



Quick Lane Credit Card
P.O. Box 7032
Sioux Falls, SD 57117-7032

Account Ending In: 9701
www.fordservicecard.accountonline.com

September 14, 2018

STEPHEN M ARMSTRONG
336 CIDER PRESS RD
PORT ROYAL, PA 17082-7113

Dear STEPHEN M ARMSTRONG,

Why we're writing you

Thank you for your recent request for a credit limit increase on your Quick Lane Credit Card account. Unfortunately, after careful consideration, we are unable to approve your request at this time.

How we made our decision

Our decision was based on a credit scoring system that assigned a numerical value to various items on your credit report. The information did not score a sufficient number of points for approval. We have declined your request due to the following reason(s):

- Serious delinquency, and public record or collection filed
- Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
- Time since most recent account opening is too short
- Too many inquiries last 12 months

Our credit decision was based, in whole or in part, on information obtained in a report from the following consumer reporting agency:

TransUnion LLC
Consumer Relations Center
P.O. Box 1000
Chester, PA 19022
1-800-888-4213
www.transunion.com

Please note, other than providing information, the reporting agency played no part in our decision and is unable to supply the specific reasons why we have denied you credit.

Free copy of your credit report

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. We encourage you to review your credit report for accuracy.

You also have a right to a free copy of your credit report from the consumer reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in your report is inaccurate or incomplete, you have a right to dispute the matter with the consumer reporting agency listed above.

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Information about your credit score

We obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

As of 09/2018 your credit score is 604. Credit scores range from a low of 250 to a high of 900. The key factors that adversely affected your credit score are:

- Serious delinquency, and public record or collection filed
- Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high
- Time since most recent account opening is too short
- Too many inquiries last 12 months

How to contact us

If you have any questions about this letter, our Representatives are available to assist you. Please contact us at the phone number below or at the address above. When writing to us, please be sure to provide your name, address and account number.

We apologize for any inconvenience this may have caused and look forward to the opportunity to serve you in the future.

Sincerely,

Manager, Credit Review
Phone: 1-605-334-3193
TDD/TTY – Hearing or Speech Impaired: 1-888-944-2227
Monday through Friday, 7:00 a.m. - 12:00 a.m., ET

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street, N.W., Washington, DC 20006.

The creditor is Citibank, N.A., 701 E. 60th St. N., Sioux Falls, SD 57104. Please direct any questions to the return address on this letter.

Thank You For Your Business

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