

NOTICE OF ADVERSE ACTION

Name / Address of Applicant Date of Notice 08/04/2016	Name / Address of Financial Institution Axiom Bank 258 Southhall Lane - Suite 400 Maitland, FL 32751 Telephone Number 800-584-0015
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Thank you for your recent application. We regret to inform you that at this time we are unable to honor your request for the services described in Section I below, for the reasons described in Section IV below.

Our decision was based, at least in part, on information in a consumer report obtained from the consumer reporting agency listed below.

Words or phrases preceded by a are applicable only if the is marked.

I. Description of Account or Service Requested

Checking Account
 NOW Account
 Money Market Account
 Savings Account
 ATM Card
 Debit Card
 Other

II. Incomplete Application

The following information is needed to make a decision on your application:

We must receive the information by _____ . If we do not receive it by that date, we will be unable to give further consideration to your request.

III. Description of Adverse Action Taken

Application for Account Services Denied
 Account Relationship Terminated
 Application for ATM Card Services Denied
 Application for Debit Card Services Denied
 Other

IV. Principal Reason(s) for Adverse Action Concerning Your Request

<input type="checkbox"/> Invalid Tax ID Number	<input type="checkbox"/> Invalid Driver's License Format	<input type="checkbox"/> Driver's License Not Found on State File
<input type="checkbox"/> Excessive Inquiries in Last 90 Days	<input type="checkbox"/> Report of Account Closure for Overdraft	<input type="checkbox"/> Bad Check(s) Reported by Merchants
<input type="checkbox"/> Temporary or Irregular Employment	<input type="checkbox"/> Too Short a Period of Residence	<input type="checkbox"/> No Credit File
<input type="checkbox"/> Unable to Verify Employment	<input type="checkbox"/> Temporary Residence	<input type="checkbox"/> Unable to Verify Credit References
<input type="checkbox"/> Length of Employment Too Short	<input type="checkbox"/> Unable to Verify Residence	<input type="checkbox"/> Application Incomplete
<input type="checkbox"/> Insufficient Income	<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Garnishment, Attachment, Foreclosure, Repossession, or Suit
<input type="checkbox"/> Excessive Obligations	<input type="checkbox"/> Open Delinquent Credit Obligations	<input type="checkbox"/> Repeated Overdrafts on Transaction Account(s)
<input type="checkbox"/> Unable to Verify Income	<input type="checkbox"/> Closed Delinquent Credit Obligations	
<input type="checkbox"/> Other		

V. Disclosure of Use of Information Obtained from an Outside Source

Information Was Obtained in a Report From the Consumer Reporting Agency Noted Below:

Agency Name **Early Warning Services, LLC Attn: Consumer Services**
 Address **16552 North 90th Street, Suite 100 Scottsdale, AZ 85260**
 Telephone Number **1-800-204-4616**
 Date _____
 Score _____ Scores range from a low of _____ to a high of _____ . Key factors that adversely affected your credit score: _____

We also obtained your credit score from the above referenced Credit Reporting Agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

We did not use your credit score in connection with your application either because we did not request your score from the above referenced credit reporting agency or because your score is not available because it may not have enough information about your credit history to calculate a score.

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in the decision described in Section III above, and is unable to supply you with the specific reasons why we made the decision. 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.

Our decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

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 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 noted below.

California: In addition, California law prohibits discrimination because of the gender, gender identity, gender expression, sexual orientation, ancestry, familial status, source of income, disability, or genetic information. The state agency that administers compliance with the state law concerning this Creditor is the California Department of Fair Employment and Housing.

Connecticut: In addition, Connecticut law prohibits discrimination because of a gender identity or expression, sexual orientation or civil union status, religious creed, ancestry, intellectual disability, learning disability, blindness or physical disability against any person eighteen years of age or over in any credit transaction. The state agency that administers compliance with the state law concerning this Creditor is the Connecticut Commission on Human Rights and Opportunities.

Massachusetts: In addition, Massachusetts law prohibits discrimination because of the gender identity, sexual orientation, (which shall not include persons whose sexual orientation involves minor children as the sex object) children, genetic information, ancestry, or handicap. The state agency that administers compliance with the state law concerning this Creditor is the Massachusetts Commission Against Discrimination, One Ashburton Place, Boston, MA 02108.

Vermont: In addition, Vermont law prohibits discrimination because of sexual orientation, gender identity, or disability of the applicant.

Washington: In addition, Washington law prohibits discrimination because of the creed, honorably discharged veteran or military status, sexual orientation, or the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal by a person with a disability. The state agency that administers compliance with the state law concerning this Creditor is the Washington State Human Rights Commission.

NAME AND ADDRESS OF FEDERAL AGENCY:

PREPARER:

OTHER CONTACT INFORMATION: