



Capital One, N.A.
P.O. Box 30285
Salt Lake City, UT 84130

June 15, 2025
Application ID: C1-ABC123XYZ

Maria Garcia
456 Park Avenue
Queens, NY 11354

Regarding your application for a Capital One Auto Loan

Dear Maria Garcia,

Thank you for your recent auto loan application. After careful consideration, we are unable to approve your application for the amount requested. However, we can offer you a loan with the following terms:

Loan Amount: \$15,000
Interest Rate: 22.5% APR
Term: 60 months

This decision was based on information from your credit report. The primary factors influencing our decision were:

A seriously delinquent account with a high balance.
Limited credit history.

The consumer reporting agency that provided us with information is:

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

The reporting agency did not make this credit decision and cannot provide the specific reasons for it. Under the Fair Credit Reporting Act, you have a right to a free copy of your credit report from the agency if you request it within 60 days. You also have the right to dispute the accuracy or completeness of any information in your report.

About your credit score

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

Your FICO® Score was **580** on **06/12/2025**. FICO® Scores range from 300 to 850.

The key factors that adversely affected your score were a serious delinquency and the high balance on a major credit card.

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.