

DISCOVER
FINANCIAL SERVICES

[REDACTED]
Fort Myers FL 33902

February 10 [REDACTED]

Re: Credit Bureau Report
Discover® Card Account ending in [REDACTED]

Dear Mr. [REDACTED]

Thank you for your letter to the Executive Offices of Discover Financial Services LLC on behalf of your client Je [REDACTED]. To ensure your concerns are addressed as efficiently as possible, your letter has been referred to my attention at the Executive Office of Customer Advocacy.

After reading your letter, I attempted to contact you at your office telephone number, but was unable to reach you. Please allow me the opportunity to assist you.

Our records indicate the Discover® Card Account referenced above is reporting to the credit reporting agencies as having a zero balance. Additional review of our records indicates that the Account actually had a credit balance of \$12.02, which I have refunded to Je [REDACTED] address of record as of the date of this letter.

The payment of \$1,500.00 from [REDACTED] referenced in your correspondence, was posted to Je [REDACTED] Account on November 4, [REDACTED]. Je [REDACTED] paid the remaining Account balance of \$519.00 on January 19, [REDACTED].

Since the Account was past due in December [REDACTED], and January [REDACTED] we reported a thirty-day delinquency to the credit reporting agencies. Our memos indicate the applicable late fee was credited back to the Account due to Je [REDACTED] comments of not being aware of the past due status on her Account. As such, I have also requested the delinquency be removed from Je [REDACTED] credit file. This update was sent electronically to the four major Credit Bureaus (Trans Union, Experian, Equifax, and Innovis). Please allow a reasonable amount of time for the update to be reflected on your credit bureau file.

Mr. [REDACTED] I trust I have been responsive your client's concern. If you have any further questions or concerns, please feel free to contact me at (302) [REDACTED].

Sincerely,

[Handwritten Signature]
[REDACTED]

Executive Office Of Customer Advocacy
Discover Financial Services LLC

Discover Financial Services, Inc.
P.O. Box 17019 Wilmington, DE 19850-7019

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