



P.O. Box 8885  
Wilmington, DE 19899-8885

April 29, 2019

**BARCLAYS  
30 & 60 DAY LATE PAYMENT  
DELETED**

RE: Barclaycard Arrival Plus® World Elite Mastercard® account ending [REDACTED]

Dear Yuri Eidelman:

I am in receipt of your recent correspondence forwarded to Barclays Bank Delaware ('Barclays') from the Consumer Financial Protection Bureau. I understand your concerns regarding the account status associated with your above referenced Barclaycard Arrival Plus World Elite Mastercard account. Please allow me to detail the results of my investigation.

We have completed our investigation and agree to change the information that has been reported on your credit report. Specifically, we have removed the late payment history that you have disputed for December 2018 and January 2019. Please allow up to 30 days for the changes to appear on your credit report. I apologize for any inconvenience this may have caused.

Customer service is very important to us. I'm sorry we did not meet your servicing expectations. I understand your concerns regarding your FICO® Score; however, your FICO® Score is not modified or validated by Barclays.

If you have future questions regarding credit bureau reporting from Barclays, you can submit a dispute directly with us by mailing a letter to:

Barclays FCRA Credit Bureau Disputes  
P.O. Box 8803  
Wilmington, DE 19899

Please include the following information:

- Contact Information - Name, Address and Phone Number
- Specific information that is being disputed with an explanation as to why the data is inaccurate
- Any supporting documentation or other information reasonably required to substantiate the dispute.