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GREGORY P. LAPORTA
7260 EARLY PIONEER AVE
LAS VEGAS, NV 89129

May 07, 2011

Reference No.: 0275971671

Dear GREGORY P. LAPORTA:

Thank you for your request for the BankAmericard Cash Rewards Visa Signature.

Unfortunately, after careful review, we are unable to approve your application because you have current or past delinquency with one or more of your creditors. Our review included an assessment of your application information, economic trends and a copy of your credit report.

If you would like to obtain a free copy of the credit report that was used as part of our review, please contact Experian, National Consumer Assistance Center, PO Box 2002, Allen, TX 75013-0036, 1.888.397.3742, www.experian.com/reportaccess.

If you have any information that may enable us to reconsider this decision, please write to Card Services, P.O. Box 981811, El Paso, TX 79998-9986.

Sincerely,

Card Services

Please see the reverse side of this letter for important information.

COL DECL



FAIR CREDIT REPORTING ACT

The credit reporting agency indicated in this letter did not make the decision to take adverse action and is unable to provide you with the specific reasons why this action was taken. You have the right to obtain a free copy of your consumer report by contacting the credit reporting agency within 60 days from the date of this letter. You also have the right to dispute the accuracy or completeness of any information in your consumer report.

EQUAL CREDIT OPPORTUNITY 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, 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 the law concerning FIA Card Services, N.A., 1100 N. King Street, Wilmington, DE 19884 is the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

COL DECL

We recently became aware of an error in a letter we sent to you regarding a credit card application you had submitted. The original decline reasons we provided to you may have been inaccurate or incomplete. We have enclosed a letter that clearly lists the reasons why we were unable to approve your original product request.

We appreciate your business and apologize for any inconvenience that this error may have caused.

Credit Operations AZ9-504-02-01
Card Services
PO Box 52302
Phoenix, AZ 85072-9041

FIRST-CLASS MAIL
U.S. POSTAGE
PAID
FIA CARD SERVICES

Credit Approval Department (RM)

First Class Mail



DAKXSP1 89129

