

American Express
PO Box 30374
Salt Lake City, UT 84130



March 02, 2009

Deborah Berger

00463



Reference:
Reference:

Dear Deborah Berger:

Thank you for your recent request for a line of credit increase on your American Express® Card Account.

We regret to inform you that your request has been declined for the following reason(s):

We have found there is a credit risk associated with customers who previously had residential loan(s) with lender(s) as indicated in your Credit Bureau report.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed in this letter. Please understand that the reporting agency played no part in our decision and cannot supply you with specific reasons why we denied credit to you. 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.

An important notice concerning your rights is included. The creditor is American Express Bank, FSB.

Thank you for your interest in our service.

Sincerely,

Robert Garinger
Business Leader New Accounts

RG/ag