



Capital One®
PO Box 85870
Richmond, VA 23285-5870

[REDACTED]
[REDACTED]
Concerns on credit

90-DAY CAPITAL ONE LATES
DELETED

Re: Account ending in [REDACTED]
Capital One Case: 100 [REDACTED]

Dear [REDACTED]

I'm reaching out to you about your request to the Consumer Financial Protection Bureau (CFPB), regarding the information we've reported about your account to the Consumer Reporting Agencies (CRAs), like TransUnion and Experian.

Our goal is to provide the highest level of quality service to all of our customers. We're sorry to hear that the service you received did not meet your expectations.

We made the decision to remove the past due payment history from your credit file as requested. A request has been submitted to the CRAs to remove the past due reporting for the months of November and December 2017, and January 2018. The confirmation number for this request is 91044434. Please note it may take up to 60 days for the agencies to update their records.

If you have questions or concerns, please give me a call at 800-955-1455, Monday-Friday from 9 a.m.- 6 p.m. ET. When contacting me, please use 647096 as the 6-digit PIN when prompted. My 7-digit extension is 2913079. I'm glad to help any way I can.

Sincerely,
Rae-Shawn - VDY777, on behalf of Capital One

cc: Consumer Financial Protection Bureau