



Discover Financial Services
P.O. Box 15316
Wilmington, DE 19850

June 20, 2025
Reference #: 77-555-1122

Maria Garcia
456 Park Avenue
Queens, NY 11354

An update on your Discover it® Card application

Dear Maria Garcia,

Thank you for applying. Unfortunately, we cannot approve your application at this time. We based our decision on the following key factor(s) from your credit report:

- Serious delinquency or public record has been reported.
- Balance on bankcard or revolving accounts is too high compared to credit limits.

Our decision was based in whole or in part on information 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 was not involved in our credit decision and cannot provide you with the specific reasons why we have denied your application. You are entitled to a free copy of your credit report from this agency if you request it within 60 days of this notice. You also have the right to dispute the accuracy of any information in the report.

Information on your credit score

We also used a credit score from TransUnion in making our decision.

Your credit score was **595** on **06/18/2025**. Scores can range from a low of 300 to a high of 850.

The main factors that negatively impacted your score were a collection account and the high utilization of revolving credit.

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.