



P.O. Box 31290
Salt Lake City, UT 84131-0290

February 24, 2025

Eman Youssef
2256 80th St
Apt 3D
East Elmhurst, NY 11370

Application ID: 20000032965665
Creditor: Capital One N.A.

Dear Eman Youssef,

Thank you for applying for a credit card issued by Capital One®. Unfortunately, after reviewing your application and information obtained from your consumer credit report(s) from the consumer reporting agencies detailed on the back of this letter - we cannot approve your request at this time.

The reason(s) for our decision are:

- Based on your credit report from one or more of the agencies on the back of this letter, there are too many missed minimum payments on credit cards in recent history
- Based on your credit report from one or more of the agencies on the back of this letter, balance owed on delinquent past or present revolving credit obligation(s) is too high
- Based on your credit report from one or more of the agencies on the back of this letter, delinquent past or present credit obligation(s)
- Based on your credit report from one or more of the agencies on the back of this letter, balance owed on delinquent past or present credit obligation(s) is too high

If you feel we missed something or misread your information, then please write to us at P.O. Box 31290 Salt Lake City, UT 84131-0290 and include your Application ID number referenced above. (Please note: we recommend you contact the consumer reporting agencies first to ensure they have accurately reported your information to us. Contact information for the consumer reporting agencies is provided on the back of this letter.)

We know this isn't the answer you were hoping for, but we hope there is an opportunity to provide you new products and services in the future.

Sincerely,

Capital One Customer Care Team

SEE REVERSE FOR ADDITIONAL IMPORTANT INFORMATION AND DISCLOSURES.

FAIR CREDIT REPORTING ACT

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the 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 the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Equifax Information Services, LLC
P.O. Box 740241-0241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion Consumer Solutions
P.O. Box 1000
Chester, PA 19016
1-800-888-4213
www.transunion.com/myoption

LexisNexis Risk Solutions Inc.
P.O. Box 105108
Atlanta, GA 30348-5108
1-866-897-8126
risk.lexisnexis.com/consumer-and-data-access-policies

INFORMATION ABOUT YOUR CREDIT SCORE

We also requested your credit score to make 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. If you have questions about this specific credit score, please contact the consumer reporting agency at the address or telephone number provided.

Your Credit Score	Score: 577 Date: 2025-02-23 Source: Experian
Understanding Your Credit Score	
The range of scores	Scores range from a low of 325 to a high of 850.
Key factors that adversely affected your credit score	<ul style="list-style-type: none">• Serious delinquency• Time since delinquency is too recent or unknown• Amount owed on revolving accounts is too high• Proportion of balances to credit limits on bank/ national revolving or other revolving accounts is too high

EQUAL CREDIT OPPORTUNITY ACT

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 Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20552.