



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

March 9, 2021

Deborah Shulman
17 Tempo Rd
New City, NY 10956

Application ID: 10000113808125
Creditor: Capital One Bank (USA), N.A.

Dear Deborah Shulman,

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 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, length of credit history

If you feel we missed something or misread your information, then please write to us at P.O. Box 31290 Salt Lake City, UT 84130-0290 and include your Application ID number referenced above. (Please note: we recommend you contact the credit agencies first to ensure they have accurately reported your information to us. Contact information 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.

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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
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

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

TransUnion Consumer Relations
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
1-800-888-4213
www.transunion.com/myoption

LexisNexis Risk Solutions Inc.
RiskView Consumer Inquiry Department
P.P. 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	733 Date: 2021-03-09 Source: Equifax Consumer Relations
Understanding Your Credit Score	
The range of scores	Scores range from a low of 300 to a high of 850.
Key factors that adversely affected your credit score	Too few accounts currently paid as agreed Length of time accounts have been established Amount owed on revolving account is too high Too many inquiries last 12 months

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 20006.