

**Date:**

**Creditor's Name:**

**Address:**

**City, St., Zip:**

**Applicant:**

**Applicant's Name(s):**

**Address:**

**City, St., Zip:**

**STATEMENT OF DENIAL,  
TERMINATION, OR CHANGE**

**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, or Repossession
- 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 for
- 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 a right to obtain a free copy of your credit report within 60 days from your receipt of this notice from the consumer reporting agency listed below. You also have a right to dispute the accuracy or completeness of any information in your consumer report.

<b>Credit Bureau Name</b>	<input type="checkbox"/> <b>TransUnion</b>	<input type="checkbox"/> <b>Equifax</b>	<input type="checkbox"/> <b>Experian</b>
<b>Address</b>	PO BOX 2000 CHESTER, PA 19022	PO BOX 740256 ATLANTA, GA 30374	PO BOX 2002 ALLEN, TX 75013
<b>Phone</b>	800-916-8800	800-685-1111	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 to us at the address listed at the top 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 309-353-5527 **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