

PO Box 89940  
Sioux Falls, SD 57109  
888-257-1123

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01/12/2018

RYAN BORIS  
221 WEST BIRCH STREET  
HAZLETON, PA 18201

Dear RYAN BORIS:

Thank you for applying for a Total VISA Credit Card, issued by Mid America Bank & Trust Company. Unfortunately, we are unable to approve your application at this time for the following reason(s):

- Limited Credit Experience
- Insufficient number of recently reported open revolving accounts

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.

Note: 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, and age (provided that 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 Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480.

Experian  
PO Box 2002  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

We also 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 consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Credit Score Name: SCOREX

Your Credit Score: 483

Date: 01/12/2018

Scores range from low of 300 to a high of 900.

Key factors that adversely affected your credit score:

- Insufficient number of recently reported open revolving accounts
- Insufficient number of accounts consistently paid on time over the last two years
- Too many accounts opened in the last two years not paid on time
- Too many recent inquiries

If you have any questions regarding your credit score, you should contact **Experian** at **PO Box 2002, Allen, TX 75013** Toll-free telephone number: **(888) 397-3742**.

If you have any questions regarding this notice, please contact us at Total VISA, PO Box 89940, Sioux Falls, SD 57109-9940 or call us at 888-257-1123 during the hours of 8:00am to 5:00pm Central Time Monday through Friday.

Sincerely,

Card Services

11050086

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