

MEMBER'S NAME Daphine Lansing-Barber	ACCOUNT NUMBER 0090092186
MEMBER'S ADDRESS 500 Yards North Nenahnezad Chapter House Fruitland, NM 87416	DATE 05/10/2024

Daphine Lansing-Barber
500 Yards North Nenahnezad Chapter House
Fruitland, NM 87416

Dear Member:

We recently reviewed your request for credit, account services, or changes in your account. After careful consideration, the Credit Union has taken the following adverse action(s) on your application or account:

Credit/Loan Request

- We are unable to extend credit to you at this time.
- Your credit line has been suspended.
- We have closed your loan account.
- A change in your terms is unfavorable to you.
- Your credit limit has been decreased to \$ 15,000.00
- We are unable to honor your requested increase in credit limit.
- Other: _____

Deposit/Electronic Funds Transfer (EFT) Services

- We are unable to open a share draft/checking or share/savings account at this time.
- We have closed your share draft/checking or share/savings account.
- We are unable to open EFT service at this time.
- Your EFT service has been suspended.
- We have closed your EFT service.
- We have frozen your account funds.
- A change to your account or EFT service is unfavorable to you.
- Other: _____

The principal reason(s) for the above credit decision(s):

Credit References

- Insufficient number of credit references
- Unacceptable type of credit references
- Unable to verify credit references

Residence

- Length of residence
- Temporary residence
- Unable to verify residence

Collateral

- Value or type of collateral not sufficient

Employment

- Temporary or irregular employment
- Unable to verify employment
- Length of employment

Credit History

- No credit file
- Limited credit experience
- Poor credit performance with us
- Delinquent past or present credit obligations with others
- Garnished, attachment, foreclosure, repossession, collection action or judgement
- Bankruptcy

Account Services

- Poor share draft/checking account history
- Insufficient account/EFT activity
- Not eligible for membership in this credit union

Other

- Specify: Ineligible collateral, property is on American Indian Reservation.
- Failure to complete loan processing

INFORMATION REQUEST: We request the following information in order to make a decision on your application: _____
If we do not receive this information by _____ we will be unable to consider your application.

COUNTER OFFER: We are unable to extend credit/services on the terms you requested for the reason(s) given above, but can offer you credit/services on the following terms: _____
and the following conditions: _____
If this offer is acceptable to you please notify us no later than 30 days at the address at the top of this notice.

If you have any questions regarding this notice, please contact us at the address or telephone number at the top of this notice. **Thank you.**

Disclosure of use of information obtained from an outside source:

(Complete this section if the Credit Union's action(s) were based in whole or in part on information that has been obtained from an outside source.)

- The Credit Union's action(s) were based in whole or in part on information obtained in a report from the consumer reporting agency listed below. However, the reporting agency did not make the decision and is unable to supply you with specific reasons for our action(s). You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of this report if you submit a written request to the agency named below no later than 60 days after you receive this notice. Under the Fair Credit Reporting Act you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

NAME Experian	TELEPHONE NUMBER 1.888.397.3742
ADDRESS 701 Experian Parkway P.O. Box 2002, Allen, TX 75013	

- The Credit Union's action(s) were 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 the right to make a written request to us no later than 60 days after you receive this notice, for disclosure of the nature of this information.

- If checked, we obtained your credit score from the following consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Name of consumer reporting agency: Experian

Your credit score: 597 Date of score: 07/27/2021

Scores range from a low of: 320 to a high of: 844

Key factors that adversely affected your credit score:

- Serious Delinquency And Public Record Or Collection Filed
- Lack Of Recent Bank/National Revolving Information
- Number Of Accounts With Delinquency
- Ratio Of Balance To Limit On Revolving Accounts Too High

- If checked, the number of inquiries was a key factor adversely affecting your credit score.

If you have questions regarding your credit score, please contact the consumer reporting agency listed at the address and phone number above.

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 that 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 credit union is: **Consumer Response Center, Federal Trade Commission**, 600 Pennsylvania Ave., NW, Washington, DC 20580; 877-FTC-HELP (382-4357).