



Citibank, N.A.
P.O. Box 7604
Sioux Falls, SD 57117

May 5, 2025
Application ID: 9-87654321

Carlos Rodriguez
123 Main Street
Brooklyn, NY 11201

Regarding your application for The Home Depot® Consumer Credit Card

Dear Carlos Rodriguez,

Thank you for your interest. We're sorry to inform you that we cannot approve your application at this time for the following reason(s):

Based on your credit report, one or more accounts are seriously past due.

Based on your credit report, a previous account was charged off.

Our decision was based in whole or in part on information we obtained from a consumer reporting agency. The agency that supplied us with this information is:

TransUnion Consumer Solutions

P.O. Box 1000
Chester, PA 19016
1-800-888-4213

The reporting agency did not make the decision to deny you credit and cannot give you the specific reasons for the denial. Under the Fair Credit Reporting Act, you have the right to get a free copy of your credit report from the agency if you ask for it within 60 days. You also have the right to dispute any information in the report that you believe is inaccurate or incomplete.

About your credit score

We also obtained a credit score from TransUnion and used it in our decision.

Your score was **602** on **05/03/2025**. Scores range from 300-850.

Key factors that adversely affected your score included a serious delinquency and the amount owed on a charged-off account.

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 NW., Washington DC 20552.