Card Services
P.O Box 8828
Wilmington, DE 19899-8828

0101

RETURN SERVICE REQUESTED

GREGORY P . LAPORTA
7260 EARLY PIONEER AVE
LAS VEGAS, NV 89129-4410

July 29, 2010

RE: Application ID# 25944742

Dear GREGORY P . LAPORTA:

Thank you for your recent application for the Barclaycard Financing Credit Card issued by Barclays Bank Delaware.

We regret that we are unable to approve you for a Barclaycard Financing account due to the following:

- Too few accounts with sufficient satisfactory performance

In evaluating your application, the consumer reporting agency listed below provided us with information that in whole or in part influenced our decision. The reporting agency played no part in our decision other than providing us with credit information about you, and is unable to supply specific reasons why we have denied credit to you. Under the Fair Credit Reporting Act, you have a right to know the information provided to us. You can obtain it by contacting: TRANS UNION, P.O. Box 1000, CHESTER, PA 19022-1000, 800-888-4213.

You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

For assistance with any other questions regarding this letter, please contact us at:

Barclays Bank Delaware
P.O Box 8828
Wilmington, DE 19899

Sincerely,

Card Services

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 (within certain limited exceptions); 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 the Federal Deposit Insurance Corporation, 2345 Grand Blvd., Suite 100, Kansas City, MO 64108.