



April 10, 2008

03193



Re: Account Ending [REDACTED] Platinum Card®

Dear [REDACTED]

As a result of a recent account review, we have placed a Spending Limit of \$ [REDACTED] on your account.

What does this mean?

Whenever your Spending Limit is reached, no further charges on the account will be approved. This applies to any additional Card member(s) listed on this account, so please make sure they are notified.

Why did this happen?

Your consumer credit bureau score. (see below)

Our credit experience with customers who have made purchases at establishments where you have recently used your card.

Low payments to balance ratio for your accounts in relation to your overall credit profile.

Our analysis of the credit risk associated with customers who have residential loans from the creditor(s) indicated in your credit report.

Your account was reviewed using a consumer credit scoring system that evaluated the information in your file at the consumer reporting agency named below. The information provided by the consumer reporting agency included the following factors from your credit report that affected our decision:

- Too many consumer finance company accounts.
- Too many inquiries last 12 months.
- Proportion of balances to credit limits on bank/national or other revolving accounts is too high.
- Length of time accounts have been established.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency identified below. Please understand that the reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to obtain a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. 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.

Although this decision was necessary, we continue to value your business and look forward to serving you in the future.

An important notice concerning your rights is included. The Creditor for this account is American Express Centurion Bank.