

Date:

Creditor's Name

Address:

City, St. Zip:

KCB Information Services

11 N 6th St., Suite A

Pekin, IL 61554

888-852-2574

Applicant's Name(s):

Address:

City, St., Zip:

Description of Account, Transaction or Requested Credit

- Application for a Consumer Loan Application for a Mortgage Loan
 Application for a Credit Card Request for an Increase of Credit
 Other

Description of Action Taken

- We regret we can not approve your application at this time.
 We regret that we can not increase your credit limit at this time.
 It was necessary to modify it: Amount: \$ _____ Terms: _____

Principal Reasons for Adverse Action Concerning this Credit

- Credit Application Incomplete No Credit File Garnishments, Foreclosure
 Insufficient Credit References Insufficient Credit File Charge-offs
 Unable to Verify Credit Slow or Delinquent Payments Inadequate Collateral
 Temporary Employment Too Short of Residence Temporary Residence
 Unable to Verify Employment Unable to Verify Residence Bankruptcy
 Insufficient Length of Employment Insufficient Income Collections
 Excessive Obligations Unable to Verify Income Poor Credit Performance with us
 We do not grant credit for terms asked Excessive Inquiries Other

Disclosure of Use of Information Obtained from an Outside Source

- Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency marked 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 did not make the decision to take the adverse action and is unable to provide you with specific reasons why the adverse action was taken. You have the right to dispute the accuracy or completeness of any information in your consumer report.

Credit Bureau Name	<input type="checkbox"/> TransUnion	<input type="checkbox"/> Equifax	<input type="checkbox"/> Experian
Address	PO Box 2000 Chester PA 19022 800-916-8800	PO Box 740256 Atlanta GA 30374 800-685-1111	PO BOX 2002 Allen TX 75013 888-397-3742

- Our credit decision was based in whole or in part on information obtained from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have a right to write us at the address listed at the top right of this page, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions, contact us at: _____ **Authorized Signature:** _____

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, nation 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: Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Avenue Suite 3450, Houston, TX 77010