



We have denied your application for credit, or we have refused to grant the credit in the amount or in the terms requested by you. If you request for such action within 60 days after you receive this notice, we must provide such a statement within 30 days after we receive your request. A statement of specific reasons can only be obtained from the office identified below. You are entitled to have the reasons confirmed in writing within 30 days after we receive a written request for confirmation by mail to the address below:

**eMoneyUSA Holdings, LLC**  
**8700 State Line Road Suite 350, Leawood, KS 66206**

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 or 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: Federal Trade Commission, 55 E. Monroe St.' Chicago, IL 60603, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Yours Truly,

eMoneyUSA Holdings, LLC  
8700 State Line Road Suite 350  
Leawood, KS 66206