

Thank you, William.

We reviewed your information and, unfortunately, we can't pre-approve you for a Capital One® consumer credit card at this time.

Rest assured, the form you submitted was **not a credit card application** and your **credit score was not affected**.

Here are the reasons why we couldn't match you with an offer:

- Based on your credit report from one or more of the agencies below, there have been too many recent inquiries
- Based on your credit report from one or more of the agencies below, delinquent past or present credit obligation(s)
- Based on your credit report from one or more of the agencies below, recently opened personal finance account(s)
- Based on your credit report from one or more of the agencies below, balance owed on derogatory past or present credit obligation(s) is too high

Please make sure to save and/or print this notice for your records as it may not be available after this page expires or if you navigate to another page. For your security, this **page will expire after 20 minutes** of no activity.

We know this isn't the answer you were hoping for, but we hope there is an opportunity to provide you with new products and services in the future.

Creditor: Capital One, N.A. P.O. Box 30280, Salt Lake City, UT 84130-0230

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 20552.

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 for our decision. 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.O. Box 105108 Atlanta, GA 30348-5108 1-866-897-8126

<https://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

489 *Date: 2022-10-17*

SOURCE

Experian 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

Serious delinquency

Proportion of balances to credit limits on

bank/national revolving or other revolving accounts is too high

Time since delinquency is too recent or unknown

Too many inquiries last 12 months

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or

Tap  ,  ,  or  (depending on the app you are using), then tap Print.