



\*\*N0000007

Reston, VA 20191-5860

Account number ending in: XXXX-XXXX-XXX

Dear Masani:

Many times when we apply with the banks, we initially receive a low credit limit. However, AFTER the initial application process our processors call the banks and negotiate on your behalf to receive LARGER limits. This account was originally approved at \$20,000 our processors then negotiated it all the way up to \$50,000.

Please scroll down to see the previous page, where the client received a letter stating they had just given them another credit increase to the New 0% account, this is a standard part of our process.

**Congratulations! Your request for a credit line increase on the above referenced account has been approved. The corporate credit line on this account is \$50,000. If requested, the individual credit limits under this corporate account have been changed as well.**

To maximize your request, we have reduced the credit line(s) on your account(s) as shown below, because it was determined that the amount of credit extended to you by us, our affiliates, or both is adequate based on your income and indebtedness.

Please note the cash credit line(s) on the account(s) listed below may have also been reduced. You may confirm your cash credit line(s) on your next month's statement, by visiting us online, or by calling us at the toll-free number below.

<u>Account Number Ending In</u>	<u>New Credit Line</u>
xxxxxxxxxx	20300

Our decision was based in whole or in part on information provided by the credit reporting agency(ies) named below and an assessment of current economic trends. If you would like to review the contents of the credit report(s) used, please contact:

Experian, P.O. Box 2002, Allen, TX 75013-0036, [www.experian.com/reportaccess](http://www.experian.com/reportaccess), Phone: 1.888.397.3742  
Equifax Commercial Services, P.O. Box 740249, Atlanta, GA 30374-0249, [sbfe@equifax.com](mailto:sbfe@equifax.com), Phone: 1.800.727.8495

Please call us toll-free at 1.800.892.3219, if you have any questions. Our experienced associates are available to assist you 24 hours a day, seven days a week. If you prefer, you may write to Business Card Services, PO Box 981815, El Paso, TX 79998-9910. Please include a copy of this letter with your correspondence. We value your business and appreciate the opportunity to be of service.

Sincerely,

Small Business Lending

**Please See the Reverse Side for Important Information.**



\*\*N0000030

Reston, VA 20191-5860

\$30,000 Approval Letter. Our processors continued to Negotiate, and finally received \$50,000 (see page above)

August 2, 2011

Account number ending in: XXXX-XXXX-XXX

Dear L                    asani:

**Congratulations! Your request for a credit line increase on the above referenced account has been approved. The corporate credit line on this account is \$30,000. If requested, the individual credit limits under this corporate account have been changed as well.**

Although this credit limit is less than the amount you requested, it is the maximum amount we can approve at this time for the following reason(s):

**You have sufficient credit with us and/or our affiliates.**

Our decision was based in whole or in part on information provided by the credit reporting agency(ies) named below and an assessment of current economic trends. If you would like to review the contents of the credit report(s) used, please contact:

Experian, P.O. Box 2002, Allen, TX 75013-0036, [www.experian.com/reportaccess](http://www.experian.com/reportaccess), Phone: 1.888.397.3742

If you have any additional information that you believe would allow us to approve your original request, please mail it, along with a copy of this letter, to Business Card Services, PO Box 981815, El Paso, TX 79998-9910. Additional information needs to be received within 30 calendar days from the date on this letter in order to give further consideration to your original request.

We value your business and appreciate the opportunity to be of service.

Sincerely,

Small Business Lending

**Please See the Reverse Side for Important Information.**