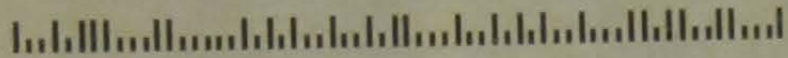


**PROVIDIAN**

P.O. Box 99611  
Arlington, TX 76096  
1-888-482-8461

BERNYCE FLETCHER  
516 G ST  
WASHINGTON DC 20024-2724

December 11, 2001  
VISA®  
Providian National Bank



D02.1.1061

Dear BERNYCE FLETCHER:

Thank you for replying to our invitation for credit.

As you may recall, our invitation stated that you had been selected to receive our credit offer because a credit reporting agency determined that you met our prescreen credit criteria. To confirm your eligibility for our credit offer, we evaluated the information you provided and the updated credit information provided to us by one or more credit reporting agencies. We regret, however, that we are unable to provide you with a credit account at this time because your credit file contained one or more credit obligations either currently or formerly past due.

We would like to emphasize that this does not mean that you do not have good credit or that another lender would not open a credit account for you. For your privacy, our decision will not be reported to the credit agencies and will remain confidential.

You have a right, under the Fair Credit Reporting Act to obtain a free copy of your credit report if you request it within 60 days after you receive this notice. To do so, you will need to contact the agency(ies) directly at the addresses and phone numbers listed below. We received credit information from:

- Trans Union Consumer Relations, 2 Baldwin Place, (800) 888-4213  
P.O. Box 1000 Chester, PA 19022
- Experian, Inc., 701 Experian Parkway (888) 397-3742  
P.O. Box 2002, Allen, TX 75013-0036
- Equifax Credit Information Services (800) 685-1111  
P.O.Box 740241, Atlanta, GA 30374

You have a right to dispute directly with the credit reporting agencies the accuracy or completeness of any information they provided to us. Please note, however, that these agencies did not make the decision about your credit and cannot explain why our decision was made.

Sincerely,

Greg Zaino  
Credit Manager



**Toll Free Phone Number 1-888-482-8461**

**NOTICE REQUIRED BY FEDERAL LAW**

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 is derived 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 Providian's compliance with the law is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, TX 77010. All other inquiries should be directed to Providian, P.O. Box 9059, Pleasanton, CA 94566.