

JCPenney Credit Card

Synchrony Bank, Creditor

PO BOX 965009
ORLANDO, FL 32896-5009

August 13, 2019

A00002888

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RE: Account Number Ending In: 2689

After a review of your JCPenney Credit Card account, SYNCHRONY BANK has decided to close your account.

Our decision was based in part on a credit scoring system that was used to predict your creditworthiness. The reason(s) listed below indicate the credit characteristics where you did not score well.

LACK OF REAL ESTATE SECURED LOAN INFORMATION
BALANCES ON ACCOUNTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN AMOUNTS
TOO FEW ACCOUNTS PAID AS AGREED
DELINQUENT OR DEROGATORY STATUS ON AUTO ACCOUNTS IS TOO RECENT

Some information used to make this decision was obtained from the consumer reporting agency listed below. This consumer reporting agency did not make this credit decision and is unable to provide you with the specific reason(s) for our action. If you believe there may be information on your credit bureau that is not correct, we suggest you contact the consumer reporting agency below to verify the information.

Information about your External Credit Score used in this evaluation for credit

In addition, we also obtained an external credit score from the consumer reporting agency listed below and used it in part in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes. The credit score below was developed using standard industry methods and was used in evaluating the action taken on your account. The credit score may differ from the score you may obtain from a consumer reporting agency.

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your credit score:

LACK OF REAL ESTATE SECURED LOAN INFORMATION
BALANCES ON ACCOUNTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN AMOUNTS
TOO FEW ACCOUNTS PAID AS AGREED
DELINQUENT OR DEROGATORY STATUS ON AUTO ACCOUNTS IS TOO RECENT

While the date of the credit score may not be recent, your score has likely not changed significantly since this date. We receive updated scores on a periodic basis, and when significant changes occur.