

Date:

Creditor's Name

Address:

City, St. Zip:

KCB Information Services

11 N 6th St., Suite A

Pekin, IL 61554

888-852-5274

Applicant's Name(s):

Address:

City, St., Zip:

FICO: V ___ FICO Score: ___ FICO: V ___ FICO Score: ___ FICO: V ___ FICO Score: ___

Scores range from a low of 300 to a high of 850.

Company _____ Company _____ Company _____

Key factors that adversely affected your credit score:

Reason 1: _____ Reason 1: _____ Reason 1: _____

Reason 2: _____ Reason 2: _____ Reason 2: _____

Reason 3: _____ Reason 3: _____ Reason 3: _____

Reason 4: _____ Reason 4: _____ Reason 4: _____

[Number of recent inquiries on consumer report, as a key factor]:

Reason 5: _____ Reason 5: _____ Reason 5: _____

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.

Table with 4 columns: Credit Bureau Name, TransUnion, Equifax, Experian. Includes addresses and phone numbers for each bureau.

() 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 creditor from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provide the applicant has the capacity to enter into a binding contract); because all or part of the applicants income receives 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:

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106