

**Decline Letter Code: 001**

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process considers many factors when assessing each application. Exchange Credit Program's mission is to provide responsible, affordable credit solutions to our cardholders, and we take seriously our responsibility to ensure that our customers are adequately prepared to take on the required financial obligations.

In order to provide a better understanding of the process, below are the factors which 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 or 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, D.C. 20580.

If at any point in the future you have resolved the above issues, we invite you to reapply, and we look forward to reviewing your application at that time.

For further information regarding your application or decision, please call our Exchange Credit Program Contact Center at 1-877-891-STAR (7827) or email [militarystar@aafes.com](mailto:militarystar@aafes.com) and include your application number: {NUMBER}.

Sincerely,

Exchange Credit Program

**Decline Letter Code: 002**

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process included analysis of information we received from your application, as well as information we obtained from a consumer reporting agency. The following factors contributed to this decision:

- 38-Serious delinquency and public record or collection filed
- 18-Number of accounts with delinquency
- 08-Too many inquiries last 12 months
- 13-Time since delinquency is too recent or unknown

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

CB  
CONSUMER DISCLOSURE PROCESSING  
P.O. 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 to dispute the accuracy of the report from the above agency. This agency played no part in our decision other than providing information from your credit report.

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 or 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, D.C. 20580.

Sincerely,

Exchange Credit Program

**Decline Letter Code: ADF**

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process included analysis of information we received from your application and attempted to verify data that you submitted.

In order to provide a better understanding of the process, below are the factors which 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 verify this information.*

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 or 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, D.C. 20580.

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Sincerely,

Exchange Credit Program

Decline Letter Code: CBS

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process included analysis of information we received from your application and attempted to verify data that you submitted.

In order to provide a better understanding of the process, below are the factors which contributed to this decision:

*System issues prevented the completion of the application process. Please contact us using the information below 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 or 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, D.C. 20580.

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Sincerely,

Exchange Credit Program

**Decline Letter Code: CRD**

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process included analysis of information we received from your application and attempted to verify data that you submitted.

In order to provide a better understanding of the process, below are the factors which contributed to this decision:

*System issues prevented the completion of the application process. Please contact us using the information below 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 or 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, D.C. 20580.

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Sincerely,

Exchange Credit Program

**Decline Letter Code: EDQ**

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process included analysis of information we received from your application and attempted to verify data that you submitted.

In order to provide a better understanding of the process, below are the factors which contributed to this decision:

*Your application requires additional information to complete the process. Please contact us using the information below 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 or 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, D.C. 20580.

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Sincerely,

Exchange Credit Program

**Decline Letter Code: FRZ**

{FIRST} {LAST}  
{STREET}  
{CITY}, {STATE} {POSTAL CODE}

{DATE}

Dear {FIRST} {LAST},

After a thorough review, we regret to inform you that we are unable to approve your recent credit application.

The review process included analysis of information we received from your application and attempted to verify data that you submitted.

In order to provide a better understanding of the process, below are the factors which contributed to this decision:

*The credit bureau indicated that you placed a freeze on your credit bureau file. Until you, the applicant, release this freeze, a credit application cannot 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 or 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, D.C. 20580.

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Sincerely,

Exchange Credit Program