



MAC S4101-08C
P.O. BOX 29746
Phoenix, AZ 85038-9746

April 30, 2009

RE: Lower Credit Limit on your Wells Fargo *BusinessLine*® account ending in 3212

Dear Louis :

We have made a change to the credit limit on your Wells Fargo *BusinessLine* account and we want to give you as much information as we can so that you can handle this change efficiently and with minimal disruption to your business.

Periodically, we conduct account usage reviews to make sure the amount of credit we've extended is in line with the amount being used and matches the borrower's ability to repay its debt should the entire credit limit be used. During our last review, we determined a change to your credit limit was necessary. As a result, we have reduced the credit limit on the above referenced account from \$95,000 to a new credit limit of \$25,000.

You, and your business, are a valuable customer to us.

Rather than freezing or closing your account we thought it would be a better option for your business if we decreased your credit limit. By keeping the account open, you will be able to continue to use your Wells Fargo *BusinessLine* account, and we will continue to review your account for a higher credit limit rather than you having to apply for a new account.

Please be assured this decision does not diminish our commitment to service you as a customer.

We know that you will have immediate questions about:

- The reasons why this happened
- How you can get more information
- What steps you can take

To save you time and give you **the most direct path to the answers** you need, we have included "**The Guide**" on the reverse side of this letter. It provides you with information that we believe you will find most important and useful.

We sincerely regret any disruption that this change may cause in running your business. While our representatives are unable to discuss your specific personal credit information with you, please contact us at 1-866-365-7950, Monday through Friday, 8:00 am to 4:00 pm, Pacific Time with any questions regarding this letter.

Respectfully,

Sheri Wofford
Vice President
Wells Fargo Business Direct

THE GUIDE *for the Business Owner*

WHY WAS THE LIMIT DECREASED?

Below is a summary of the major reasons for decreasing your credit limit. These represent overall characteristics of your credit profile and may not be specific to a single tradeline.

- Minimal account activity
- Number of recent inquiries on credit report

GET DETAILED INFORMATION about specific items on your credit reports by contacting the credit agency directly.

By law, only the credit reporting agency can provide more detailed information about your credit profile. You are entitled to a free credit report for the next 60 days to view the information available to us and evaluated in making our decision. To request your free copy, please contact the credit reporting agency directly, at the number listed below:

Consumer Credit Agency
Experian Consumer Assistance
701 Experian Parkway
P.O. Box 2104
Allen, TX 75013-2104
1-888-397-3742

The agency(s) took no part in our decision and are unable to provide the specific reasons why the adverse action was taken. However, you have the right to dispute the accuracy and completeness of any information pertaining to you in your credit report provided by any agency by contacting the credit reporting agency(s) directly.

WHAT YOU CAN DO

While we will not be reversing our decision at this time, periodically we will review your account, and we are hopeful that we will be able to increase your credit limit at a later time. Here are some things that you can do to increase the likelihood that we will be able to do that.

- Request and review the free copy of your credit report(s) from the credit reporting agencies listed above.
- Use the reasons above to understand items in your business or personal credit profile that may have harmed your credit rating.
- Address those items, work to preserve your credit and avoid building excessive additional credit balances.
- Make sure there are no late payments on any of your accounts.

If you Discover an Inaccuracy in Your Credit Report:

First: Make sure that you provide the credit reporting agency(s) with all of the most current and accurate information.

Then: Once your credit report has been corrected by the credit reporting agency, you will need to submit a line increase application. To obtain a line increase application, please contact our National Business Banking Center, 7 days a week, 24 hours a day, at 800-225-5935.

Notice: 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 is derived 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 Wells Fargo Bank N.A. is Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-0905.