P.O. Box 30285
Salt Lake City, UT 84130-0285
1-877-860-1250

October 14, 2020

CARINE A DE LOZIER
UNIT A111
8440 LAS VEGS BLVD S
LAS VEGAS, NV 89123

Information about your account ending in 8114
Creditor: Capital One N.A.

Dear CARINE A DE LOZIER,

You recently requested a credit line increase for your Walmart Rewards Card account. Unfortunately, your account isn't eligible right now. We know this isn't the answer you were hoping for and we want to help you understand why:

- Recent use of this account's existing credit line has been too low

Sincerely,

Capital One Customer Care Team

Please see reverse side for important information and disclosures.

EQUAL CREDIT OPPORTUNITY ACT

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

Frequently Asked Questions

Q:What factors determine if I'm eligible for a credit line increase?
A: When considering an account for a credit line increase, we may look at a variety of factors such as your on-time payment history, average monthly payment amount, credit bureau information, and credit score. Two of the important factors that determine your eligibility for a credit line increase are in your control: on-time payments and making substantially more than your minimum payment every month.

Q:Will this request for a credit line increase affect my credit score?
A: No. When you request a credit line increase online or in our automated phone system, our review to determine your eligibility will not impact your credit score. To check your eligibility for an increase, we use the information that we normally receive from the credit bureaus each month. This does not generate an additional inquiry.

Q:What if I don't understand my decline reason?
A: The explanations below provide details about some common reasons requests for credit line increases are declined. If the reason your request was declined, as provided in your letter, isn't listed below, you may find more specifics at **https://www.capitalone.com/credit-cards/credit-line-increase/.**

If your letter says:	What that means:	What you can do:
Your Capital One account is too new	In general, to determine if the account qualifies for more credit we need the account to have a history of on-time payments for several months.	Request a credit line increase after you have made on-time payments on your account for several months.
There has recently been a change to the credit line on this account.	In general, we don't change an account's credit line more often than every 6 months, but that can vary based on account.	Please wait several months after your last credit line change before requesting a credit line increase.
This Capital One account was recently past due.	You recently either missed a payment or made a late payment on your account. Generally, we don't approve credit line increase requests on accounts that have missed or made a late payment in the last 12 months.	Maintain a history of paying on time and paying substantially more than your monthly minimum due, and then you can reapply for a credit line increase.
Your average monthly payment has been too low.	You're carrying a balance and not making large enough monthly payments to qualify for a credit line increase. Both the payment history and the amount of your payments help us to determine if your account qualifies for a credit line increase.	Generally, if you make more than your minimum monthly payment on time for three months you can reapply for a credit line increase.
The credit reporting agency has reported a recent credit delinquency.	Your credit report shows you've recently paid one of more creditors late. Generally, we don't approve requests for credit line increases on accounts that have had late payments in the last 12 months.	Make sure you're paying all of your creditors on time. If you have questions about what's on your credit bureau report, contact the three bureaus: Equifax, Experian, and Transunion LLC.
Your current credit score is too low. Please see the back of this letter for determining factors.	Based on the information reported to us by the credit bureaus, your current credit score is too low to qualify for a credit line increase upon request.	If you have questions about the personal credit report information contained in the letter we sent, feel free to contact the three bureaus: Equifax, Experian, and Transunion LLC.

Free Online Tools to Help you Manage Your Credit.
If you haven't already, sign up for online banking at www.capitalone.com. Then add **AutoPay** and **customized alerts** to help you keep payments on time every time.