



June 3, 2019

Dear Mark,

Thank you for your interest in Infinity Credit Union and for your recent credit application on May 30, 2019. However, we regret to inform you that your application for credit is no longer under consideration due in part or in whole to the credit rating on your consumer report.

Your consumer report was provided by Acme, and as dictated by the Fair Credit Reporting Act (FCRA), you have a right to know the information contained in your credit file. Acme played no part in our decision and is unable to supply specific reasons for your application being denied.

You have a right to obtain a free credit report from Acme if you request it no later than 60 days after receiving this notice. You also may dispute the report if you believe that it is inaccurate or incomplete. Acme's contact information is:

Acme
234 Main Street
Baytown, CT 66666
800-555-1234

Again, thank you for your interest. If you have any questions regarding this letter, please write to the following address:

Infinity Credit Union
1234 Birch Street
Anytown, ME 11111
800-555-5555

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 this law concerning this creditor is the Bureau of Credit Management, 555 Park Avenue, Washington, D.C. 22222.

Sincerely,

Sarah Sandifer
Infinity Credit Union