

JOHN Q SAMPLE
123 MAIN STREET
DALLAS, TX 39393-4646

15 Apr 2016

Dear JOHN Q SAMPLE,

We regret that we are unable to approve your recent credit application.

Our credit decision management system analyzed information from your application and attempted to verify data submitted by you, the applicant.

The following factors contributed to this decision:

- 1. Information in your address, specifically the postal code to state combination cannot be verified with the United States Postal Service.*

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 Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If you need more information, please call our Exchange Credit Program Call Center at 1-877-891-STAR (7827) or email us at militarystar@aafes.com and include your application# 1003012016102093805.

Sincerely,

Exchange Credit Program



P.O. Box 650410, Dallas TX 75265-0410
Toll-Free: 1-877-891-STAR (7827) (in CONUS only)
Fax: 214-465-2072

OUR HONOR
TO SERVE YOU

JOHN Q SAMPLE
123 MAIN STREET
DALLAS, TX 39393-4646

15 Apr 2016

Dear JOHN Q SAMPLE,

We regret that we are unable to approve your recent credit application.

A credit evaluation system that analyzed information from your application and information obtained by us from a consumer reporting agency was used in making this determination. The following factors contributed to this decision:

1. *Percent trades never delinquent.*
2. *No Checking and/or Savings reference.*
3. *Months since most recent delinquency.*
4. *Average number month on trade file.*
5. *Number trade lines 90+ days delinquent plus derogatory public record.*

Our credit decision on your application was based in whole or in part on information obtained in a report from:

CB
CONSUMER DISCLOSURE PROCESSING
PO BOX 981221
EL PASO TX 79998-1221
UNITED STATES
(800) 685-1111

You have a right under the Fair Credit Reporting Act to a free copy of your credit report from the above agency and to dispute the accuracy of the report with them. This agency played no part in our decision other than to provide information from your credit report.

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We regret that we are unable to approve your recent credit application.

Our credit decision management system analyzed information from your application and attempted to verify data submitted by you, the applicant.

The following factors contributed to this decision:

As a result of information received from the credit bureau while processing your application, we are required to verify your identity. We were unable to contact you to verify this information.

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If you need more information, please call our Exchange Credit Program Call Center at 1-877-891-STAR (7827) or email us at militarystar@aafes.com and include your application# 1003012016104191449.

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Dear JOHN Q SAMPLE,

We regret that we are unable to approve your recent credit application.

Our credit decision management system analyzed information from your application and attempted to verify data submitted by you, the applicant.

The following factors contributed to this decision:

Systems issues prevented the completion of the application process. Please contact us to resubmit your application.

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 Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If you need more information, please call our Exchange Credit Program Call Center at 1-877-891-STAR (7827) or email us at militarystar@aafes.com and include your application# 1003012016107011717.

Sincerely,

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Our credit decision management system analyzed information from your application and attempted to verify data submitted by you, the applicant.

The following factors contributed to this decision:

Your application requires additional information to complete the application process. Please contact us at the number below.

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Our credit decision management system analyzed information from your application and attempted to verify data submitted by you, the applicant.

The following factors contributed to this decision:

The credit bureau has indicated you placed a freeze on your credit bureau file. Until this freeze is released by you, the applicant, a credit application can not be processed.

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 Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If you need more information, please call our Exchange Credit Program Call Center at 1-877-891-STAR (7827) or email us at militarystar@aafes.com and include your application# 1003012016087184858.

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