



LOOK! UP AT TCCU! IS IT A LOAN?
IS IT A LEASE? IT'S THE BEST OF BOTH!
IT'S PAYMENT SAVER!



***CUT YOUR PAYMENT BY 40%!
(OR MORE!)***

CUT YOUR PAYMENT BY 40% OR MORE! WITH OUR NEW PAYMENT SAVER "LIKE-A-LEASE" LOAN!

Nancy Whitehead-Smith
Torrance Community Credit Union
1511 Cravens Ave.
Torrance, CA 90501

Dear Nancy,

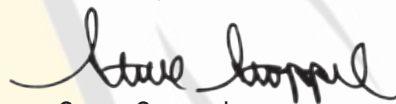
If you like leasing your car, you'll love our Payment Saver option!

Your car payment could be nearly half of what you're paying! Get more car for your money, and get the valuable equity that comes with owning your vehicle!

- * Up to 100% Financing
- * No Capitalization Fees
- * No Application or Acquisition Fee
- * No Security Deposit
- * Option to Sell, Trade, Finance at the End of Your Term
- * Or Return Vehicle and "walk away" at Loan Maturity
- * No Early Payoff Penalty
- * Mileage Options of 12,000, 15,000 or 18,000 Per Year Available

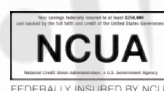
With the TCCU's Payment Saver Loan, all new and pre-owned cars, vans and light trucks up to five years old qualify. Finance your vehicle for up to 72 months. The Payment Saver Loan is the vehicle financing option you've been waiting for!* If you choose, your first payment won't be due for 45 days! For more information about the Payment Saver Loan, call 310.618.9111 or visit the Credit Union today!

Sincerely,



Steve Stoppel
President and CEO

**TORRANCE COMMUNITY CREDIT UNION,
1511 CRAVENS AVE, TORRANCE, CA 90501
310.618.9111 WWW.TORRANCECCU.ORG**



*All loans subject to credit approval. Actual rate received is determined by your creditworthiness.