Acme Credit Decisions

101 Main Street, Suite 111 Atlanta, Georgia 30144 Acmecreditdecisions.com TOLL FREE (800)884-4397 FAX (770)218-4991

December 18, 2001

John Consumer 101 Anywhere Street Atlanta, Georgia 30144

Dear John Consumer,

Thank you for your recent application with Acme Credit Decisions. Your application has been approved for a Visa Platinum card with no interest for the first year and a \$20,000 limit.

Sincerely,

Bill B. Manager, President billbmanage@acmecreditdecision.com

The Federal Equial Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, sex, marital status and age.