



First Last  
Address  
City, State Zip

Thank you for requesting a credit card from American Bank.

After reviewing your application and credit history, we have approved you to receive an American Bank credit card at an introductory annual percentage rate of 9.5% for the first nine months and at 12% APR following your initial welcome period.

You will receive your card in the mail within ten business days. Please call us anytime at 1-888-983-6746 upon receiving your card in order to activate your account.

Please note that acceptance of this offer also qualifies you for a free year of account monitoring from our protection program. This valuable tool can help to prevent identify theft and losses to your account.

Thank you for banking with American Bank.

Sincerely,

The American Bank Credit Team

# EQUAL CREDIT OPPORTUNITY ACT & OTHER DISCLOSURES

## Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis of race, color, religion, natural 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 creditor is the Western Region, Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103.

## Fair Credit Reporting Act

As part of processing your application for a real estate loan, we may request a consumer report bearing on your creditworthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. You are entitled to the information contained in your credit report within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(b) of the Fair Credit Reporting Act. If we deny your application based on information from the consumer reporting agency, you have a right under the Fair Credit Reporting Act to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive notice of the denial of your application. In addition, if you find that any information contained in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file by contacting:

If you have any questions about your rights, or if you wish to file a complaint, contact the management of Star One or the Federal Agency that administers compliance with this law for the Western Region which is the Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103.

<b>EQUIFAX CREDIT SERVICE</b> Credit Information Services P.O. Box 740256 Atlanta, GA 30374-0256 Phone: (800) 685-1111 Web Site: <a href="http://www.equifax.com">www.equifax.com</a>	<b>TRANS UNION CORP.</b> National Disclosure Center P.O. Box 2000 Chester, PA 19022 Phone: (800) 915-8800 Web Site: <a href="http://www.tuc.com">www.tuc.com</a>	<b>EXPERIAN</b> National Consumer Assistance Center P.O. Box 2022 Allen, TX 75013 Phone: (888) 397-3742 Web Site: <a href="http://www.experian.com">www.experian.com</a>
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