



Important Information Regarding Your Account

Shell Credit Card Center
P.O. Box 7032
Sioux Falls, SD 57117-7032

Account Ending In: 0357
www.shell.accountonline.com

DRAYTON M FULTS
321 OVERLOOK DR
FRIENDSWOOD, TX 77546-5570

March 21, 2023

Dear DRAYTON M FULTS,

Why we're writing you

We appreciate your business as a Shell Drive for Five® Card customer. Unfortunately, as the result of a recent review of your account, we found it necessary to close your Shell Drive for Five® Card account. Please do not attempt to use this account as no further transactions will be authorized.

As a reminder, if you have an outstanding balance, please continue to make your monthly payments by the payment due date until the balance is paid in full. You are responsible for any outstanding balance according to the terms of your Card Agreement.

How we made our decision

Our decision to close your account was primarily based on a lack of recent transactional activity on your account. In addition, our decision was also based on a credit scoring system that assigned a numerical value to various items on your credit report. The result did not meet our requirements due to the following reason(s):

- Ratio of balance to limit on bank revolving or other revolving accounts too high
- Number of accounts with delinquency
- Amount owed on revolving accounts is too high
- Time since delinquency is too recent or unknown

Our credit decision was based, in whole or in part, on information obtained in a report from the following consumer reporting agency:

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

Please note, other than providing information, the reporting agency played no part in our decision and is unable to supply the specific reasons why we have closed your account.

Continued on reverse side

035701

Free copy of your credit report

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. We encourage you to review your credit report for accuracy.

You also have a right to a free copy of your credit report from the consumer 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 your report is inaccurate or incomplete, you have a right to dispute the matter with the consumer reporting agency listed above.

Information about your credit score

We obtained your credit score from this consumer reporting agency and used it in making 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.

As of 03/2023 your credit score is 570. Credit scores range from a low of 250 to a high of 900. The key factors that adversely affected your credit score are:

- Ratio of balance to limit on bank revolving or other revolving accounts too high
- Number of accounts with delinquency
- Amount owed on revolving accounts is too high
- Time since delinquency is too recent or unknown
- Too many inquiries last 12 months

How to contact us

If you have additional questions, our Representatives are available to assist you. Please contact us online at www.shell.accountonline.com, or at the phone number below.

We apologize for any inconvenience this may have caused and look forward to the opportunity to serve you in the future.

Sincerely,

Manager, Credit Review

Phone: 423-477-6742

For TTY: We accept 711 or other Relay Service

Monday through Friday, 7:00 a.m. - 12:00 a.m., ET

NOTICE: 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, or 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 Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20006.

The creditor is Citibank, N.A., 5800 South Corporate Place, Sioux Falls, SD 57108. Please direct any questions to the return address on this letter.

Thank You