



Bank of America
Customer Service & Support
P.O. Box 25118
Tampa, FL 33622

3/7/2007



Account Number Ending In [REDACTED]

Dear Bank of America Customer:

Thank you for contacting Customer Service & Support.

Bank of America prides itself on looking for innovative ways to extend credit to individuals who have demonstrated sound financial management, but may be challenged with building credit, such as life-long cash users, or rebuilding their credit histories.

Like many of our programs, this credit card initiative is meant to educate existing customers about building a solid credit history. We use the same criteria to extend credit across our entire customer base. Customers who sign up for this particular credit card program must meet the following requirements:

- Have an existing deposit account.
- Have either a Social Security Number (SSN) or proof of United States government federal taxpayer status, such as a federal government Taxpayer ID Number (TIN). The USA PATRIOT Act customer ID requirements are fulfilled for all Bank of America customers.

Given we have 5,700 banking centers throughout the country, this is a very small pilot that educates and helps existing Hispanic customers understand how to develop good credit history in 51 Los Angeles banking centers

We value your business and want to provide the best service. Please call (800)432-1000 toll free to speak with a Customer Service & Support associate if we may be of additional assistance.

Thank you for banking with Bank of America.

Vance McMahon

Vance McMahon
Bank of America