



PO Box 6500
Sioux Falls, SD 57117-6500

Credit increase not approved

June 25, 2015

KSHITIZ SETHIA
9 GARRISON AVE
APT 7
JERSEY CITY NJ 07306-5795

We can't increase your credit limit

Thanks for contacting us about an increase for your Citi ThankYou® Preferred MasterCard® account. We reviewed your request, and unfortunately, we can't approve it.

How we made our decision

This request was processed by a credit scoring system that assigned a numerical value to various items on your credit report. The information didn't score a sufficient number of points for approval. We've denied your request for an increase due to the following reason(s):

- Ratio of revolving balances to credit limits too high.
- Too few accounts currently paid as agreed.

Important information for you

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

Equifax Credit Information Service
PO Box 740241
Atlanta, GA 30374-0241
1-800-685-1111

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 denied your request.

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.

Your right to get a copy of your credit report

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 reporting agency listed above.

Need our help?

Visit	citicards.com
Call	1-800-842-6596
TTY/TTD	1-800-325-2865

KSHITIZ SETHIA
Account ending 1686

Please see reverse side for important information

Legal Notices

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.

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 May/2015 your credit score is 605. Credit scores range from a low of 250 to a high of 900. The key factors that adversely affected your credit score are:

- Ratio of revolving balances to credit limits too high.
- Too few accounts currently paid as agreed.
- Lack of recent installment loan information.
- Too many inquiries in the last 12 months.

Thanks again for choosing us

As always, we hope to be clear and helpful in explaining this decision. Feel free to contact us if you have any questions.