



PO Box 15298  
Wilmington, DE 19850-5298

#### Questions?

 [www.chase.com/cardhelp](http://www.chase.com/cardhelp)

 1-800-219-0015

We accept operator relay calls



58058 RCS 001 001 24524 - NNNNNNNNNNNN PRR101

**Claude A Simon**

534 W 42nd St Apt 8  
New York NY 10036-6221

August 31, 2024



### We reviewed your account and adjusted the credit line

Your account ending in 1781

Dear Claude A Simon:

We regularly review account and credit information to determine the amount of credit we extend to customers. Based on a recent review, we reduced the credit line on this account to \$3,400.00 and we'd like to explain why.

#### We based our decision on the following reason(s)

- Current delinquency with one or more Chase card accounts
- High balances on credit card accounts
- Payments on credit card account(s) with us are low compared to balance
- Credit usage is high

We've included details about the credit bureau we used to make this decision at the end of this letter. If you have new information that would help us re-evaluate this decision, please let us know within 60 days of the date on this letter.

#### We have free resources to help

- Visit [chase.com/CardHelp](http://chase.com/CardHelp) for tools to help you manage your account.
- Take advantage of Credit Journey<sup>SM</sup> at [chase.com/CreditJourney](http://chase.com/CreditJourney). Our free service gives you unlimited access to your credit report, score and insights into the health of your credit profile.

Sincerely,

Chase Card Services

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Please see the end of this letter for important information

**We used information from your credit report**

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed 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 played no part in our decision and is unable to supply specific reasons why we have denied credit to you.

Experian (TRW)  
P.O. Box 2002  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

**FAIR CREDIT REPORTING ACT NOTICE**

Under the Fair Credit Reporting Act, you also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

**EQUAL CREDIT OPPORTUNITY ACT 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 Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

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