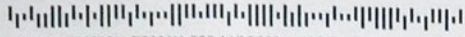


Synchrony Bank
PO Box 965002
Orlando, FL 32896-5002

11/05/21



P-2 T-23 *****AUTO**ALL FOR AADC 320 11067

Ethan Carlson
2517 Independence Dr Cattloe
Jacksonville Beach, FL 32250-2517

Reference: 6XSW87EYAWWSG

Dear Ethan Carlson:

This letter is in response to your recent request to open a PayPal Credit Account. Our records show that you requested to open an account on 11/04/2021.

We regret that we are unable to approve your request at this time for the following reason:

We Were Unable To Verify Your Identity.

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.

You also have the 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.

Equifax Credit Information Services, Inc.
PO Box 740241
Atlanta GA 30374
(800) 685-1111

If you applied multiple times for a PayPal Credit Account, you will receive a separate letter for each application that was declined, even if you were subsequently approved.

Thank you.

Sincerely,

Synchrony Bank

The PayPal Credit account is issued by Synchrony Bank.

FEDERAL 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 Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil rights Commission administers compliance with this law.

CBE-20.01.20