

Bank of America
PO Box 981815
El Paso, TX 79998-1815



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VERONICA WILLIAMS
ACT INC
541 SCOTLAND RD
SOUTH ORANGE NJ 07079-3009



March 28, 2018

Small business credit card application number: [REDACTED]

Veronica Williams:

Thank you for your interest in our business credit card. We reviewed your request, but unfortunately, could not approve your application for an unsecured account at this time. However, we have another option we'd like you to consider.

We may be able to approve your application for a business credit card if you secure it with a Bank of America Certificate of Deposit (CD). Please see the reverse side for instructions.

Details of our review

After reviewing the information you provided, your relationship with us and an assessment of current economic trends, we're unable to approve you initial request because:

You have an insufficient personal credit file.

Helpful information on managing your credit

If you'd like to learn more, please visit us online at bankofamerica.com/creditinfo.

Credit reporting information

We based our decision in whole or in part on information provided by the credit reporting agency or agencies named below. If you'd like to review the contents of your credit report(s), please contact:

→ Trans Union Consumer Relations - East
PO Box 1000
2 Baldwin Place
Chester, PA 19016-1000
Phone: 800.888.4213
Hearing Impaired: 877.553.7803
www.transunion.com

Please see the reverse side for directions to take advantage of our secured card offer.



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