest and a larger final payment. Visit [marcus.com](http://marcus.com) for more information on payments.

**Payment deferral:** After making 12 or more consecutive monthly payments, you can defer one payment as long as you have made all your prior payments in full and on time. We will waive any interest incurred during the deferral, and extend your loan by one month (you will pay interest during this extra month). Your payments resume as usual after your deferral. Advance notice is required. See loan agreement for details.

**Loan options:** The slider on our website allows you to customize your quote based on your preferred loan amount and monthly payment. For example, a \$402 monthly payment is based on a \$15,000 loan with a 12.99% APR and 48 monthly payments. If you receive a loan, your actual monthly payment will depend on our evaluation of your creditworthiness and on the loan option that you select.

**Refinancing:** If you refinance an existing loan, you may lose rights or benefits under your existing loan, including state or federal rights (such as under the Servicemembers Civil Relief Act). Loans cannot be used to refinance student loans or for educational expenses (such as tuition and fees, books, supplies, miscellaneous personal expenses, room and board).

**Important offer details:** This offer may be accepted only by the person identified on this letter and is subject to our verification of your identity and credit information. We will not extend credit if you do not meet our pre-established criteria. Your verified income must support your ability to repay your loan. The available loan amount may differ depending on your loan purpose, income, and creditworthiness (for example, credit score and credit history). Rates will vary based on many factors, such as your creditworthiness (for example, credit score and credit history) and the length of your loan (for example, rates for 36 month loans are generally lower than rates for 72 month loans).

**PRESCREEN & OPT-OUT NOTICE.** This prescreened offer of credit is based on information contained in your credit report indicating that you meet certain credit criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call 1-888-5-OPT-OUT (1-888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). You can also write to any of the consumer reporting agencies at: Experian, Opt Out, P.O. Box 919, Allen, TX 75013; TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094; and Equifax, Inc., Options, P.O. Box 740123, Atlanta, GA 30374-0123.