



Josephine Darakjy
4 B Blue Ridge Blvd
Brighton, MI 48116

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,

A blue ink handwritten signature that reads "Stacy Minska".

Stacy Minska

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

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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.

EQUIFAX CREDIT SERVICE Credit Information Services P.O. Box 740256 Atlanta, GA 30374-0256 Phone: (800) 685-1111 Web Site: www.equifax.com	TRANS UNION CORP. National Disclosure Center P.O. Box 2000 Chester, PA 19022 Phone: (800) 915-8800 Web Site: www.tuc.com	EXPERIAN National Consumer Assistance Center P.O. Box 2022 Allen, TX 75013 Phone: (888) 397-3742 Web Site: www.experian.com
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Art Venere
8 W Cerritos Ave #54
Bridgeport, NJ 08014

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Sincerely,

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Cooper Spence

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Lenna Paprocki
639 Main St
Anchorage, AK 99501

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Margaret Styre

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Donette Foller
34 Center St
Hamilton, OH 45011

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Sincerely,

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Andy Grylls

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Simona Morasca
3 Mcauley Dr
Ashland, OH 44805

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Sincerely,

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Dave Servane

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Mitsue Tollner
7 Eads St
Chicago, IL 60632

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Sincerely,

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Stacy Minska

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Leota Dilliard
7 W Jackson Blvd
San Jose, CA 95111

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Cooper Spence

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Sage Wieser
5 Boston Ave #88
Sioux Falls, SD 57105

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Margaret Styre

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Kris Marrier
228 Runamuck Pl #2808
Baltimore, MD 21224

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Andy Grylls

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Minna Amigon
2371 Jerrold Ave
Kulpsville, PA 19443

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Dave Servane

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Abel Maclead
37275 St Rt 17m M
Middle Island, NY 11953

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Kiley Caldarera
25 E 75th St #69
Los Angeles, CA 90034

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Thank you for banking with American Bank.

Sincerely,

A handwritten signature in blue ink that reads "Cooper Spence".

Cooper Spence

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.

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Graciela Ruta
98 Connecticut Ave Nw
Chagrin Falls, OH 44023

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Sincerely,

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Margaret Styre

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Cammy Albares
56 E Morehead St
Laredo, TX 78045

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Sincerely,

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Andy Grylls

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Mattie Poquette
73 State Road 434 E
Phoenix, AZ 85013

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Sincerely,

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Dave Servane

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Meaghan Garufi
69734 E Carrillo St
Mc Minnville, TN 37110

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Sincerely,

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Stacy Minska

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Gladys Rim
322 New Horizon Blvd
Milwaukee, WI 53207

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Sincerely,

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Cooper Spence

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Yuki Whobrey
1 State Route 27
Taylor, MI 48180

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Sincerely,

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Margaret Styre

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Fletcher Flosi
394 Manchester Blvd
Rockford, IL 61109

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Sincerely,

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Andy Grylls

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Bette Nicka
6 S 33rd St
Aston, PA 19014

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Sincerely,

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Dave Servane

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Veronika Inouye
6 Greenleaf Ave
San Jose, CA 95111

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Stacy Minska

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Willard Kolmetz
618 W Yakima Ave
Irving, TX 75062

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Cooper Spence

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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

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EQUIFAX CREDIT SERVICE Credit Information Services P.O. Box 740256 Atlanta, GA 30374-0256 Phone: (800) 685-1111 Web Site: www.equifax.com	TRANS UNION CORP. National Disclosure Center P.O. Box 2000 Chester, PA 19022 Phone: (800) 915-8800 Web Site: www.tuc.com	EXPERIAN National Consumer Assistance Center P.O. Box 2022 Allen, TX 75013 Phone: (888) 397-3742 Web Site: www.experian.com
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Maryann Royster
74 S Westgate St
Albany, NY 12204

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Thank you for banking with American Bank.

Sincerely,

A handwritten signature in blue ink that reads "Margaret Styre".

Margaret Styre

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Alisha Slusarski
3273 State St
Middlesex, NJ 08846

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Sincerely,

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Andy Grylls

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Allene Iturbide
1 Central Ave
Stevens Point, WI 54481

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Sincerely,

A handwritten signature in blue ink that reads "Dave Servane".

Dave Servane

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Chanel Caudy
86 Nw 66th St #8673
Shawnee, KS 66218

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Sincerely,

A handwritten signature in blue ink, appearing to read "Stacy Minska", located below the word "Sincerely,".

Stacy Minska

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Ezekiel Chui
2 Cedar Ave #84
Easton, MD 21601

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Sincerely,

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Cooper Spence

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Willow Kusko
90991 Thorburn Ave
New York, NY 10011

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Sincerely,

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Margaret Styre

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Bernardo Figeroa
386 9th Ave N
Conroe, TX 77301

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Sincerely,

A handwritten signature in blue ink that reads "Andy Grylls".

Andy Grylls

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Ammie Corrio
74874 Atlantic Ave
Columbus, OH 43215

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Sincerely,

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Dave Servane

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Francine Vocelka
366 South Dr
Las Cruces, NM 88011

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Sincerely,

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Stacy Minska

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Ernie Stenseth
45 E Liberty St
Ridgefield Park, NJ 07660

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Cooper Spence

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Albina Glick
4 Ralph Ct
Dunellen, NJ 08812

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A handwritten signature in blue ink that reads "Margaret Styre".

Margaret Styre

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

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Alishia Sergi
2742 Distribution Way
New York, NY 10025

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Sincerely,

A handwritten signature in blue ink that reads "Andy Grylls".

Andy Grylls

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Solange Shinko
426 Wolf St
Metairie, LA 70002

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Sincerely,

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Dave Servane

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Jose Stockham
128 Bransten Rd
New York, NY 10011

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Sincerely,

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Stacy Minska

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Rozella Ostrosky
17 Morena Blvd
Camarillo, CA 93012

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Sincerely,

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Cooper Spence

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Valentine Gillian
775 W 17th St
San Antonio, TX 78204

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Margaret Styre

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Kati Rulapaugh
6980 Dorsett Rd
Abilene, KS 67410

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Sincerely,

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Andy Grylls

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Youlanda Schemmer
2881 Lewis Rd
Prineville, OR 97754

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Sincerely,

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Dave Servane

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Dyan Oldroyd
7219 Woodfield Rd
Overland Park, KS 66204

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Sincerely,

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Stacy Minska

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Roxane Campaign
1048 Main St
Fairbanks, AK 99708

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Cooper Spence

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Lavera Perin
678 3rd Ave
Miami, FL 33196

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Erick Ferencz
20 S Babcock St
Fairbanks, AK 99712

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Thank you for banking with American Bank.

Sincerely,

A handwritten signature in blue ink that reads "Andy Grylls". The signature is stylized and includes a horizontal line underneath.

Andy Grylls

EQUAL CREDIT OPPORTUNITY ACT & OTHER DISCLOSURES

Equal Credit Opportunity Act

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Fatima Saylor
2 Lighthouse Ave
Hopkins, MN 55343

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Sincerely,

A handwritten signature in blue ink that reads "Dave Servane".

Dave Servane

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Jina Briddick
38938 Park Blvd
Boston, MA 02128

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Sincerely,

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Stacy Minska

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Kanisha Waycott
5 Tomahawk Dr
Los Angeles, CA 90006

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Sincerely,

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Cooper Spence

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Emerson Bowley
762 S Main St
Madison, WI 53711

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Sincerely,

A handwritten signature in blue ink that reads "Margaret Styre".

Margaret Styre

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Blair Malet
209 Decker Dr
Philadelphia, PA 19132

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Andy Grylls

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Meaghan Garufi
69734 E Carrillo St
Mc Minnville, TN 37110

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Sincerely,

A handwritten signature in blue ink, appearing to read "Stacy Minska", located below the "Sincerely," text.

Stacy Minska

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